

Why Insurance Adjusters Misinterpret Medical Imaging After a Georgia Car Accident

How Misread MRIs and “Mild Findings” Can Put Crash Victims at Risk

A [car wreck](#) can leave damage the eye cannot see. A driver walks away from the scene feeling shaken but functional, only to wake up the next morning with stabbing pain, dizziness, or numbness that was not there before. When those symptoms send them to a doctor, imaging tests like MRIs and CT scans often become the center of the case.

At the [Law Offices of Gary Martin Hays & Associates, P.C.](#), our Georgia car accident lawyers frequently represent clients whose medical imaging does not tell the full story. Adjusters attempt to use those gaps to cast doubt on the injury, limit treatment, or shrink the value of the claim. For crash victims, that disconnect can feel like trying to prove something that is both obvious and invisible at the same time.

MRIs Don't Always Show Pain After a Crash

Many people assume that an MRI is a perfect snapshot of the body. If they are in pain, the MRI should show exactly why. The truth is much more complicated.

Pain is a neurological experience, not a picture. Symptoms are often caused by inflammation, microscopic [nerve damage](#), or soft tissue trauma that does not always appear clearly on an MRI or CT scan.

Common injury factors that imaging cannot fully capture

- **Inflammation:** Swelling around a nerve root can cause intense pain, yet inflammation often fluctuates and may be less visible by the time imaging is taken.
- **Microtears and Soft Tissue Damage:** [Whiplash](#) and rapid acceleration deceleration injuries can stretch and tear ligaments and tendons. These injuries can trigger months of pain while showing only subtle or no signs on imaging.
- **Functional Issues Rather Than Structural Ones:** A disc may appear “normal,” but a nerve can still be irritated or compressed when the body moves a certain way.
- **Chemical Irritation of Nerves:** After a herniation or trauma, proteins from the disc can leak into surrounding tissue. This irritates nerve roots and causes significant pain without a visible structural defect.

These realities lead to one of the most important insights in personal injury medicine: **Imaging tells part of the story, not the whole narrative.**

Symptoms must always be evaluated alongside clinical findings, not used in isolation.

Think of an MRI like a still photograph. It captures a moment, but it does not show how the body moves, how nerves fire, or how pain flares when someone sits, stands, or twists. Injury

victims live in motion, and sometimes pain can show up in those movements more than in static images.

Insurance Adjusters Often Weaponize “Mild Findings”

Insurance adjusters are trained to seize on certain imaging terms that sound harmless. A radiology report might note:

- *“Mild disc protrusion”*
- *“Mild canal narrowing”*
- *“Minor annular tear”*
- *“Small herniation”*
- *“No acute abnormality”*

These findings are anything but harmless when they cause severe symptoms. Still, adjusters use them to argue that a victim’s pain is “not supported” or “inconsistent” with the imaging.

Why “Mild” Does Not Mean Insignificant

The medical community knows that symptom severity does not always match imaging severity. A small disc protrusion in exactly the wrong place can compress a nerve root and cause:

- Radiating leg or arm pain
- Numbness
- Tingling
- Weakness
- Loss of grip strength
- Burning or electric shock sensations

A small structural problem can produce enormous functional consequences.

We often see the opposite too: large herniations with minimal pain. That disconnect is part of why adjusters are so eager to rely on imaging alone. It allows them to dismiss injuries they cannot see on paper.

The Problem With Radiology Language in Crash Cases

Radiologists describe what they see. Their job is not to determine whether trauma caused a condition. As a result, radiology reports often use general medical terminology that adjusters twist for their advantage.

One of the most common insurer tactics involves pointing to “degenerative disc disease,” “desiccation,” or “spondylosis.” Adjusters try to argue the injury was pre-existing.

Here is the reality: degenerative does not mean asymptomatic.

Millions of adults have age-related spinal changes that never once caused pain until a collision. Trauma can turn a previously silent condition into a disabling one. This is known as a trauma-aggravated injury, and Georgia law allows compensation when a [crash worsens a pre-existing condition](#).

Nevertheless, insurers routinely pretend this rule does not exist.

Radiologists Rarely Use the Word “Traumatic”

Radiologists cannot declare a finding “traumatic” unless they have before-and-after imaging or clear acute markers. Most do not have access to that information, so they err on the conservative side.

Adjusters count on this. They argue:

“Your MRI does not say the injury came from the crash.”

But that is not how radiology works. Trauma must be evaluated by treating physicians, clinical symptoms, and the mechanism of injury, not just the MRI.

Insurance Doctors and the Misuse of Independent Medical Exams

Another challenge injury victims face is the insurance-selected doctor, often hired to perform what is called an Independent Medical Examination. Despite the name, these exams are anything but independent.

These doctors frequently:

- Overemphasize degenerative findings
- Understate traumatic changes
- Claim symptoms are “noncorrelated” with imaging
- Minimize functional limitations
- Suggest the patient can “return to work” despite pain

Some even imply the victim is exaggerating. None of this reflects what a treating spine specialist observes over weeks or months of care.

One of the most important things we explain to our clients is that an IME is not a neutral medical evaluation. It is a tool insurers use to dispute legitimate injuries.

Misinterpreted Imaging Can Lead to Lower Settlement Offers

When adjusters misinterpret imaging, they try to use it to justify:

- Denying certain treatments
- Reducing payouts
- Arguing the victim’s pain is unrelated

- Delaying the claim
- Pressuring the victim to accept a low settlement

The goal is simple: save the insurance company money.

We have seen countless cases where imaging appears “normal,” yet our clients struggle to sit, stand, lift, work, or sleep through the night. Symptoms, not imaging, determine function, but insurers treat these individuals as if nothing is wrong.

This is where strong legal advocacy becomes especially critical.

How Our Car Accident Lawyers Prove the True Severity of Imaging-Related Injuries

When imaging results are unclear or understated, our legal team focuses on connecting the medical story to the real-world consequences of the crash.

We work closely with treating physicians, radiologists, pain specialists, and, when necessary, biomechanical experts who can explain how force and motion cause soft tissue or nerve trauma.

Our investigation often includes

1. **A detailed review of all medical imaging.** We work with specialists who interpret subtle indicators of injury that general radiologists may not highlight.
2. **Correlating imaging with clinical symptoms.** Weakness, diminished reflexes, or positive nerve tests can prove nerve root involvement even when the MRI looks “mild.”
3. **Highlighting trauma-aggravated conditions.** We show how a crash turned a previously silent spine condition into a painful, disabling one.
4. **Explaining the biomechanical forces of the collision.** Even a low-speed rear-end crash can create neck and back injuries through rapid acceleration and deceleration.
5. **Documenting functional limitations.** Pain is subjective, but inability to lift, sit, stand, or perform daily tasks is objective and can be clearly demonstrated.
6. **Challenging misleading IME opinions.** We expose inconsistencies, incomplete evaluations, and biased interpretations when insurance doctors try to downplay injuries.

Think of an injury claim like a puzzle. The MRI is only one piece. Our job is to assemble the rest of the pieces so the full picture is impossible to ignore.

Why Adjusters Rely So Heavily on Imaging in the First Place

Many crash victims assume adjusters rely on imaging for medical accuracy. The truth is more strategic.

Imaging lets adjusters:

- Claim injuries are “not proven”
- Reduce payouts based on technical language

- Create doubt about causation
- Pressure victims into low settlements
- Frame legitimate claims as “exaggerated”

What most people never realize is that imaging is the only part of a crash injury file that an adjuster can easily take out of context. Everything else requires effort, research, and medical knowledge they often do not have.

This dynamic puts victims at a disadvantage unless they have a law firm that knows how to counter these tactics.

Helping Georgia Crash Victims When Imaging Falls Short

If your MRI or CT scan was labeled “mild,” “degenerative,” or “normal,” that DOES NOT mean your injuries are insignificant. It means the story is more complex.

At the Law Offices of Gary Martin Hays & Associates, P.C., we understand how frustrating this process can be. Adjusters treat injury victims like numbers on a spreadsheet, not people trying to recover from serious trauma. Our job is to bring the truth forward and prove the reality of what you are living with day after day.

If you are struggling with neck pain, back pain, nerve symptoms, headaches, or mobility issues after a crash, medical imaging is only the beginning of your story. We can help you document the rest.

Our firm has recovered [more than \\$1 billion](#) for Georgia families, and we know the strategies insurers use to misinterpret imaging and limit payouts. When you hire us, you get a team that digs deeper, asks better questions, and fights for the full value of your case.

If someone else caused your injuries, you should not have to fight alone. [Contact the Law Offices of Gary Martin Hays & Associates, P.C.](#) for a free consultation. We will listen to what you are going through, answer your questions, and help you take the next step toward justice and financial recovery.