

\$245,000 Settlement for Motor Vehicle Accident

In November 2016, Plaintiff was fully stopped for traffic in the left lane on Route 10 West in Parsippany-Troy Hills, New Jersey. At the same time and place, Defendant was traveling directly behind Plaintiff and negligently failed to maintain a safe traveling distance, failed to make proper observations, and/or otherwise failed to take evasive action, causing him to violently strike Plaintiff's vehicle in the rear.

Initially, Plaintiff did not present to the hospital because she was under the mistaken impression that she was merely suffering from some minor soreness. The morning following the accident, when her pain increased, she presented to her primary care physician where she was complained of severe headaches as well as pain to her neck, bilateral arms, and entire back. She described her pain as aching, stiff, and associated with an impaired range of motion. She was prescribed medication and instructed to follow-up if her pain persisted. During this time, she also consulted with a chiropractor and given her complaints, she commenced a course of conservative treatment consisting of chiropractic care and acupuncture treatment. She was referred for additional diagnostic testing in order to better ascertain the nature and extent of her injuries which revealed a right-sided disc herniation at C5-C6. Without improvement to her condition, in April 2017, she underwent an EMG/NCV study which revealed evidence of right C5 radiculopathy. She continued to receive chiropractic care and acupuncture treatment, which unfortunately provided little to no relief from her neck pain. Therefore, in July 2017, she consulted with a neurosurgeon to discuss her options for treatment and was referred to a pain management specialist. In August 2017 she underwent a cervical epidural steroid injection and in January 2018 she underwent radiofrequency ablation.

When her pain failed to fully resolve following her injections, she followed up with her neurosurgeon and was recommended surgery. In May 2018 Plaintiff underwent the recommended surgery which was as follows: Anterior cervical discectomy and decompression of the canal at C5-6; C5-6 Interbody fusion; C5-6 insertion of a single DePuy prosthetic device; C5-6 application of anterior cervical Eagle Plus titanium DePuy locking plate; Microdissection of the nerve roots using the operating Zeiss

microscope; and Interpretation of intraoperative x-rays without the presence of a radiologist.

The case settled for the \$25,000.00 policy limit with Progressive Insurance Company, prior to the scheduling of a trial and prior to counsel being appointed.

Plaintiff also possessed an insurance policy with Defendant, MetLife Insurance Company with a limit of liability for underinsured motorist benefits in the amount of \$250,000.00. The case settled as to Defendant, Metlife for \$220,000.00 prior to the scheduling of a trial.

As such, the case settled for a total of \$245,000.00 prior to the scheduling of a trial.

No experts retained by Plaintiff. No lost wage claim asserted. No defenses with respect to liability or damages.