



BackTalk Newsletter

October 2026



"In October any wonderful unexpected thing might be possible."

-Elizabeth George Speare



UTAH'S BEST PERSONAL INJURY SEMINAR

Sponsored by:

Personal Injury Training LLC & Larson Law

SATURDAY, OCTOBER 24TH, 2026

Now 8.5 CE HOURS for \$80

SpringHill Suites by Marriott

11280 S River Heights Drive

South Jordan, UT 84095

We are excited to introduce this year's outstanding lineup of presenters! Each speaker brings valuable experience and practical insights to help you strengthen your practice, improve patient outcomes, and navigate the legal aspects of personal injury cases.

We can't wait to see you at this year's seminar!

Time	Topic	Speaker
7:30 AM - 8:00 AM	Registration & Breakfast	
8:00 AM - 10:00 AM	"The Psychological and Clinical Aspects of Patient Care and the Connection to Practice Success"	Jim Naccarato, DC, PhD
10:00 AM - 10:15 AM	BREAK	
10:15 AM - 11:15 AM	"The Workup of the Spine Patient - Updates and Innovation in the World of Spine"	Brad Duhon, MD
11:15 AM - 12:15 PM	"Signaling and recovery: Stem cells, exosomes and peptides and injury recovery"	Jeff Schramm, DC
12:15 PM - 1:00 PM	BREAK / WORKING LUNCH "Recent Developments in Utah Law for PI Practice"	Adam G. Larson, Esq
1:00 PM - 2:00 PM	"Making Waves in Healing"	Megan Gorton, DC
2:00 PM - 2:45 PM	"Dry Needling: from Science to Application"	Brad Klemetson, DPT
2:45 PM - 3:00 PM	BREAK	
3:00 PM - 3:45 PM	"Beyond the Adjustment: Building Continuous Care That Improves Outcomes, Increases Case Value, and Creates New Revenue in Personal Injury Practice"	Romina Ghassemi, DC, QME
3:45 PM - 4:30 PM	"Building the Full Value of the Case: Multidisciplinary Correlation and Measurable Outcomes in Personal Injury"	Scott Frogley, DC

Register now for this amazing seminar!

Click below to register!

Contact us at (801) 601-8323 or selina@larsonlawutah.com

Can't
wait
to see
you 😊

Need a Room for the Seminar?

SpringHill Suites by Marriott - South Jordan
is offering a special group rate for \$144.00/night
Friday, October 23rd, 2026 through Sunday, October 25th, 2026

Last Day to Book : Friday, October 09, 2026

11280 S River Heights Drive
South Jordan, UT 84095

Symptom Checklists - Good or Bad?

A brief PI case review

By Jeffrey A. States

Personal Injury Training Institute



September 26

A 26-year-old male was involved in a motor vehicle collision (MVC). He was injured following being rear-ended (Type I) in April of 2026. The following day he reported to the emergency department (ED).

His chief complaints were “foot pain & motor vehicle collision, low back pain, “low back / side soreness radiation down right leg, difficulty walking & lifting, intermittent numbness resolved after sleep”. Symptoms improved by 800 mg of IB “sometimes 2

at a time". Otherwise pain is a 10/10." It was noted that the patient took 1600 mg of over-the-counter IB right before his ED visit.

The next day the patient reported to a chiropractic physician's office. The following symptoms were noted in the records:

Starting with the following actual symptom checklist:

Present Complaints (Please circle the appropriate ones)

Headache	Feet/Hands Cold	Unbalanced
Mental dullness	Depression	Fainting
Loss of memory	Rib pain	Blurred vision
Dizzy	Nervousness	Irritability
Free vision/hearing	Eye strain/pain	Double vision
<u>Upper back pain</u>	Shortness of breath	Loss of smell
<u>Lower back pain</u>	Fear	Chest pain
Mid back pain	Confusion	<u>Neck pain</u>
Pins and needles in hands right/left	Pins and needles in arms right/left	Pins and needles in legs right/left

Medical Implants: _____ Medical alerts: _____
Surgical Implants: _____ Pregnancy: YES _____ NO ☒

PAIN SCALE: Rate the severity of your pain by checking a box on the following scale.

No Pain	0	1	2	3	4	5	6	7	8	9	10	Excruciating Pain
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1. Upper back pain
2. Lower back pain
3. Neck pain

Other records show:

4. Immediate head and stomach pain

The automobile insurance adjuster is offering a very limited value to settle the claim.

*"Upon a re-review of the documentation ..., there some inconsistencies in the claim that we should discuss... he (patient) has significantly changed his story, not only from his initial ER visit, but also from his registration to the motor vehicle collision questionnaire (filled out on the same day the same provider within the same hour). Further, the Motor Vehicle Collision Questionnaire seems to be **leading the answers**, and he increases his injuries and story of what happened the accident" Further*

*stating, "Given the information provided in the demand, I am unable at this time to assess the claim higher than my original finding. I do want to continue to work with you toward settlement but can't assess **injuries that pop up from moment to moment**, we can only assess injuries that have causation based on the impact and are supported by facts."* (bold added)

Keep in mind that the automobile claims adjuster is taking a few limited facts to support their low offer. A low offer is their job. Is the onset of MVCOI within 48 hours best described as injuries that "pop up from moment to moment".

A few questions are crucial to evaluate this adjuster's point of view:

1. Are only the first symptoms listed in a MVC case the only ones to consider?
2. Can additional symptoms show up later in MVC cases?
3. Can pain medications cover up MVC occupant injuries?
4. Will more symptoms show up when not taking pain reducing drugs?
5. If more symptoms show up, does that mean a patient is malingering?
Symptom magnifying? Biopsychosocial challenged?

In this case the plaintiff attorney requested help from the treating DC in this matter. In Personal injury ONLINE Trainings we stress to **never** use symptom checklists. Quality physicians, properly work-up each symptom in an efficient and organized fashion. This will serve the patient in many positive ways. It will also prevent this adjuster's distraction tool used to limit settlements. Quality work is critical in PI work. See **PersonalInjuryTrainingInstitute.com** for more information.

This is not a Utah or Larson Law case



Your own auto insurance may be one of your most important protections after a serious accident.

Many drivers assume that if another driver causes a crash, that driver's insurance will cover their injuries and losses. Unfortunately, that is not always the case. Some drivers have **no insurance**, while others carry liability limits that may not be enough to cover the full extent of the injuries and damages they cause.

That is why it is important to know what coverage **you** have.

Uninsured Motorist (UM) Coverage can provide protection when you are injured by a driver who does not have liability insurance. In certain circumstances, UM coverage can also apply when the at-fault driver cannot be identified, such as in a qualifying hit-and-run accident.

Underinsured Motorist (UIM) Coverage is different. It may provide additional protection when the at-fault driver has insurance, but their liability limits are not sufficient to fully compensate you for your injuries and damages.

Why Should You Check Your Policy?

In Utah, UM and UIM are **separate coverages**, with separate limits. They are not automatically combined.

Take a few minutes to look at your auto insurance declarations page and check:

- **Bodily Injury Liability Limits**
- **Uninsured Motorist (UM) Limits**

- **Underinsured Motorist (UIM) Limits**
- Whether UM or UIM coverage has been rejected or reduced
- Whether the coverage limits are adequate for you and your family

For example, having \$100,000 in liability coverage does not necessarily mean you have \$100,000 in UM or UIM coverage. Your policy should be reviewed to determine exactly what coverage you have.

The best time to find out what your insurance covers is before an accident happens—not after.

At Larson Law, we encourage everyone to review their insurance coverage annually and talk with their insurance professional about whether their UM and UIM coverage provides the protection they want.

A few minutes reviewing your policy today could make a significant difference if you are ever seriously injured by an uninsured or underinsured driver.



www.larsonlawutah.com

801-601-8323



 Bring Your Ghosts & Goblins!

Halloween is just around the corner, and we'd love to see our friends, clients, and community partners at the **Larson Law office!**

 **Stop by anytime this month and pick up a Halloween treat!** 

Whether you're in the neighborhood or just passing by, come say hello, grab a treat, and let us add a little Halloween fun to your day!

We hope to see you soon—and don't forget your ghosts and goblins!





Thank You for Your Trust –Referrals Are Appreciated!

We are truly grateful for the trust you place in us to handle your personal injury cases. Your referrals are the highest compliment we can receive, and they help us continue doing what we do best: supporting patients through challenging times.

If you know someone who has been in an accident and could benefit from experienced legal guidance, we would be honored to assist them in getting the care and compensation they deserve.

You can rest assured that anyone you refer will receive the same dedication, respect, and attention to detail that we provide to every client.

Thank you for your confidence in us—
we truly value your partnership.

**HAVE A WONDERFUL MONTH OF OCTOBER
FROM ALL OF US AT LARSON LAW!!**

Larson Law

Pamphlets & Business Cards

Please let us know if you are in need of Larson Law pamphlets and business cards.

We can mail them out to you or feel free to stop by to pick them up.

Let us help you with your Personal Injury case flow!



**Did you know Larson Law has Facebook Pages,
Instagram, TikTok and more!**

Click icon links below to follow our pages!

We'd love for you to join and like our pages!

**If you have any recommendations for our BackTalk newsletter or our upcoming seminar,
please email us at ceri@larsonlawutah.com**

Find Us Online



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This email is being sent to you as a respected chiropractor in our community.

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