



Arizona Injury Settlement Calculator: How to Estimate Your Claim

If you have been injured in an accident, you are likely wondering what your case is worth. In Arizona, there is no "fixed" amount for an injury; instead, settlements are calculated by totaling your financial losses and applying a multiplier for your pain and suffering.

The Basic Arizona Formula

Most insurance adjusters and attorneys start with this standard equation:

$$(Medical\ Bills) + (Lost\ Wages) \times (Multiplier) + (Future\ Losses) = Estimated\ Value$$

- **Medical Bills:** The total "sticker price" of your treatment (Arizona's Collateral Source Rule allows you to claim the full amount even if insurance paid a portion).
- **Lost Wages:** Any income you lost because you couldn't work due to your injury.
- **The Multiplier:** A number between **1.5 and 5** used to calculate "General Damages" (pain and suffering).
 - 1.5–2.0: Minor injuries, soft tissue, quick recovery.
 - 3.0–5.0: Broken bones, surgery, or permanent scarring.
 - 5.0+: Catastrophic or life-altering injuries.

Arizona-Specific Factors That Change the Math

1. **Pure Comparative Negligence (A.R.S. § 12-2505):** If you are found to be 25% at fault for the accident, your total settlement estimate must be reduced by 25%.
2. **No Damage Caps:** Unlike some states, Arizona's Constitution prohibits the government from placing a "cap" on how much you can recover for pain and suffering.
3. **The Eggshell Skull Rule:** If you had a pre-existing condition that made your injury worse, the at-fault party is still responsible for the *entire* aggravation of that injury.

LEGAL DISCLAIMER

PLEASE READ CAREFULLY: * NOT LEGAL ADVICE: The information provided is for **informational and educational purposes only**. It does not constitute legal advice and should not be relied upon to determine the actual value of your claim.

- **NO ATTORNEY-CLIENT RELATIONSHIP:** Using this calculator or reading this guide does not create an attorney-client relationship between you and Eliza Law PLLC. Such a relationship is only formed upon the signing of a formal written fee agreement.
- **ESTIMATES ONLY:** Every case is unique. These estimates cannot account for the nuances of witness testimony, local jury tendencies, or the specific tactics of insurance defense lawyers.
- **STATUTE OF LIMITATIONS:** In Arizona, you generally have only **two years** from the date of the accident to file a lawsuit (**A.R.S. § 12-542**).