FLEET RISK MANAGEMENT · EARLY SPINE CLAIM ASSESSMENT

DICKMAN
CHIROPRACTIC CORPORATION
MEDICAL-LEGAL

Know the Claim in 30 Days: *Not in Year Two.*

Objective Findings. Defensible Opinions.

A spine claim from a fleet crash is easiest to read early, while the first imaging is fresh, the crash evidence still exists, and pre-existing findings can be documented. **I give your claims team an independent, objective read on what was injured, what was already there, and the likely medical course.**



ROBERT DICKMAN

D.C., F.P.S.C., Q.M.E.

Medical-Legal Expert Witness

HOW AN ASSESSMENT WORKS

1 — FREE FILE TRIAGE
Complimentary 30-minute call on a new spine claim: is an early read worth it?

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2 — EARLY RECORDS REVIEW
Crash evidence, first imaging, and initial treatment records. No claimant exam.

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3 — WRITTEN ASSESSMENT
Severity, likely course, and open questions, to inform reserves and strategy.

Two Early Reads, *One Question* — How Serious Is This Injury, Really?

CRASH SEVERITY → INJURY PLAUSIBILITY

From photos, repair estimates, and vehicle data when available, I assess whether the collision forces fit the injury being claimed.

- Flags when a reconstruction is needed, before evidence is lost
- Individualized for age, seated posture, and pre-existing degeneration
- Separates plausible injury claims from mechanism mismatches

FIRST IMAGING — MOTION + AGE-DATING

Independent review of the first MRI and flexion-extension films: each level against the AMA Guides, its normal range, and its neighbors.

- Documents the pre-existing baseline while it is still provable
- Reads early films for both excess motion and protective stiffening; flags when guarding calls for a repeat study
- Recommends the studies that will settle open questions

Built for the Claim File — *Today's Reserve · Tomorrow's Record*

TRAJECTORY, NOT GUESSWORK
A medical severity and likely-course read your adjusters can use to set reserves and decide early.

CONTINUITY · §720 / NRS 50.275
If the claim is litigated, the qualified expert who read it first can testify.

SARGON / HALLMARK RELIABILITY
Measured findings and methods matched to the specific crash, built to withstand a challenge.

EARLY READ, SAME EXPERT LATER

Who This Is For

I · **Fleet Risk Managers**
Trucking, delivery, and service fleets managing driver and third-party spine claims.

II · **Fleet Insurers**
Claims teams writing commercial auto and workers' comp for fleets.

III · **TPAs & Self-Insureds**
Administrators who want an objective read before a claim matures.

> *"The most expensive spine claims are the ones nobody read carefully in the first month. An early, objective look changes how the whole file is handled."*

Early assessments are based on the records, imaging, and crash data available at the time and are refined as new information arrives. They inform claims decisions and are not a QME, AME, or IME evaluation. Past results do not guarantee future outcomes. Admissibility of expert testimony is determined by the court.

Retain Robert Dickman, D.C., F.P.S.C.

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