

Sky Law Group — What's My Case Worth? Quick Calculator

Orange County settlement ranges by injury severity (2026) — what insurance company first offers look like, and what represented claimants actually recover.

Soft-Tissue / Whiplash (no MRI findings)

- Adjuster first offer: \$2,500 – \$5,000
- Represented settlement: \$18,000 – \$45,000
- Multiplier: 4-9x
- Treatment: 8-12 weeks chiro/PT, ER visit recommended

Whiplash + MRI Bulging Disc

- Adjuster first offer: \$5,000 – \$12,000
- Represented settlement: \$45,000 – \$125,000
- Multiplier: 5-10x
- Treatment: 4-6 months PT + pain management

Herniated Disc + Epidural Injections (no surgery)

- Adjuster first offer: \$15,000 – \$35,000
- Represented settlement: \$90,000 – \$300,000
- Multiplier: 6-9x
- Treatment: 6-12 months, multiple injections, possible MRI repeat

Cervical or Lumbar Fusion Surgery

- Adjuster first offer: \$75,000 – \$150,000
- Represented settlement: \$300,000 – \$1,200,000
- Multiplier: 4-8x
- Treatment: 12-24 months including surgery + rehab

Mild TBI / Post-Concussion Syndrome

- Adjuster first offer: \$25,000 – \$50,000
- Represented settlement: \$200,000 – \$800,000
- Multiplier: 8-16x

- Treatment: 6-18 months, neurology + vestibular therapy

Wrongful Death (single fatality)

- Adjuster first offer: \$100,000 – \$250,000
- Represented settlement: \$1,000,000 – \$10,000,000+
- Multiplier: 10-40x
- Driven by: dependents, income, life expectancy, conduct of at-fault driver

Multipliers That Increase Value

- Drunk driver / distracted driver / commercial vehicle (punitive damages possible)
- Multiple at-fault drivers (chain reaction = stacked policies)
- Uber/Lyft/DoorDash driver in Phase 2 or 3 (\$1M policy)
- Documented lost wages with employer verification
- Documented life impact (missed family events, hobbies, sleep)
- MRI imaging showing structural injury

Call (714) 300-2000 — Free case evaluation, 24/7, Hablamos Español. No fee unless we win.