Index

10 CLINICAL SCALES
Emotional distress injuries, **14:16**

ABILITY TO DRIVE
Rehabilitation analysis, **13:6**

ACCIDENT RECONSTRUCTION ANALYSIS
Generally, **9:1 to 9:40**
Adjusting to baseline, **9:39**
Analysis methodologies
Generally, **9:21 to 9:25**
Dynamics, **9:24**
Kinematics, **9:23**
Newtonian physics, **9:22**
Simple kinematic equations, **9:25**
Collision simulations, **9:30**
Combining work/energy and momentum, **9:28**
Conclusion, **9:40**
Conservation of linear momentum, **9:27**
Damage energy models, **9:29**
Detection, **9:34**
Electronic data collection
Generally, **9:17 to 9:20**
Air-bag control modules, **9:18**
Engine control modules, **9:20**
Powertrain control modules, **9:19**
Evidence
Generally, **9:4 to 9:14**
Crash scene, **9:12**
Environment (scene), **9:10**
Human, **9:5**
Postcrash scene, **9:13**
Precrash scene, **9:11**
Scene evidence documentation, **9:14**
Vehicle, **9:6**
Crush damage, **9:7**
Documenting damage, **9:8**
Vehicle damage photographs, **9:9**

ACCIDENT RECONSTRUCTION ANALYSIS—Cont'd
Human factors
Generally, **9:31 to 9:33**
Perception or reaction time, **9:33**
Statistics, **9:32**
Identification, **9:35**
NHTSA, 9-cell Matrix
Highway Safety Matrix, **9:2**
Photogrammetry, **9:16**
Police report, **9:15**
Reaction/response, **9:37**
Other factors, **9:38**
Terminology, **9:3**
Work-energy, **9:26**

ADJUNCTIVE THERAPY
Chiropractic analysis, **12:16**

ADJUSTMENT DISORDERS
Emotional distress injuries, **14:4**

ADVICE OF COUNSEL DEFENSE
Bad faith, **7:10**

AGE
Rehabilitation analysis, **13:3**

AIR BAGS
Biomechanical analysis, **10:27**

AIR-BAG CONTROL MODULES
Accident reconstruction analysis, **9:18**

ALLEGATIONS OF COMPLAINT
Policy duties, **2:4**

AMBIGUITY
Insurance contract, **1:6**

ANALYSIS METHODOLOGIES
Accident reconstruction analysis, **9:21**

ANATOMY
Biomechanical analysis, **10:1**

ANKLE
Biomechanical analysis, **10:28**

APPEARANCE
Rehabilitation analysis, **13:8**

APPOINTMENT OF INDEPENDENT COUNSEL
Duty to defend, **2:8**

ARBITRATION
Brain injury, **15:22**

ASSAULTS
Automobile liability policy, **4:21**

ASSESSING VALUE
Brain injury, **15:20**

ASSESSMENT
Brain injury, **15:8**

ATTRIBUTION THEORY
Emotional distress injuries
Causation, **14:2**

AUTOMOBILE LIABILITY
Automobile liability policy, **4:33**

AUTOMOBILE LIABILITY POLICY
Generally, **4:1 to 4:33**
Automobile liability, **4:33**
Exclusions
Generally, **4:25 to 4:31**
Driver, **4:26**
Family member, household exclusion, **4:28**
Insured named, **4:27**
Intentional act or criminal act, **4:31**
Racing, **4:30**
Regular or frequent use, **4:29**
Liability insuring clause
Generally, **4:9 to 4:22**
Arising out of, **4:10**
Maintenance, **4:12**
Ownership, **4:11**
Use, **4:13**
Assaults or shootings, **4:21**
Directing traffic, **4:13.50**
Discharge of firearms, **4:19**

AUTOMOBILE LIABILITY POLICY—Cont'd
Liability insuring clause—Cont'd
Use, **4:13**—Cont'd
Entering and exiting the insured vehicle, **4:16**
Loading and unloading, **4:22**
Objects left on roadway, **4:14**
Objects thrown from motor vehicles, **4:20**
Repair and servicing, **4:18**
Towing or pushing motor vehicle, **4:17**
Use of equipment, motor vehicle, **4:15**
Named insured, **4:2**
Newly acquired vehicles, **4:23**
Punitive damages, **4:32**
Step down clauses, **4:33**
Temporary substitute vehicles, **4:24**
Who is insured, **4:2**
Generally, **4:2 to 4:8**
Additional insured, **4:3**
Deviation from scope of permission, **4:8**
Express permission, **4:5**
Family member, **4:3**
Implied permission, **4:6**
Permissive user, omnibus coverage, **4:4**
Secondhand permission, **4:7**

BAD FAITH
Generally, **7:1 to 7:12**
Advice of counsel defense, **7:10**
Equitable subrogation, direct duty, **7:7**
Excess bad-faith standards, **7:7**
Fair debatability defense, **7:8**
First-party, standards
Generally, **7:2 to 7:5**
Intentional misconduct, **7:3**
Miscellaneous, **7:5**
Negligence, **7:4**
Fraud and collusion, **7:14**
Genuine dispute defense, **7:9**
Negligence of claim adjusters, **7:11**
Spoliation of evidence, **7:12**
Set ups, **7:13**

BAD FAITH—Cont'd
Third-party, Liability, **7:6**

BASELINE DILEMMA
Brain injury, **15:5**

BEST-TALKING THERAPY
Emotional distress injuries, **14:19**

BIOFIDELIC MODELS
Biomechanical analysis, **10:22**

BIOLOGY OF HEALING
Orthopedic analysis, **11:19**

BIOMECHANICAL ANALYSIS
Generally, **10:1 to 10:33**
Application to vehicle impacts
Generally, **10:11 to 10:33**
Biomechanical issues, **10:11**
Carpal tunnel syndrome, Low-impact collisions, Rear, front, and side, **10:31**
Cervical, thoracic, and lumbar spine pathology
Generally, **10:21 to 10:26**
Brain and brain stem injury in low-speed impacts, **10:26**
Cervical and lumbar spine, **10:24**
Computer modeling and biofidelic models, **10:22**
Epidemiology research, **10:24**
Investigative approaches in spinal column injury, low-velocity impacts, **10:22**
Low-velocity collisions and degenerative spine disease, **10:23**
Spinal injury in low-velocity impacts, **10:25**
Summary of biomechanical evidence, **10:25**
Description of vehicle and occupant movement, **10:16**
Foot, ankle, and lower-leg injuries, Moderate and high-level impact loading, **10:28**
Frontal collisions, **10:16**
Glossary of terms, **10:33**

BIOMECHANICAL ANALYSIS —Cont'd
Application to vehicle impacts —Cont'd
Implications for the lumbar spine, **10:20**
Injuries and three-point restraint use, **10:27**
Low moderate front and side impact, spinal injuries, **10:19**
Low-speed impact collisions, **10:12**
Low-velocity frontal and side-impact collisions, **10:16**
Low-velocity rear-impact experimental research, **10:14**
Moderate and high-impact collisions
Rear, front, and side-shoulder and shoulder girdle joints, **10:30**
Moderate and high-level impact loading, **10:27**
Moderate and high-velocity rear-impact collisions, **10:15**
SAE human-tolerance data for horax, **10:20**
Shoulder and shoulder girdle joints, Low-impact collisions, rear, front and side, **10:29**
Side-impact collisions, **10:17**
Spinal and head (brain/brain stem), **10:27**
Spinal injury in frontal and side impacts, **10:18**
Spine and lumbar spine injuries, **10:15**
Supplemental restraint systems (air bags), **10:27**
Temporomandibular joint injury, Low-impact collisions
Rear, front, and side, **10:32**
Vehicle and occupant movements, **10:17**
Vehicle movement in low-speed rear-impact collisions, **10:13**
Biomechanics and functional anatomy defined, **10:1**
Implications for low-impact accidents, **10:4**

BIOMECHANICAL ANALYSIS —Cont'd
Newtons three laws of motion, **10:4**
Generally, **10:4 to 10:7**
Energy equation, **10:8**
Newtons second law of motion, **10:6**
Newtons third law of motion, **10:7**
Part I conclusions, **10:10**
Vehicle impacts, **10:9**
Qualifications of biomechanist, **10:2**
Role of biomechanist vs. medical opinion, **10:3**

BIOMECHANICAL EVIDENCE
Biomechanical analysis, **10:25**

BRAIN FUNCTION
Brain injury, science of, **15:2**

BRAIN INJURY
Generally, **15:1 to 15:23**
Assessing the value of, claim, **15:20**
Brain injury assessment, fundamentals
Generally, **15:8 to 15:16**
Commonly encountered neuropsychological tests, **15:16**
Convergence of measures and evidence, **15:15**
Cultural differences, **15:14**
Neuroimaging, **15:10**
Neurology, **15:9**
Neuropsychology, **15:11**
Rehabilitation medicine, **15:12**
Special assessment problems, young and old, **15:13**
Case at trial and arbitration, **15:22**
Desk reference materials, cases, **15:23**
Framing assessment of brain injury claim
Generally, **15:3 to 15:6**
Baseline dilemma, **15:5**
Competing explanations for reported symptoms, **15:6**
Mechanisms of brain damage, **15:4**
Fundamentals of neuroanatomy, **15:7**
Litigation strategy, **15:21**

BRAIN INJURY—Cont'd
Malingering defense, **15:18**
Postconcussive syndrome, **15:17**
Prelitigation discovery, plan for, **15:19**
Science of brain function, **15:2**

BRAIN STEM
Biomechanical analysis, **10:27**

BREACH OF DUTY
Negligence, **8:3**

BURDENS OF PROOF
Insurance contract, **1:14**

CARPAL TUNNEL SYNDROME
Biomechanical analysis, **10:31**

CASES
Brain injury, **15:23**

CAUSATION
Emotional distress injuries
Attribution theory, **14:2**
Negligence, **8:4**

9-CELL MATRIX
Accident reconstruction analysis, **9:2**

CERVICAL, AND THORACIC
Biomechanical analysis, **10:21**

CERVICAL AND LUMBAR SPINE
Biomechanical analysis, **10:24**

CERVICAL SPINE
Orthopedic analysis, **11:13**

CERVICAL SPINE AND LUMBAR SPINE INJURIES
Biomechanical analysis, **10:15**

CERVICAL SPINE EXAMINATION
Orthopedic analysis, **11:9**

CERVICAL WHIPLASH SYNDROME
Orthopedic analysis, **11:20**

CHIEF COMPLAINT
Chiropractic analysis, **12:5**

CHILDHOOD HISTORY
Rehabilitation analysis, **13:10**

CHIROPRACTIC ANALYSIS
Generally, **12:1 to 12:33**
Chiropractic procedures, spinal manipulation, adjunctive therapy
Rehabilitative exercises, Spinal manipulation
Generally, **12:16 to 12:22**
Adjunctive therapy and rehabilitative exercise, **12:17**
Adjunctive therapy for low back pain, **12:22**
Adjunctive therapy for neck pain, **12:19**
Physical modalities, definitions, **12:18**
Physical modalities for nonspecific neck pain, **12:20**
Whiplash-associated disorders (WAD), **12:21**
Claims review, critical analysis of chiropractic claims, good, the bad, and the ugly
Generally, **12:26 to 12:32**
Critical evaluation of claims, consultants role, **12:29**
History and examination, **12:30**
Medical records, summarize and evaluate, **12:28**
Medical records, understand and obtain, **12:27**
Nonstandard techniques, **12:32**
Treatment plan, **12:31**
Diagnosis, prognosis, and treatment planning
Generally, **12:12 to 12:15**
Course and prognosis, **12:14**
Develop treatment plan, **12:15**
Working diagnosis, **12:13**
Diagnostic imaging, **12:11**
History and examination, **12:3**
Generally, **12:3 to 12:10**
Additional information, **12:9**
Chief complaint, **12:5**
Examination, **12:10**
History, **12:4**
Mechanism of injury, **12:6**
Pain, **12:7**

CHIROPRACTIC ANALYSIS —Cont'd
History and examination, **12:3** —Cont'd
Past history, **12:8**
Levels of care and coding the encounter, **12:23**
Medical record standards, **12:25**
Medical terminology, **12:24**
Treatment frequency and duration guidelines
Principles of evidence-based-health-care (EBHC), **12:33**
Whiplash-related disorders, **12:2**

CLAIM
Brain injury, **15:3**

CLAIM ADJUSTERS
Bad faith, negligence, **7:11**

CLAIMS ASSESSMENT
Brain injury, this index

CLAIMS OF HOUSEHOLD SERVICES LOSS
Rehabilitation analysis, **13:21**

CLAIMS REVIEW
Chiropractic analysis, **12:26**

COLLISION SIMULATIONS
Accident reconstruction analysis, **9:30**

COMBINING WORK
Accident reconstruction analysis, **9:28**

COMPARATIVE FAULT
Negligence, **8:9**

COMPREHENSIVE MEDICAL HISTORY
Orthopedic analysis, **11:7**

COMPUTER MODELING
Biomechanical analysis, **10:22**

COMPUTER REPORT
Emotional distress injuries, **14:14**

CONSERVATION OF LINEAR MOMENTUM
Accident reconstruction analysis, **9:27**

CONSULTANTS ROLE
Chiropractic analysis, **12:29**

CONTRIBUTORY FAULT
Negligence, **8:9**

CONVERGENCE OF MEASURES
Brain injury, **15:15**

CONVEYANCE
Uninsured motorist coverage, **5:18**

CORROBORATION
Uninsured motorist coverage, **5:12**

COUNSELING
Emotional distress injuries, **14:18**

COURSE AND PROGNOSIS
Chiropractic analysis, **12:14**

COVERAGE PRIORITY
Multiple coverage, **3:3**

CRASH SCENE EVIDENCE
Accident reconstruction analysis, **9:12**

CRIMINAL ACT
Automobile liability policy, **4:31**

CRIMINAL HISTORY
Rehabilitation analysis, **13:7**

CRITICAL ANALYSIS
Chiropractic analysis, **12:26**

CRUSH DAMAGE
Accident reconstruction analysis, **9:7**

CULTURAL DIFFERENCES
Brain injury, **15:14**

DAMAGE ENERGY MODELS
Accident reconstruction analysis, **9:29**

DAMAGES
Negligence, **8:5**

DATE OF ACCRUAL CLAIM
Uninsured motorist coverage, **5:24**

DECISION
Accident reconstruction analysis, **9:36**

DEFENSE UNDER RESERVATION
Policy duties, **2:9**

DEGENERATIVE SPINE DISEASE
Biomechanical analysis, **10:23**

DEPENDENT CHILDREN
Rehabilitation analysis, **13:9**

DEPRESSION SCALES
Emotional distress injuries, **14:17**

DESK REFERENCE MATERIALS
Brain injury, **15:23**

DETECTION
Accident reconstruction analysis, **9:34**

DEVIATION
Automobile liability policy, **4:8**

DIAGNOSIS
Chiropractic analysis, **12:12**

DIAGNOSTIC IMAGING
Chiropractic analysis, **12:11**

DIAGNOSTIC TESTS
Orthopedic analysis, **11:12**

DICTIONARIES
Insurance contract, **1:13**

DIRECTING TRAFFIC
Automobile liability policy, **4:13.50**

DISABILITY BENEFITS EXCLUSION
Uninsured motorist coverage, **5:20**

DISABILITY FOR CERVICAL SPINE
Orthopedic analysis, **11:21**

DISCHARGE OF FIREARMS
Automobile liability policy, **4:19**

DISCOGENIC PAIN
Orthopedic analysis, **11:31**

DISLOCATION
Orthopedic analysis, **11:25**

DOCUMENTING DAMAGE
Accident reconstruction analysis, **9:8**

DRIVER EXCLUSION
Automobile liability policy, **4:26**

DURATION GUIDELINES
Chiropractic analysis, **12:33**

DUTY OF CARE
Negligence, **8:2**

DUTY TO COOPERATE
Policy duties, **2:13**

DUTY TO DEFEND
Allegations of complaint, **2:4**
Defending groundless and frivolous claims, **2:6**
Defense or appointment of independent counsel, **2:8**
Eight corners approach, **2:5**
Extrinsic evidence approach, **2:4**
Four corners test, **2:3**
Insurance company control, **2:8**
Obligation to investigate facts, **2:7**
Policy duties, **2:2**

DYNAMICS
Accident reconstruction analysis, **9:24**

EARNING CAPACITY
Rehabilitation analysis, **13:19**

ELECTRONIC DATA COLLECTION
Accident reconstruction analysis, **9:17**

EMERGENCY DOCTRINE
Negligence, **8:7**

EMOTIONAL DISTRESS
Uninsured motorist coverage, **5:22**

EMOTIONAL DISTRESS INJURIES
Generally, **14:1 to 14:22**
Attribution theory, causation, **14:2**
Best-talking therapy, **14:19**

EMOTIONAL DISTRESS INJURIES—Cont'd
Glossary of terms, **14:21**
Litigation effects, paradox of compensation, **14:9**
Management of chronic pain, **14:20**
Mild traumatic brain injury, new evidence, **14:22**
Other psychiatric disorders affecting injury recovery, **14:7**
Paradox of insurance coverage and potential for monetary gain, **14:10**
Personality disorder
Axis II diagnosis, **14:8**
Post concussion syndrome, **14:22**
Psychological evaluations, treatment services
10 clinical scales, **14:16**
Generally, **14:11 to 14:17**
Computer report, **14:14**
Depression scales and pain inventories, **14:17**
Four validity scales, **14:15**
Psychological testing, **14:12**
Second Revision, Multiphasic Personality Inventory, **14:13**
Psychotherapy and counseling, **14:18**
Triggered psychiatric conditions
Generally, **14:3 to 14:5**
Adjustment disorders, **14:4**
Posttraumatic stress disorder, big, popular diagnosis, **14:6**
Somatoform disorders, **14:5**

EMPLOYABILITY CAPACITY
Rehabilitation analysis, **13:19**

ENDORSEMENTS
Insurance contract, **1:12**

ENERGY
Accident reconstruction analysis, **9:28**

ENERGY EQUATION
Biomechanical analysis, **10:8**

ENGINE CONTROL MODULES
Accident reconstruction analysis, **9:20**

ENGLISH FLUENCY
Rehabilitation analysis, **13:5**

ENTERING INSURED VEHICLE
Automobile liability policy, **4:16**

ENVIRONMENT SCENE EVIDENCE
Accident reconstruction analysis, **9:10**

EPIDEMIOLOGY RESEARCH
Biomechanical analysis, **10:24**

EQUAL CONSIDERATION
Policy duties, **2:11**

EVIDENCE
Brain injury, **15:15**

EVIDENCE-BASED-HEALTH-CARE (EBHC)
Chiropractic analysis, **12:33**

EXAMINATION
Chiropractic analysis, **12:3**

EXCLUSIONS
Uninsured motorist coverage, **5:15**

EXHAUSTION OF UNDERLYING LIMITS
Uninsured motorist coverage, **5:14**

EXITING INSURED VEHICLE
Automobile liability policy, **4:16**

EXPERIMENTAL RESEARCH
Biomechanical analysis, **10:14**

EXPERT REPORTS
Rehabilitation analysis, **13:20**

EXPRESS PERMISSION
Automobile liability policy, **4:5**

EXTRINSIC EVIDENCE APPROACH
Policy duties, **2:4**

FACET-MEDIATED PAIN
Orthopedic analysis, **11:33**

FAIR DEALING
Policy duties, **2:10**

FAIR DEBATABILITY DEFENSE
Bad faith, **7:8**

FALLING OBJECTS
Uninsured motorist coverage, **5:11**

FAMILY MEMBER OR HOUSEHOLD EXCLUSION
Automobile liability policy, **4:28**

FOOT
Biomechanical analysis, **10:28**

FORENSIC BIOMECHANICS
Biomechanical analysis, this index

FOUR VALIDITY SCALES
Emotional distress injuries, **14:15**

FRACTURES
Orthopedic analysis, **11:29**

FRAUD AND COLLUSION
Bad faith, **7:14**

FRIVOLOUS CLAIMS
Duty to defend, **2:6**

FUTURE COST OF CARE
Rehabilitation analysis, **13:22**

GENUINE DISPUTE DEFENSE
Bad faith, **7:9**

GLOSSARY OF TERMS
Emotional distress injuries, **14:21**

GOOD FAITH
Policy duties, **2:10**

GOVERNMENT-OWNED VEHICLE
Uninsured motorist coverage, **5:17**

HEAD TRAUMA
Brain injury, this index

HELMET DEFENSE
Negligence, **8:11**

HIGHWAY SAFETY MATRIX
Accident reconstruction analysis, **9:2**

HISTORY
Chiropractic analysis, **12:3**

HOUSEHOLD SERVICES
Rehabilitation analysis, this index

HUMAN EVIDENCE
Accident reconstruction analysis, **9:5**

HUMAN FACTORS
Accident reconstruction analysis, **9:31**

IDENTIFICATION
Accident reconstruction analysis, **9:35**

IDENTIFICATION OF INJURIES
Rehabilitation analysis, **13:14**

IMPLIED PERMISSION
Automobile liability policy, **4:6**

INDEMNIFY
Policy duties, **2:1**

INSURANCE CONTRACT
Generally, **1:1 to 1:15**
Ambiguity, **1:6**
Based on plain, ordinary, or popular sense of the words used
Interpretation, **1:4**
Burdens of proof, **1:14**
Construing insurance contract as whole, **1:9**
Dictionaries, **1:13**
Endorsements, **1:12**
Enhance coverage and limit forfeiture, **1:7**
Existing statutory law, **1:11**
Interpreting policy language, **1:3**
Principles of strict and liberal construction, **1:7**
Prior court decisions, **1:11**
Public policy, **1:15**
Role of judiciary in interpreting and enforcing, **1:2**
Style and size of policy language and policy forma, **1:8**
Typed and standard printed policy provisions, **1:10**
Understand ordinary, average, or reasonable person, **1:5**

INSURED EXCLUSION
Automobile liability policy, **4:27**

INTENTIONAL ACT
Automobile liability policy, **4:31**

INTENTIONAL MISCONDUCT STANDARD
Bad faith, **7:3**

INTERMEDIATE OBJECTS
Uninsured motorist coverage, **5:10**

INTER-POLICY STACKING
Multiple coverage, **3:6**

INTERPRET ION
Insurance contract, this index

INTRA-POLICY STACKING
Multiple coverage, **3:5**

INVESTIGATIVE APPROACHES
Biomechanical analysis, **10:22**

KINEMATIC EQUATIONS
Accident reconstruction analysis, **9:25**

LABOR MARKET RESEARCH
Rehabilitation analysis, **13:18**

LAWSUITS
Policy duties, **2:12**

LIFE CARE PLAN ANALYSIS
Rehabilitation analysis, this index

LITIGATION EFFECTS
Emotional distress injuries, **14:9**

LITIGATION STRATEGY
Brain injury, **15:21**

LOADING AND UNLOADING
Automobile liability policy, **4:22**

LOW BACK PAIN
Chiropractic analysis, **12:22**

LOWER-LEG INJURIES
Biomechanical analysis, **10:28**

LOW-IMPACT COLLISIONS
Biomechanical analysis, **10:31 to 10:32**

LOW-VELOCITY FRONTAL COLLISIONS
Biomechanical analysis, **10:16**

LOW-VELOCITY IMPACTS
Biomechanical analysis, **10:25**

LUMBAR SPINE
Orthopedic analysis, **11:28**

LUMBAR SPINE EXAMINATION
Orthopedic analysis, **11:11**

LUMBAR SPINE PATHOLOGY
Biomechanical analysis, **10:21**

MAINTENANCE
Automobile liability policy, **4:12**

MALINGERING DEFENSE
Brain injury, **15:18**

MANAGEMENT OF ACCIDENT CONDITIONS
Orthopedic analysis, this index

MANAGEMENT OF CHRONIC PAIN
Emotional distress injuries, **14:20**

MARITAL STATUS
Rehabilitation analysis, **13:9**

MECHANISM OF INJURY
Chiropractic analysis, **12:6**
Orthopedic analysis, **11:18**

MECHANISMS OF BRAIN DAMAGE
Brain injury, **15:4**

MEDICAL FOUNDATION
Rehabilitation analysis, **13:15**

MEDICAL RECORD STANDARDS
Chiropractic analysis, **12:25**

MEDICAL TERMINOLOGY
Chiropractic analysis, **12:24**

MILD TRAUMATIC BRAIN INJURY
Emotional distress injuries, **14:22**

MINORS
Negligence, **8:13**

MISCELLANEOUS STANDARDS
Bad faith, **7:5**

MODERATE AND HIGH-VELOCITY REAR-IMPACT COLLISIONS
Biomechanical analysis, **10:15**

MOMENTUM
Accident reconstruction analysis, **9:28**

MONETARY GAIN
Emotional distress injuries, **14:10**

MOTOR VEHICLE
Negligent entrustment
Negligence, **8:12**

MOTOR VEHICLE ACCIDENTS
Biomechanical analysis, this index

MOTORIST CLAIMS
Guide to the Investigation of Automobile, **App A**
Liability and Uninsured/Underinsured, **App A**

MULTIPHASIC PERSONALITY INVENTORY
Emotional distress injuries, Second Revision, **14:13**

MULTIPLE COVERAGE
Generally, **3:1 to 3:8**
Offsets, **3:8**
Other insurance clauses, **3:2**
Primary and excess coverages, **3:1**
Stacking of coverages
Generally, **3:4 to 3:7**
Intra-policy, **3:5**
Regulation, **3:7**

NECK PAIN
Chiropractic analysis, **12:19**

NEGLIGENCE
Generally, **8:1 to 8:14**
Breach of duty, **8:3**
Causation, **8:4**
Comparative and contributory fault, **8:9**
Damages, **8:5**

NEGLIGENCE—Cont'd
Duty of care, **8:2**
Emergency doctrine, **8:7**
Helmet defense, **8:11**
Minors, **8:13**
Negligent entrustment, motor vehicle, **8:12**
Products liability, **8:14**
Seat-belt defense, **8:10**
Superseding cause, **8:6**
Traffic convictions in civil matters. use of, **8:8**

NEGLIGENCE STANDARD
Bad faith, **7:4**

NEGLIGENT ENTRUSTMENT
Motor vehicle
Negligence, **8:12**
Negligence, **8:12**

NEGLIGENT INFLICTION
Uninsured motorist coverage, **5:22**

NEUROANATOMY
Brain injury, **15:7**

NEUROIMAGING
Brain injury, **15:10**

NEUROLOGY
Brain injury, **15:9**

NEUROPSYCHOLOGICAL TESTS
Brain injury, **15:16**

NEUROPSYCHOLOGY
Brain injury, **15:11**

NEWTONIAN PHYSICS
Accident reconstruction analysis, **9:22**

NEWTONS THREE LAWS OF MOTION
Biomechanical analysis, **10:4**

NONSPECIFIC LOW BACK PAIN
Orthopedic analysis, **11:34**

NONSPECIFIC NECK PAIN
Chiropractic analysis, **12:20**

NONSPECIFIC SOFT-TISSUE INJURY
Orthopedic analysis, **11:16, 11:27**

NONSTANDARD TECHNIQUES
Chiropractic analysis, **12:32**

NONTRAUMATIC PREEXISTING CONDITIONS
Orthopedic analysis, **11:4**

NOTICE OF CLAIMS
Policy duties, **2:12**

OBJECTS THROWN FROM MOTOR VEHICLES
Automobile liability policy, **4:20**

OFF-ROAD EXCLUSIONS
Uninsured motorist coverage, **5:19**

OFFSETS
Multiple coverage, **3:8**

OMNIBUS COVERAGE
Automobile liability policy, **4:4**

ORTHOPEDIC ANALYSIS
Generally, **11:1 to 11:35**
Cervical spine
Generally, **11:13 to 11:35**
Category 1, structural injury, **11:14**
Category 2, tissue-specific injury, **11:15**
Category 3, nonspecific soft-tissue injury, **11:16**
Biology of healing, **11:19**
Mechanism of injury, **11:18**
Pathophysiology of cervical strain, **11:17**
Treatment for cervical whiplash syndrome, **11:20**
Common conditions encountered in thoracic region, **11:23**
Fracture and dislocation, **11:25**
Lumbar spine, **11:28**
Fractures, **11:29**
Tissue-specific injury, **11:30**
Lumbar spine, Tissue-specific injury
Discogenic pain, **11:31**
Facet-mediated pain, **11:33**

ORTHOPEDIC ANALYSIS—Cont'd
Cervical spine—Cont'd
Lumbar spine, Tissue-specific injury—Cont'd
Nonspecific low back pain, **11:34**
Outcomes and treatment, **11:35**
Radiculopathy, **11:32**
Nonspecific soft-tissue injury, **11:27**
Outcomes and disability for cervical spine conditions, **11:21**
Structural injuries and fractures, **11:24**
Thoracic spine, **11:22**
Tissue-specific injury, **11:26**
Diagnostic tests, **11:12**
Examination
Generally, **11:6 to 11:11**
Cervical spine examination, **11:9**
Comprehensive medical history, **11:7**
Diagnostic studies, **11:9**
Lumbar spine, **11:11**
Thoracic spine, **11:10**
Physical examination, **11:8**
Key definitions, **11:2**
Nontraumatic preexisting conditions, **11:4**
Orthopedic surgeon, **11:3**
Pathomechanics of injury states, **11:5**

ORTHOPEDIC ASSESSMENT
Orthopedic analysis, this index

ORTHOPEDIC EXAMINATION
Orthopedic analysis, **11:6**

OWNERSHIP
Automobile liability policy, **4:11**

PAIN
Chiropractic analysis, **12:7**

PAIN INVENTORIES
Emotional distress injuries, **14:17**

PARADOX OF COMPENSATION
Emotional distress injuries, **14:9**

PARADOX OF INSURANCE COVERAGE
Emotional distress injuries, **14:10**

PARTIAL PAYMENTS
Uninsured motorist coverage, **5:23**

PAST HISTORY
Chiropractic analysis, **12:8**

PATHOMECHANICS OF INJURY STATES
Orthopedic analysis, **11:5**

PATHOPHYSIOLOGY OF CERVICAL STRAIN
Orthopedic analysis, **11:17**

PERMISSIVE USER
Automobile liability policy, **4:4**

PERSONAL HISTORY
Rehabilitation analysis, **13:2**

PERSONALITY DISORDER
Emotional distress injuries, **14:8**

PHOTOGRAMMETRY
Accident reconstruction analysis, **9:16**

PHYSICAL CONTACT
Uninsured motorist coverage, **5:10**

PHYSICAL CONTACT RULE
Uninsured motorist coverage, **5:9**

PHYSICAL EXAMINATION
Orthopedic analysis, **11:8**

PHYSICAL MODALITIES
Chiropractic analysis, **12:18**

PHYSICAL STATURE
Rehabilitation analysis, **13:8**

PLACE OF RESIDENCY
Rehabilitation analysis, **13:4**

POLICE REPORT
Accident reconstruction analysis, **9:15**

POLICY DUTIES
Generally, **2:1 to 2:13**
Defense under reservation, **2:9**

POLICY DUTIES—Cont'd
Duty of good faith, **2:10**
Duty to cooperate, **2:13**
Duty to defend
Generally, **2:2 to 2:8**
Allegations of complaint, **2:4**
Defending groundless and frivolous claims, **2:6**
Defense or appointment of independent counsel, **2:8**
Eight corners approach, **2:5**
Extrinsic evidence approach, **2:4**
Four corners test, **2:3**
Insurance company control, **2:8**
Obligation to investigate facts, **2:7**
Duty to give equal consideration to settlement proposals, **2:11**
Duty to give notice of claims or lawsuits, **2:12**
Fair dealing, **2:10**
Indemnify, **2:1**

POST CONCUSSION SYNDROME
Emotional distress injuries, **14:22**

POSTCONCUSSIVE SYNDROME
Brain injury, **15:17**

POSTCRASH SCENE EVIDENCE
Accident reconstruction analysis, **9:13**

POSTTRAUMATIC STRESS DISORDER
Emotional distress injuries, **14:6**

POWERTRAIN CONTROL MODULES
Accident reconstruction analysis, **9:19**

PRE- AND POSTACCIDENT PHYSICAL CONDITION
Rehabilitation analysis, **13:13**

PRECRASH SCENE EVIDENCE
Accident reconstruction analysis, **9:11**

PRELITIGATION DISCOVERY
Brain injury, **15:19**

PRIMARY AND EXCESS COVERAGES
Multiple coverage, **3:1**

PRODUCTS LIABILITY
Negligence, **8:14**

PROFESSIONAL AND COMMUNITY ORGANIZATION
Rehabilitation analysis, **13:12**

PROGNOSIS
Chiropractic analysis, **12:12**

PSYCHOLOGICAL EVALUATIONS
Emotional distress injuries, **14:11**

PSYCHOLOGICAL FOUNDATION
Rehabilitation analysis, **13:15**

PSYCHOLOGICAL TESTING
Emotional distress injuries, **14:12**

PSYCHOLOGICAL TREATMENT SERVICES
Emotional distress injuries, **14:11**

PSYCHOTHERAPY
Emotional distress injuries, **14:18**

PUBLIC LIVERY
Uninsured motorist coverage, **5:18**

PUBLIC POLICY
Insurance contract, **1:15**

PUNITIVE DAMAGES
Automobile liability policy, **4:32**

PUSHING MOTOR VEHICLE
Automobile liability policy, **4:17**

QUALIFICATIONS OF BIOMECHANIST
Biomechanical analysis, **10:2**

RACING EXCLUSION
Automobile liability policy, **4:30**

RADICULOPATHY
Orthopedic analysis, **11:32**

REACTION
Accident reconstruction analysis, **9:37**

RECONSTRUCTION TERMINOLOGY
Accident reconstruction analysis, **9:3**

REGULATION OF STACKING
Multiple coverage, **3:7**

REHABILITATION ANALYSIS
Generally, **13:1 to 13:23**
Claims of household services loss, **13:21**
Future cost of care, **13:22**
Personal history
Generally, **13:2 to 13:20**
Summary, **13:23**
Vocational evaluation
Generally, **13:2 to 13:20**
Ability to drive, **13:6**
Age, **13:3**
Childhood history, **13:10**
Criminal history, **13:7**
Employability and earning capacity, **13:19**
English fluency, **13:5**
Identification of injuries, **13:14**
Labor market research, **13:18**
Marital status and dependent children, **13:9**
Medical and, or psychological foundation, **13:15**
Physical stature and appearance, **13:8**
Place of residency, **13:4**
Pre- and postaccident physical condition, **13:13**
Professional and community organization participation, **13:12**
Return to regular work, **13:16**
Reviewing and analyzing expert reports, **13:20**
Transferable skills analysis, **13:17**
Work history, **13:11**

REHABILITATION MEDICINE
Brain injury, **15:12**

REHABILITATIVE EXERCISES
Chiropractic analysis, **12:16**

REPAIR AND SERVICING
Automobile liability policy, **4:18**

REPORTED SYMPTOMS
Brain injury, **15:6**

RESEARCH
Biomechanical analysis, **10:19**

RESPONSE
Accident reconstruction analysis, **9:37**

RETURN TO REGULAR WORK
Rehabilitation analysis, **13:16**

REVIEW
Rehabilitation analysis, **13:20**

ROLE OF BIOMECHANIST
Biomechanical analysis, **10:3**

ROLE OF MEDICAL OPINION
Biomechanical analysis, **10:3**

RULES OF CONSTRUCTION
Insurance contract, this index

SAE HUMAN-TOLERANCE DATA
Biomechanical analysis, **10:20**

SCENE EVIDENCE DOCUMENTATION
Accident reconstruction analysis, **9:14**

SCOPE OF PERMISSION
Automobile liability policy, **4:8**

SEAT-BELT DEFENSE
Negligence, **8:10**

SECONDHAND PERMISSION
Automobile liability policy, **4:7**

SELF-INSURERS
Uninsured motorist coverage, **5:8**

SET UPS
Bad faith, **7:13**

SETTLEMENT
Policy duties, **2:11**

SHOOTINGS
Automobile liability policy, **4:21**

SHOULDER GIRDLE JOINTS
Biomechanical analysis, **10:30**

SIDE IMPACT COLLISIONS
Biomechanical analysis, **10:16**

SOMATOFORM DISORDERS
Emotional distress injuries, **14:5**

SPECIAL ASSESSMENT PROBLEMS
Brain injury, young and old, **15:13**

SPINAL AND HEAD
Biomechanical analysis, **10:27**

SPINAL INJURIES
Biomechanical analysis, **10:19**

SPINAL INJURY
Biomechanical analysis, **10:25**

SPINAL MANIPULATION
Chiropractic analysis, **12:16**

SPOLIATION OF EVIDENCE
Bad faith, **7:12**

STACKING OF COVERAGES
Multiple coverage, **3:4**

STATUTE OF LIMITATIONS
Uninsured motorist coverage, **5:24**

STATUTES
Unfair claims practices, this index

STATUTORY REGULATION
Multiple coverage, **3:3**

STEP DOWN CLAUSES
Automobile liability policy, **4:33**

STRUCTURAL INJURIES AND FRACTURES
Orthopedic analysis, **11:24**

STRUCTURAL INJURY
Orthopedic analysis, **11:14**

SUPERSEDING CAUSE
Negligence, **8:6**

SURGEON
Orthopedic analysis, **11:3**

SYSTEMATIC APPROACH
Rehabilitation analysis, this index

TEMPORARY SUBSTITUTE VEHICLES
Automobile liability policy, **4:24**

TEMPOROMANDIBULAR JOINT INJURY
Biomechanical analysis, **10:32**

THIRD-PARTY
Bad faith, **7:6**

THORACIC REGION
Orthopedic analysis, **11:23**

THORACIC SPINE
Orthopedic analysis, **11:22**

THORACIC SPINE EXAMINATION
Orthopedic analysis, **11:10**

THORAX
Biomechanical analysis, **10:20**

THREE-POINT RESTRAINT USE
Biomechanical analysis, **10:27**

TIME
Accident reconstruction analysis, **9:33, 9:38**

TISSUE-SPECIFIC INJURY
Orthopedic analysis, **11:17, 11:26, 11:30**

TOWING
Automobile liability policy, **4:17**

TRAFFIC CONVICTIONS
Negligence, **8:8**

TRANSFERABLE SKILLS ANALYSIS
Rehabilitation analysis, **13:17**

TREATMENT FREQUENCY
Chiropractic analysis, **12:33**

TREATMENT PLANNING
Chiropractic analysis, **12:12**

TRIAL
Brain injury, **15:22**

TRIGGERED PSYCHIATRIC CONDITIONS
Emotional distress injuries, **14:3**

UNFAIR CLAIMS PRACTICES
Generally, **6:1 to 6:16**
Application of unfair claims statutes, **6:2**
Prohibited claims practices
Generally, **6:3 to 6:6**

UNINSURED MOTORIST COVERAGE
Generally, **5:1 to 5:24**
Advancing partial payments, **5:23**
Date of accrual of claim, **5:24**
Exclusions, **5:15**
Government-owned vehicle exclusion, **5:17**
Off-road exclusions, **5:19**
Owned but uninsured vehicle exclusions, **5:16**
Vehicles used for public livery or conveyance, **5:18**
Workers compensation, disability benefits exclusion, **5:20**
Negligent infliction of emotional distress, **5:22**
Statute of limitations, **5:24**
Uninsured and under insured motorist insuring agreement, **5:2**
Uninsured motorist coverage
Generally, **5:3 to 5:12**
Exhaustion of underlying limits, **5:14**
Offering, accepting, and rejecting UM and UIM, **5:4**
Physical contact rule, **5:9**
Falling objects from motor vehicles, **5:11**
Physical contact with intermediate objects, **5:10**
Self-insurers, **5:8**
Underinsured motorist coverage, **5:13**

UNINSURED MOTORIST COVERAGE—Cont'd
Uninsured motorist coverage —Cont'd
Who is insured, **5:5**
Class I insureds, resident family members, **5:6**
Class II insureds, occupancy, **5:7**
Corroboration, **5:12**
Workers compensation offset, **5:21**

UNINSURED VEHICLE
Uninsured motorist coverage, **5:16**

USE
Automobile liability policy, **4:13**

USE OF EQUIPMENT
Automobile liability policy, **4:15**

VEHICLE AND OCCUPANT MOVEMENT
Biomechanical analysis, **10:17**

VEHICLE DAMAGE PHOTOGRAPHS
Accident reconstruction analysis, **9:9**

VEHICLE EVIDENCE
Accident reconstruction analysis, **9:6**

VEHICLE IMPACTS
Biomechanical analysis, **10:9**

VOCATIONAL
Rehabilitation analysis, this index

VOCATIONAL EVALUATION
Rehabilitation analysis, **13:2**

WHIPLASH-ASSOCIATED DISORDERS (WAD)
Chiropractic analysis, **12:21**

WHIPLASH-RELATED DISORDERS
Chiropractic analysis, **12:2**

WORK HISTORY
Rehabilitation analysis, **13:11**

WORK-ENERGY
Accident reconstruction analysis, **9:26**

WORKERS COMPENSATION OFFSET
Uninsured motorist coverage, **5:21**

WORKING DIAGNOSIS
Chiropractic analysis, **12:13**