



# Common Auto Accident Injuries in Colorado

What They Are. How They Happen. And  
How to Prevent Them.

01

# Common Auto Accident Injuries in Colorado

**Auto collisions. They are frightening. They are costly. And they cause injuries, many serious and some fatal.**

In Colorado, between 100,000 to 125,000 total car crashes occur each year. Of that amount, roughly 25 percent are auto accidents resulting in injuries and another 0.05 percent resulting in fatalities.

If you have been in an accident and suffered an injury, you know just how scary it can be. In fact, you may be seeking compensation. If you are, there are a two things to keep in mind:

- 1.** Injuries can be nuanced and complex with long-term effects that you may not think to consider: you're too stressed to give it enough thought.
- 2.** An insurance company will take advantage of your stress and offer a settlement that fails to consider the uniqueness of your injury. Do not settle for compensation they offer; settle for compensation you deserve: seek legal assistance.

The following information on common car accident injuries will help you move forward with your injury claim.



# 02

## Identifying Common Injuries from Car Accidents in Colorado

Car accident injuries can range from bruises to serious injuries anywhere from your head to your toes. The following are examples of the more common injuries a person can sustain from an accident.

**01** Brain and head injuries most typically result in traumatic brain injuries (TBIs) and of the 1.4 million new TBIs reported yearly, 20% are caused by vehicle accidents.

**02** Soft tissue and neck injuries are quite common and can result in such things as whiplash, sprains and strains.

**03** Spinal cord and back injuries can often lead to paralysis, and of the thousands of new U.S. cases each year, 38% are caused by car accidents.

**04** Bone injuries can be complex depending on the quantity and place of the break(s).

**05** Internal injuries can be mild to life-threatening and include internal bleeding and organ punctures.

**06** Psychological injuries often accompany serious car accidents and materialize as depression, anxiety, or post-traumatic stress disorder.



# 03

## Aggravating Conditions of Your Injury & Recovery

**Not all accidents are alike. Likewise, not all injuries are alike. Most injuries materialize upon contact while others are not discovered until days later.**

Some injuries are catastrophic while other not-as-serious injuries have long-term complications. Read below for some examples of conditions that can aggravate your injury as much as your physical, emotional and monetary recovery.

### **Delayed injuries**

Many injuries, like whiplash or internal bleeding, are not discovered until a day or more later. Without immediate medical attention, it may be hard to link the injury to the car accident.

### **Longterm Problems**

Some injuries require treatment over an extensive period of time. For instance, whiplash can be a stubborn injury with longterm pain lasting longer than a year. The difficulty with these kinds of injuries include their identification. MRIs, CT scans and X-rays can result in an absence of an abnormality, and yet real injury and pain exists. The indirect problem, therefore, is proving the pain for compensation purposes.

### **Complex injuries.**

Broken bones are common, and some are complex. If there are multiple fractures or if the fracture is on a growth plate, most at risk for longterm recovery are children and elderly.

### **Catastrophic Injuries**

These kinds of injuries change your life. Paralysis. TBIs. Severe burns. Limb loss. Recovery is long and hard, if at all.

### **Psychological injuries.**

Mental injuries often follow serious, life-threatening or fatal car accidents. This kind of injury can affect the rest of your life long after any bodily injury heals.



# Your Injury & the Anatomy of a Car Crash

Until smart cars and smart infrastructure work hand-in-hand to prevent nearly 100% of all car collisions, there will be accidents, and there will be injuries. It's the anatomy of a car crash that make us so susceptible to serious injury during a collision: three impacts occur during one crash. That's right: three. The impact of an auto accident is not as simple as metal colliding with metal.



## VEHICLE IMPACT

The first impact (vehicle impact) is just that: metal on metal, a vehicle crashing into another.



## BODY IMPACT

The second impact (body impact) occurs when the occupant hits something inside the car.



## ORGAN IMPACT

The third impact (organ impact) happens when your organs collide with your supporting structure. For example, your brain striking the skull or spleen colliding with your ribs or spine.



**The severity of these impacts are partially determined by the vehicles' speed, vehicles' type, and auto accident type.**

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# Being Rear-Ended: The Most Common Type of Car Crash

**Rear-end car crashes are some of the most common and occur when one car strikes another one from behind.**

The rate of these car accidents are increasing as more drivers become more distracted with all things digital.

As a car strikes another car from behind (vehicle impact), occupants are pushed forward towards the front of the vehicle (body impact) before shooting back and injuring him or herself (organ impact).

If injuries occur, the most common include:

- 1.** Facial injuries caused by steering wheels, airbags, dashboard, windows;
- 2.** Mild neck injuries like whiplash to serious neck injuries like cervical dislocation;
- 3.** Low and mid back injuries.

Though most injuries from rear-ends are not life-threatening, they can in certain situations such as when one car is stationary and the other car is speeding. An example includes when a two-lane highway suddenly changes into stopped, one-lane traffic.



# 06

## Striking from the Side: Deadly Lateral Impacts

**Lateral or angle impacts, also commonly referred to as T-bone or side accidents, are the most dangerous for catastrophic and life-threatening or fatal injuries.**

In either a lateral or angle accident, one car is struck on the side. The increase for more severe injuries is accompanied by the anatomy of the vehicle: the sides of vehicles offer less protection than the front or back of vehicles: most cars are not equipped with side airbags and there's simply less metal to absorb the shock of the impact.

Common injuries from these accidents include:

- 01** Head and brain injuries;
- 02** Cervical spine injuries;
- 03** Chest and abdominal injuries;
- 04** Upper arm, shoulder and clavicle injuries;
- 05** Femur, hip and pelvic injuries;
- 06** Catastrophic injuries; and/or
- 07** Fatalities.

The speed and size of the vehicle that collides into the side of the other vehicle plays a large role in the severity of the injuries.



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# Colliding Head-On: What to Expect

**Head-on collisions are what we visualize when we think of car accidents.**

These accidents are considerably less likely to result in life-threatening or fatal accidents when compared to lateral or rear-end car accidents. Thanks to most engines being in the front of the vehicles, the engines absorb much of the vehicles' impact.

Occupants in the front of the car are generally those most affected by these types of accidents. Generally, injuries are sustained by body impacts with the windshield and dashboard.

- 1.** Common injuries sustained from windshield damage include mild injuries, like lacerations and bruising, to more traumatic injuries, like broken noses or jaw injury, to severe, like TBIs or internal bleeding.
- 2.** Common injuries sustained from an occupant's impact with the dashboard mostly include injuries to the knee, femur, hip or pelvis, but they can also include injuries to the head, face, cervical spine or neck.



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# Experimenting with Treatment: Advancements in Science

## Science has evolved quickly over the last few decades.

Much of this science has revealed new and promising medical treatments, some of which are experimental and are proving useful to treat common car accident injuries.

### Platelet Rich Plasma (PRP)

Platelet Rich Plasma (PRP) injections is an experimental treatment proving to be very successful for spinal cord and chronic injuries; it's used after expiring all other treatments. Platelets are a part of the blood and contain growth factors that nurture healing. Platelets are taken from the patient's own blood, concentrated, and then injected at the site of the injury.

### Stem cell therapy

Stem cell therapy is an experimental treatment that uses stem cells to encourage the reparative response of injured tissue. Specialized stem cells are grown in laboratories and implanted into a patient. Examples of this therapy's positive effect include patients with traumatic brain injury (TBI) or paralysis.

### Allograft transplants

Allograft transplants are another experimental treatment that included the transplantation of an organ, bone, ligament, cartilage, or tendon from one person to another person. It's used to reconstruct knees, treat chronic back pain, and many other injuries. Allograft implants are widely used, but many forms are still in the experimental stage.

The above experimental treatments represent faster healing, more advanced ways to treat injuries from car accidents. The problem: due to their experimental status, most insurance companies -- health and auto alike -- will not reimburse the costs for them.



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# Preventing Car Accidents: Emerging Technologies

Autonomous vehicles are here. But they aren't going to be used wide-spread anytime soon. On the other hand, smart cars are here and are already in use.

1. Lane-Keep Assist, which detects your vehicle's departure from a lane and steers it back into the correct lane;
2. Adaptive Cruise Control, which monitors the driver-set speed and the distance to the vehicle ahead;
3. Electronic Stability Control, which slows individual wheels during a turn to keep the car on course;
4. Adaptive Headlights, which improve forward illumination based on road and weather conditions;
5. Collision Warning System, which signals an alarm to inform the driver a collision is imminent;
6. Active Park Assist, which assists with parallel parking with limited or no steering required by the driver;
7. 360-Degree Camera, which allows the driver to see better while backing up or parking; and/or
8. Drowsiness Alert, which uses data from the automobile or driver to determine when the driver may need a break.

Most vehicles -- unless brand new and upgraded -- are not equipped with these features, but within the next few years, the technology will be common to all new vehicles. That means safer driving, thus, safer roads. Until that time comes, however, we must still drive defensively.



# 10 Paying the Price of Car Accidents & Injuries

## Costs of car accidents and injuries manifest in different forms.

These include the economic costs to society, the personal costs, and the psychological and emotional costs. Life for some may never be the same. Costs of the accident can foment this reality.

### Costs to Society

In 2012, this country spent approximately \$18 billion in medical costs and lost \$33 billion to the loss of lifetime work, all due to crash injuries.

### Personal Costs

The average auto liability claim for bodily injury was \$15,443 (while the average property damage claim was \$3,231, which would be in addition to the bodily injury claim).

Unfortunately for crash victims, private insurers only reimburse about 50% of all motor vehicle crash costs. The individual crash victim generally pays approximately 26% of the total bills. The remaining 24% is paid by third parties, e.g., charities (14%), federal government (6%), and state and local municipalities (4%).



**\$18 Billion**

in medical  
costs



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to loss of  
work



**\$15,443**

auto liability  
claim

# 11 Taking Action if Injured in a Car Accident

**If you sustained an injury in an auto accident caused by another person or entity, you must always seek immediate medical attention unless the accident was a mere fender-bender.**

Next, when you are in the condition to do so, you must file your personal injury claim, but it is advised that you have an experienced attorney help you with that claim or subsequent lawsuit.

For many of you, an auto accident is physically traumatizing, emotionally stressful, and financially-draining. If you file -- by yourself -- a personal claim with the at-fault party's insurance company, you may do so without the necessary and

complete documentation and legal theory to ensure you get the compensation you deserve and need.

Insurance companies will do what they can to deny or devalue car accident injury claims or lawsuits. They will deny fault. They will accuse you of fault. They will overlook longterm or complex medical needs, thereby effectively denying you of full and fair compensation.

At the **Law Firm of Jeremy Rosenthal**, we have the compassion, the experience, the insight, and the resources to hold the at-fault party(s) and the insurer(s) accountable. You should never have to pay 26% (or more) of your medical costs when you did not cause the accident. Contact Jeremy Rosenthal today.





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