

The ULTIMATE guide to car accident cases
in Washington



CAR ACCIDENT SECRETS UNLOCKED

Tricks and traps that wreck Washington injury cases.



MAX MEYERS LAW^{PLLC}

*The Ultimate Guide to
Car Accident Cases in Washington*

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Washington injury cases

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TABLE OF CONTENTS

| | |
|--|----|
| Introduction | 4 |
| Chapter 1: What is a personal injury case? | 5 |
| Chapter 2: If you have a personal injury accident case, you are at war, even though you may not know it. | 6 |
| Chapter 3: What is the basic legal process in a personal injury accident case? | 9 |
| Chapter 4: What do I need to prove to win my car accident case? | 11 |
| Chapter 5: How do you determine the value of your injury case? | 13 |
| Chapter 6: Can't I just settle my case on my own? Do I really need an attorney for my car accident case? | 17 |
| Chapter 7: What's the deal with attorney advertising? | 19 |
| Chapter 8: How do I find and choose a qualified car accident attorney? | 23 |
| Chapter 9: What a Washington car accident attorney can do for you. | 27 |
| Chapter 10: The 13 biggest secrets insurance companies don't want you to know about your Washington accident case. | 30 |
| Chapter 11: Top ten common myths. | 35 |
| Chapter 12: Courtroom secrets you and jurors don't know. | 37 |
| Chapter 13: Seven common errors to avoid with your doctors or other health care providers. | 39 |
| Chapter 14: What cases do I not accept? | 41 |
| Chapter 15: Why I wrote this book. | 44 |
| About the Author | 46 |

Introduction

Less is More

A few select clients . . . more personal service: Less is More when you hire Max Meyers.

I am dedicated to providing personal service to each one of my clients. I don't rely on having lots and lots of cases all of the time. Each year I accept only a limited number of injury and accident cases. I have found that by being selective about whom I choose as clients, I can provide the personal service that every injured person deserves.

I do not aspire to be everything to everyone. I don't practice in ten different areas of law. Instead the primary focus of my practice is on Injury Law in Washington.

I have represented accident and injury victims in Washington since 1998. Most of my cases are referred to me by former satisfied clients and by other attorneys.

I will be honest with you and I insist on honesty with me. If you do not have a case that can be won, I will come right out and tell you. Or if your case is one that you would be better off handling yourself, I tell you that too. However, if your case passes my selection criteria and I accept your case, you can count on receiving my personal attention. I will battle the insurance companies for you, and together we will decide what course of action is best during each step of your case.

All fees and costs will be thoroughly explained to you before I begin work on your case. Together, through strong teamwork with you, I can achieve the best results for you.

Max Meyers

Chapter One

What is a personal injury or accident case?

You may have had a lawyer tell you he handles “personal injury cases” or “car accident cases” or “wrongful death cases,” but what does that mean?

A personal injury, car accident, or wrongful death case is any type of claim where a person has been injured or killed due to someone else’s carelessness or negligence. To have a personal injury case you must have an injury to your body. Damage solely to your car does not count as a personal injury. However, if your car was damaged, you have a property damage claim. In many car accidents your car will be smashed up *and* you will be injured. In these cases you have both a personal injury and a property damage claim. When this happens, the insurance company will usually, but not always, fix your car without too much trouble to you.

A “wrongful death” claim happens when someone’s negligence causes the death of another person. The law of each state differs significantly regarding what can be recovered in a wrongful death case. You need an attorney who understands the complexity of wrongful death laws.

Chapter Two

If you have a personal injury case, you are at war, even though you may not know it.

The moment you were injured, the insurance industry declared war against you. In the past several decades the insurance industry has spent millions and millions of dollars on advertising that spreads false and misleading information about accident claims. The industry wants people to believe the justice system is broken and out of control with people filing frivolous lawsuit after frivolous lawsuit and getting millions for minor injuries. Propaganda like this has created a false perception that our justice system needs fixing. Unfortunately, the false information spread by the insurance industry has had a hugely negative influence on juries and their verdicts here in Washington. Juries today are very skeptical of people who file lawsuits and ask for “pain and suffering” money. This can be a big obstacle to getting justice in your case, even when you’ve been severely injured and the other driver has admitted being 100% at-fault.

You need to be aware that the insurance adjuster will use any means available to pay out as little as possible regardless of how severe the injuries in your case. Insurance adjusters receive extensive training on how to save the company money, which often times puts them directly at odds with examining the injury claim and paying a fair settlement. Most insurance companies give bonuses or promotions based on how much money an adjuster saves the company rather than on how many claims are settled. You may be asking how this is accomplished. There are several ways:

- **Delay, Delay, Delay.** The adjuster is a master of using delay tactics to wear you down. He knows people will eventually get frustrated and cave into accepting his low-ball settlement offer just to be done with the whole thing.

- **Requesting More Information.** Another method is when the adjuster makes repeated requests for more “documented” information even if it has no relevance on the amount that will be offered in settlement. Repeated requests for more

information can quickly frustrate the most patient person and wear them down so they're more likely to take the low-ball offer.

- **Questioning Medical Care.** Criticizing or questioning your medical treatment is one way the adjuster will try to minimize the value of your claim, despite having no medical training at all! The fact that your licensed doctor may have prescribed the treatment carries little weight. Shocking really!
- **“Nickel & Diming” Your Medical Bills.** Often the adjuster will agree to “cover” only 70, 80, or 90% of your past medical bills, without any medical reason to dispute the medical care. By nickel and diming you, the well-trained adjuster knows most people will not hire an experienced injury attorney to dispute the small amount of medical bills not paid.
- **Telling You Not to Hire an Attorney.** Sometimes the adjuster will steer you away from talking to an attorney and falsely tell you all the money will go to the attorney. Other times the adjuster may threaten to “deny” the claim if you hire a lawyer.
- **Lying About Insurance Policy Coverage.** At times the adjuster will mislead you about the amount of insurance coverage that is available. Or worse, not even tell you that the insurance coverage or certain types of benefits even exist. Again, this is used to push you to accept a lower settlement offer.
- **Being Overly Friendly.** An adjuster may try to act like your friend and appear to be worried about you and watching out for your best interests when in fact he or she is not. Sometimes the adjuster will give advice about what kind and how much medical treatment to get, and then turn around and claim the treatment was excessive and refuse to pay for it.

These are just a few of the tactics insurance companies use to frustrate and wear you down so you'll accept less for your injury claim. Many people fall into these traps and suffer

because of it. The success of these tactics have made insurance companies boldly withhold fair settlements until you convince them you are ready, willing, and able to go to trial. Do not be discouraged. You CAN get fair compensation for your injuries and beat the insurance industry at its own game. But it may take some time and effort. You have taken a great step by ordering this book.

Chapter Three

What is the basic legal process in an injury case?

Many cases begin with collecting all the facts and documents in your case, organizing them and presenting them to the insurance company to begin the settlement negotiation of your claim. With certain insurance companies this is a worthwhile endeavor and can yield fruitful results for you.

Other times attempting to negotiate a settlement is not fruitful because the insurance company uses pre-suit negotiation only to find out as much about you, your lawyer, and your doctor as they can before a lawsuit is filed. Certain insurance companies have made policy decisions to not offer fair settlements. Instead, these insurance companies force injury victims to choose between taking an unfair settlement offer or file a lawsuit to get fair compensation.

When pre-suit negotiations are not fruitful, you may choose to file your lawsuit and head towards trial. The insurance company will sooner or later finally realize you are serious about being fairly compensated. Too many lawyers waste time attempting to negotiate with certain insurance companies that are highly unlikely to offer a fair settlement without a lawsuit being filed first and a trial date set. If I accept your accident case, it is because I believe it is meritorious and you deserve fair compensation. I have the experience to know which cases should begin with filing a lawsuit and which should begin with out-of-court settlement negotiations. In either case, if negotiations are not fruitful, I will be ready, willing and able to go to court and have a jury decide what is fair for you.

I believe that it is a dangerous practice to wait to file suit until the statute of limitations is almost expired. I have seen other attorneys do this only to find that the defendant they sued cannot be found or they sued the wrong Mr. Jones. While there are legitimate reasons for delaying filing suit, there is no excuse for the practice that I sometimes see where some attorneys routinely wait until the last moment to see if the insurance company will settle your case at the last moment. Such last-minute settlements

are unlikely to happen because you can bet the insurance companies know when your claim expires and when they can just sit on their hands and hope you miss the filing deadline.

After a lawsuit has been filed, both sides are allowed to question the other through various means. The legal process is designed so each side can discover the truth of the case. Through the use of written questions, depositions, and the production of documents, each party investigates what the other side is going to say at trial. It is common in an injury case that you will be required to provide copies of your medical records and income records. You may also be required to submit to a medical examination by the defendant's doctor. The defendant will also answer written questions about his or her own background and will have to give sworn testimony about the accident at issue.

Chapter Four

What do I need to prove to win my car accident case?

The law does not demand compensation for every injury. You must prove that another person was negligent or careless and that person's negligence or carelessness caused you to be injured. If your injury was caused by an act of God—like lightening or flood—or it was nobody else's fault, then you do not have a case that can be won under Washington law. Every injury case is not guaranteed to receive compensation under Washington law.

Without evidence you will not be successful in pursuing your Washington accident claim. Whether it is a car accident, a truck accident, a pedestrian accident or a wrongful death case you must be able to prove what happened. I know this is a harsh statement, but it is the truth. Without witnesses, pictures, medical proof and other documented evidence you are not going to be successful in prosecuting your Washington accident claim. I use the word “prosecuting” because as an accident victim you are in a position of being required to prove your claim to the insurance company—yes, much as a prosecutor does in a criminal case when he is arguing for a conviction.

In the past few months we have had numerous clients come into our office who have been injured in auto accidents. The facts have been somewhat strange and bizarre. They include:

- Hitting parked cars
- Cars illegally parked
- Cars in front going into reverse and backing up for seemingly no

reason

You might think that these situations are no-brainers. How could anyone not believe these people? Isn't it easy to show whose fault these accidents are? This is not always the case. You never know what the other side is going to say, what reasoning they're going to give or what they're going to say about you. Believe it or not, they may not tell the truth. I have had to decline representing people in the last few months because:

- There were no photos to prove the position of the vehicles at the time of the accident.
- There were no independent witnesses to verify the potential client's story.
- The police investigation was inadequate. There were no diagrams or measurements made as to the positioning of the vehicles.
- There was not immediate medical treatment.

Immediately following an accident the adrenaline is flowing. Your brain is foggy. You're almost on autopilot. You are not concentrating on what is necessary to prove your case. You have no idea that any of this will be an issue. This is the furthest thing from your mind. Over the next several months you may find that without these items it is impossible to prove your case. The insurance adjuster may not be as friendly when you are finally asking to be compensated for what you have been through.

You need to make sure you protect yourself by:

- Obtaining the names of witnesses to the accident.
- Taking pictures of the damage to BOTH vehicles.
- Documenting the position of the vehicles with photos. You can do this with your cell phone or a camera in your pocket. You can use a sketch pad. But get the information!

This is just at the accident scene.

I was speaking to an insurance adjuster the other day about a client's claim. We will call her "Jennifer." A witness that was in a yard next to where the accident happened had given a statement to the police. This witness claims that Jennifer struck the car in front of her before she was rear ended. The impact from behind was definitely more severe and we will be able to collect on the claim. However, the adjuster wants to deduct for Jennifer's comparative negligence. He is arguing that Jennifer is partly to blame for her injuries, based on the witness statement. This could in fact have happened, but it is ultimately a jury issue and they will decide. But Jennifer has a fighting chance. She was on the ball enough to get the names of two independent witnesses who were not listed on the police accident report. They were on the front porch of the house next to where the accident happened. They

observed the accident and can verify that Jennifer did not run into the car in front of her until she was propelled into that car by the rear impact.

Sometimes this is just luck but having the awareness to document the evidence can save your Washington accident claim. We have a fighting chance to prove that Jennifer is right.

The insurance company is looking for any reason they can to:

- Deny your claim
- Defeat your claim
- Lower the amount of money they are going to have to pay out on your claim.

This is their job. This is why they make the money they do. That is why insurance companies are profitable. That is why they have the lobbyists in Olympia arguing their position.

Protect your Washington accident case by documenting and documenting and documenting from the time you're in an accident to the time you have finished treatment and finally settle your claim. You must document. By doing this your Washington pedestrian accident case will be successful! Your Washington truck accident case will be successful! Your Washington car accident case will be successful! Do not get caught in the trap of thinking that somebody else will do it for you. Take matters into your own hands so that you can successfully prosecute your claim.

A few words about comparative negligence.

In Washington there is a factor that can effect what must be proven. Any negligence on the part of the injured person may reduce the amount of any settlement or verdict under the legal doctrine of **comparative negligence**.

Under the legal doctrine of **comparative negligence** if a jury decides that you are partially at fault for the accident that caused your injury, then the jury will assign a percentage to you out of 100%. The percentage of negligence the jury decides you had in

causing the accident is then subtracted from the total money awarded to you. For example, if the jury awarded you \$100,000 for your injury claim, but determined that you were 20% at fault for causing the accident, you would collect \$80,000.00. The total award is reduced by \$20,000, which is your 20% of fault. If the same jury were to determine that you are 51% at fault for the car accident, you would receive \$49,000.00. Even if the jury determined that you were 99% at fault for the car accident, you would collect \$1,000.00 from the \$100,000 award. This is one of the fairest methods of dealing with situations where both parties to an accident are at fault for causing the accident. However, as you can imagine, it can get complicated quickly, especially when trying to figure out the appropriate division of fault and other exceptions.

Chapter Five

How do you determine the value of your injury case?

There is no magic formula that will determine the value of a case. If there was, then injury victims would have no need for personal injury lawyers, including this author! You could simply apply the "formula" to come up with the value of your case and be done with it. No need for courts or trials. The unfortunate reality is that trials are necessary when two sides can't agree on the value of a case.

Generally speaking, a case is worth the amount of damages inflicted on the person who has been injured. These damages may be easy to calculate, like past and future medical bills, lost wages, lost ability to work in chosen career, and vehicle damage. But the law also states that the injured person has the right to recover for other "intangible" harms. It is these "intangible" harms that are the most difficult to calculate. These harms may include subjective harms the person suffered because of the accident-related injuries, including pain, agony, disability, loss of enjoyment, inconvenience, and mental anguish.

The intangible harms are purely subjective, difficult to determine and very often vary among people (or jurors) who are deciding the case. Ultimately, the value of the case is determined by the jury (or judge if the case is tried by the court). After a case arises, the injured person's attorney and the at-fault person's insurance company (and the defense attorney if the case is in litigation) are continually trying to evaluate how a jury might see the case and how much money a jury might award. Then each side will assign a value or value range, and try to negotiate a settlement close or above each side's own range.

Often times it may take many months or years before the value of a case can be adequately assessed. One reason for this is because of the slow progress of the person's recovery or rehabilitation. Another reason is due to the complexity of the injury or condition which may delay the treating physician in determining whether you will fully heal from your injuries or be left with a permanent injury.. In many instances a case should not be settled or resolved until the person obtains maximum improvement following the

accident, and this can also contribute to the delay of achieving a reasonable resolution of the case.

In many instances the value of a case is driven primarily by the extent and severity of the person's injuries. Other important factors to consider include the type, extent and frequency of past medical treatment and the need for future treatment. When I evaluate a case, I also rely on several other factors to help me determine the case value. These factors may include, but are not limited to, the client's likeability as a witness and his or her injuries, the client's age, whether the client missed time from work, the identities of the at-fault insurance company and its defense attorney, specific legal or evidentiary issues involved in the case, the county or venue where the case has been or will be filed, and the amount of settlement and verdicts for similar types of cases that I and other lawyers have handled in the past.

A quick word about client likeability. In this author's experience, and all things being equal, juries typically award more damages to people they like and trust. If the client makes a good impression during deposition or trial testimony, then the likelihood of obtaining a favorable verdict or settlement is increased.

You should note that no two cases are alike, even if the accident and/or injuries involved are nearly identical. This means that the evaluation of two cases which appear to be similar on the surface may actually produce widely different evaluations due to other factors listed above. Evaluating personal injury cases takes a lot of knowledge, experience and some hard-earned intuition. Without these traits you may be at a serious disadvantage when negotiating with the insurance adjuster. And unless you are in the business of evaluating and settling personal injury cases for a living, you should look to an experienced personal injury attorney for guidance.

Chapter Six

Can't I just settle my case on my own? Do I really need an attorney for my accident case?

In many smaller injury cases you may not need an attorney to settle your case. What is a small case? For us a small case is one with less than \$5,000 in expected medical bills and expenses. Often times a small case has little or no damage to the vehicles and medical treatment lasts for only a few months. The injuries are also not considered permanent. These cases can often be settled without the assistance of an attorney. In my practice, I tell clients that it may not be cost effective to use an attorney for a small case because most of the recovery may go to pay the attorney with little left over for you. In small cases, you will have a good chance at recovering a settlement near or equal to that if you used an attorney. If you have a small case you may be better served without an attorney, but this book can help guide you.

If you feel comfortable gathering evidence and records to support your claim and negotiating with the insurance adjuster, then you may not need the assistance of an attorney. However, the more severe the injuries (thus the bigger the case) the more likely you will benefit from the assistance of an experienced injury attorney. In a bigger case you will likely recover more compensation for your injuries with the help of an attorney than without (even after subtracting the lawyer's fee). Why is this? Because the attorney has specialized knowledge and the authority to go to court, which forces the insurance company to incur more expense by having to hire its own attorneys. The experienced injury attorney usually has a better understanding of what the claim is worth and can often effectively communicate the value of the claim to the insurance adjuster. Unless in the business of settling and litigating injury cases, the person without an attorney is usually at a serious disadvantage when dealing with a seasoned insurance claims representative.

Before you decide on whether to hire an attorney...

Did you know that a 1999 study found that insurance companies pay higher settlements to injured people who use an attorney than those who do not?

Yes, it's true. In 1999 the insurance industry performed a study to find out if people who use attorneys received more money in settlement than those who settled on their own. The study was performed by the Insurance Research Council, a non-profit organization that is supported by leading property and casualty insurance companies across the United States. The IRC found that people who used an attorney received on average 3½ times more money in settlement than those people who settled on their own. In times when the insurance adjuster says you shouldn't hire an attorney because you'll receive less money in settlement, remember this study which shows that is just not true.

Chapter Seven

What's the deal with attorney advertising?

There are some things you need to know about lawyer advertising. More and more I see lawyers advertising heavily on TV, on the Internet, or in the Yellow Pages. If you're old school and still use the Yellow Pages, when you look through them, you'll see page after page of attorney ads all saying basically the same thing. Very few of these print ads actually give useful information to make it easier for you to choose a good lawyer for your case. The same is often true of attorney websites. The same information is often on website after website without actually answering your questions. The web or Yellow Pages are good places to get names of attorneys, but you should be aware of some of the secrets behind lawyer advertising:

- ❖ Any lawyer can claim to handle a personal injury case; there's no minimum experience level required. Lawyers can advertise to handle certain cases without having any experience in those cases.
- ❖ The bar association has rules that control lawyer advertising. However, the bar does not actively investigate, limit or determine whether each lawyer who advertises as a specialist is in fact a specialist or if that lawyer in fact has experience in the area advertised. A lawyer can advertise that he is a "divorce lawyer" or "personal injury lawyer" when that lawyer has little experience or knowledge of that area of law.
- ❖ There are next to no limits on the different types of law an attorney can advertise. Exercise caution when choosing a lawyer based solely on the lawyer's advertisement, whether it's in the Yellow Pages, on TV or radio, or the side of a bus.
- ❖ The lawyer's face you see in the ad may not be the lawyer who handles your case. Some lawyers run ads just to find clients and refer them to other lawyers in exchange for a referral fee. These lawyers are in essence referral mills; they rarely intend to actually represent any actual clients personally. We see examples of this on TV with lawyers who are located out of state. Use extreme caution with these types of ads. Attorney licensing requirements often force these lawyers to refer the case to an attorney licensed to practice law in Washington.

- ❖ Just because a lawyer buys full-page Yellow Page ads or lots of flashy TV commercials does not necessarily mean that lawyer is hugely successful. Some law firms operate on a “high volume” business model where they count on taking in lots and lots of cases and settling them for whatever they can get in the fastest amount of time. You may never actually see the lawyer in the advertisement.
- ❖ Some lawyers who run “high volume” practices rarely will handle your case. These lawyers often have scores of paralegals and assistants who handle all aspects of your case. The only time the lawyer may actually look at your case is when it’s settled and he’s looking to collect his fee!
- ❖ Watch out for lawyer ads that make unjustified expectations. For example, if the lawyer advertises that he can obtain “Settlements in 30 Days,” he probably never goes to trial and gets the cold sweats at the thought of standing in front of a jury. This kind of lawyer settles cases for much less than what they are actually worth because the insurance companies know he’ll never go to trial. In most cases, good settlements take time and effort.
- ❖ Watch out for lawyer advertisements or websites that focus too much on TV news appearances and individual awards of the attorney. You don’t want an attorney who is more interested in being a "Celebrity" than practicing law and helping injury victims.
- ❖ Your case can sometimes be hurt by a lawyer’s advertisements. If your case goes to trial and jurors recognize your attorney from his flamboyant advertising, it may undermine your lawyer’s credibility with the jury. Do you want the jurors to be remembering that your attorney says he can get “BIG MONEY DAMAGES” or “FAST SETTLEMENT \$\$\$” for pain and suffering?? Jurors watch TV too.

TV Ads: Buyer Beware!

As I said in the introduction of this book, “Less is More.” Instead of suffocating under the pressure of trying to manage hundreds and hundreds of cases at a time, I carefully select the cases that I will accept each year. My office does not operate on a “high volume” business model. I don’t advertise on TV or buy big Yellow Page ads like many of

the “personal injury mill” law firms do. I don’t handle every case that walks in the door. I don’t have to, and frankly, I don’t want to.

I am highly selective about the cases I accept. Unlike the high volume **personal injury mills**, I don’t allow paralegals to negotiate your case with the insurance company. My clients actually get one-on-one access to me as their attorney from start to finish of their case. Yes, we have staff who help me and clients also speak with them, but you will not feel like your attorney is never available to talk with you and answer your questions. My firm doesn't operate that way and you should never settle for anything less. I decline many cases so I can devote close one-on-one attention to those cases that I do accept.

I know injury attorneys who have never tried an injury case in court. These lawyers have no real intention of trying your case themselves and may pressure you to take whatever settlement offer they can get out of the insurance company. They have large staffs who do nearly all the work and you get little to no contact with your attorney. That’s not what I want, for myself or my clients.

I have been handling accident cases in Washington since 1998. Most of my clients are referred to me by satisfied clients and other attorneys. Sometimes I get referrals from defense attorneys and insurance adjusters whom I faced in prior cases. If I accept your case, and you don’t live nearby or are bedridden due to your injuries, I will often come to you.

At times the best advice I can give a client is that the case cannot be won, or that the risk and cost of moving forward with the case is too great for the client to take on. Other times, I’ll tell the client that he or she would do better by handling the case on their own because it is too small for my office to accept. Sometimes I am willing to guarantee that the client will receive more money in settlement than the insurance company’s last offer.

I recognize that if you are currently dealing with an accident injury claim that it is likely the most important event in your life at this moment. If I accept your case, you can be assured your case will be personally handled by me, and you will have direct contact with me as your attorney. You can also count on me to vigorously pursue your case against the insurance company and its lawyers until the best possible result is obtained.

You can learn more about Mr. Meyers and his law firm at www.MaxMeyersLaw.com.

Chapter Eight

How do I find and choose a qualified personal car accident attorney?

Choosing an attorney to represent you is an important but daunting task. The decision certainly should not be made on the basis of advertising alone. The Yellow Pages are filled with ads—all of which say basically the same thing. You should not hire based solely on advertising—anyone can buy a slick commercial. Similarly, you should not hire solely based on a flashy website that provides little, if any, good solid information on the injury claim process. Heck, you shouldn't even hire me until you trust that I can do a good job for you.

How Do You Choose A Qualified Personal Injury Attorney?

I am sure there are many personal injury attorneys in your local community, but which one is best for your case? I believe there are some specific questions to ask that will help you find the best person for your case in any area of law. You may have to do a little work to find the right attorney, but that's OK because the decision as to who your attorney will be is very important.

A good first step is to find an attorney who regularly handles injury cases. I believe the legal arena of personal injury is much too specialized and complex for someone who does not regularly handle these cases. You do not want to be the case that breaks a lawyer into a new area of practice. It's better for you if your attorney has already traveled through any learning curve and knows what the insurance companies will argue. Nor do you want to be a client of an injury mill where hundreds of cases are handled with next to no personal contact from firm attorneys, and where you don't know who really is working on your case or looking out for your specific needs.

You should also know that insurance companies keep a list of which attorneys and law firms actually go to court and win injury cases. They also keep a list of those attorneys and law firms that avoid the courtroom like the plague and settle all their cases. Why do I tell you this? Because the insurance companies use this information to decide how they

will negotiate and handle a claim. One question an insurance adjuster asks when a serious claim lands on his/her desk is: who is the attorney for the plaintiff? **If the insurance company considers this, they must believe it is important. Shouldn't it be important to you, too?**

If you are represented by an attorney or law firm that has never been to court and actually tried an injury case, or who handles lots of car accident cases but settles them all, you may not be in the best of hands. I believe that it is of the highest importance that you find a qualified and experienced personal injury attorney.

Here are some tips for finding the best car accident attorney for you in your area.

1. Do you personally know an attorney? Get a referral from that attorney. He or she will likely know someone who has experience handling cases like yours.

2. Who doesn't use Google or Bing to search for everything these days? The Internet can actually be a good source of names of attorneys in your local area. Shockingly, not everyone has a website and not every website provides useful information and educational materials. If an attorney doesn't have a website that provides all kinds of free information and free books and publications for you to do a little preliminary research, you should wonder why. A good attorney website should be like a good resource point, with loads of helpful information to help you decide how to proceed with your claim and answer many of your questions. Be wary of websites that claim to focus on too many different areas of law. No one can be good at everything!

3. Check out the lawyer's rating and profile on Avvo.com. Avvo is a website that rates lawyers based on many factors. Make sure any lawyer you are considering has a 9.0 rating (superb) or higher. You can also find client feedback and endorsements about the lawyer. Reading through a lawyer's profile should give you a good snapshot of his/her overall experience and accomplishments. If not, you should wonder why.

4. The Yellow Pages can actually be a good source of names of attorneys in your local area. Remember, not everyone advertises in the Yellow Pages. My firm has a small ad in the

Yellow Pages just so people can find us. However, most of my cases come from referrals from past clients and other attorneys. Again, be careful about the ads that claim to focus on too many different areas of law.

5. Your local or state bar association likely has some kind of lawyer referral service. However, keep in mind that lawyers listed on the service may or may not have paid a fee to be listed in certain practice areas. Their names come up on a rotating basis. This list is another good source for an initial appointment. Simply take the questions we talk about here to that interview.

6. Interview a few attorneys. Ask each attorney if they have any printed information like this book and/or a website where you can find additional information about his/her experience and qualifications, the car accident injury claim process, and how he/she handles a case before you walk in the office for that interview.

7. Be leery of any attorneys who contact you without an invitation to do so. Some attorneys make it a habit to send accident victims letters shortly after the accident in an attempt to gain their business. If you are contacted without an introduction from a friend or family member, the only purpose should be to provide you with free information that you can look at when convenient.

8. Check with the licensing agency for attorneys in your state for any disciplinary actions that may raise questions about the attorney's character, ethics, or competency. In Washington, the Washington State Bar Association (www.wsba.org) handles all complaints and discipline taken against attorneys. If an attorney has had complaints, pay special attention to whether an investigation was opened or whether any disciplinary action resulted. Anyone can submit an unsupported complaint against an attorney out of spite or ill will from losing a case. It's a different matter if the agency takes action that results in discipline.

9. Here are some things to look for and question your attorney about. Please remember that not every attorney will fulfill each of these factors, but the significant absence of the following should be a big question mark.

- **Experience** - obviously, the longer an attorney has been handling cases in a particular area of the law, the more he or she will know. Experience is a big factor in most cases.
- **Experience actually trying cases** - ask the attorney how many cases he has actually tried. Has he or she achieved any noteworthy verdicts or settlements for his or her clients? The more cases actually tried and substantial verdicts and settlements achieved, the more the insurance companies will respect you. Request a list of past settlements and verdicts. If the attorney refuses, doesn't have one, or gives you some excuse for not giving it to you, he/she might not be the right fit for you. Past performance does not mean future success, but past results can indicate some level of experience and success.
- **Membership in trial lawyer association.** In our area, you can easily find a lawyer who is a member of the Washington State Association for Justice. This organization provides extensive education and networking for trial lawyers.
- **Educational materials** - has your attorney written any car-accident-focused books, articles, or reports you can read?

Once you have decided on an attorney to hire, it's a good idea to clarify how your relationship will work.

10. Ask how you will be kept informed about the progress of your case. In my office, I generally keep in regular contact with each client to provide updates on the progress of his or her case. I also take time to explain how a case is typically handled and in what time frames the client can expect activity to take place. I invite my clients to call or email me when an issue arises. I do my best to return every call or email within 24 hours. You are also invited to make an appointment to come in at a time that is convenient for you.

11. Find out who will actually be working on your case. Make sure that you and your attorney have a firm understanding as to who will be handling your case. There are a lot of things that go on with a case that do not require the senior attorney's attention and, in fact, are more efficiently handled by younger attorneys or legal assistants. On the other hand, if you are hiring an attorney because of his or her trial skills, make sure that that person is going to be trying your case for you.

Chapter Nine

What can a personal injury attorney do for you?

Below I have compiled a list of some of the tasks that I may need to do in your injury case. Of course, each case is different and not everything listed below may be needed in every case.

- Initial interview with the client
- Educate client about personal injury claims and the process of handling them
- Collect documentary evidence including police accident reports, medical records and bills, wage loss records
- Analyze the client's insurance policy to determine whether there are any coverages that may pay the client's medical bills
- Interview known witnesses
- Gather other evidence, such as photographs of the accident scene and damaged vehicles
- Analyze the legal issues, such as comparative negligence
- Talk to the client's physicians or obtain written reports from them to prepare for trial
- Contact the insurance company to put them on notice of the claim, if this has not already been done
- Determine the amount, if any, that the client's health insurance policy or welfare benefit plan may require in repayment of money spent to pay bills
- Analyze the validity of any liens on the case. Doctors, insurance companies, welfare benefit plans and employers may assert that they are entitled to all or part of the client's recovery
- Handle all oral and written contact with various insurance adjusters regarding the client's ongoing medical treatment and status of the ongoing claim
- Decide with the client whether an attempt will be made to negotiate the case with the insurance company or whether a lawsuit shall be filed

- Conduct all settlement negotiations of the case with the insurance company
- If a lawsuit is filed, prepare the client, witnesses, and doctors for depositions
- Prepare written questions to the defendant and assist client in answering any written questions from the defendant
- Take the deposition of the defendant, defendant's experts and other witnesses
- Produce to the defendant all of the relevant documents for the claim, such as medical bills, medical records, and wage loss documentation, including tax returns
- Prepare the client and witnesses for trial
- Prepare all medical exhibits for trial
- Preparation of the demonstrative exhibits for trial
- Prepare for mediation and/or arbitration
- File briefs and motions with the court to eliminate surprises at trial and narrow the issues to be decided by the jury
- Take the case to trial with a jury or judge
- Analyze the jury's verdict to determine if either side has good grounds to appeal the case
- Make recommendations to the client as to whether or not to appeal the case

Beware of the ERISA "Monster"

You should be aware that often, if your medical bills were paid by the health insurance of an employer's health plan, the insurance company or plan may want you to reimburse it out of any personal injury recovery. Your "insurance" turns out to be not insurance at all, but a "loan." The laws in some states generally prohibit such claims by insurance companies, but the companies make the claims anyway. In Washington there are several factors that determine whether you have to repay all, some, or none of the funds paid by your health insurance company. I have seen cases where the insurance companies hired lawyers to make the claims for them. What they don't tell you is that this area of law, known as "reimbursement" or "subrogation" is actually quite complicated and is sometimes governed by a federal law called ERISA (The Employee Retirement Income Security Act of 1974). Your attorney must understand the implications of ERISA on your case. I have dealt with this issue on many, many cases. The law in this area is currently evolving and changes on a regular basis. Make sure your lawyer has a clear understanding of the implications of ERISA on your case and can explain it to you.

Chapter Ten

The 13 biggest secrets insurance companies don't want you to know about Washington accident cases.

Here are what I consider to be the Top Secrets insurances companies don't want you to know about your Washington personal injury case. Knowing these secrets and avoiding the tricks and traps they represent will unlock the potential of your personal injury case. These secrets are based upon my experience with dealing with insurance companies and discussions with other experienced Washington injury attorneys and judges.

SECRET #1. We will deny your claim if you fail to get enough information at the accident scene.

If you fail to get accurate information about the other driver (like current address, drivers license number, insurance information, etc.) big problems can come up later. How is the lawyer supposed to find the at-fault driver to file a lawsuit against if you did not get accurate information at the scene? Lawsuits are against the individual at-fault driver, not the driver's insurance company, even though the insurance company provides the lawyer and pays all costs for the at-fault driver. Use your cell phone camera to take photos of the damage to your car and other vehicle, as well as the position of both vehicles in the street, and the general accident scene area itself. Don't forget to get the names, addresses, phone number, and emails of any eyewitnesses. Bystander testimony can be powerful evidence in determining fault when there is a dispute as to who caused the accident. Many times if you don't get the eyewitnesses' contact information at the time of the accident, it is lost forever!

SECRET #2. We may deny our driver caused the accident if you fail to call the police to the accident scene.

Not calling the police can be a big problem, especially if there is a dispute as to who caused the accident. The police officer will often write down pertinent information, witness names and statements, and then file an accident report. A copy of the report can be obtained later and used by the attorney. If the other driver is at fault, the officer may issue a traffic ticket. Traffic tickets are not admissible evidence in your injury case, but they help convince the insurance company you have no fault for the accident.

SECRET #3. We'll make it feel like you have to cooperate, sign our forms, and tell us everything under the sun so we can find stuff to use against you later.

More often than not you will get a call from the insurance company asking you to give a “recorded statement” and sign some forms (release authorizations) which allow the company to request your current and past medical and employment records. Providing this is a mistake. In a telephone conversation what appears at first to be an innocent statement can be used later in the case to make arguments minimizing your injuries or undermining your case. Giving the insurance company a medical and employment records release which allows them to go digging through your past records is another way the insurance company finds excuses to deny your claim or minimize your injuries.

SECRET #4. We want you to wait days or weeks to seek medical care, so we can argue you weren't hurt in the accident.

If you are hurt in a car accident, it is extremely important that you see a doctor as soon after the accident as possible. Sometimes people wait because they think the injury and pain will go away in a few days. A few days stretches into a few weeks with no improvement before a doctor is consulted. When you wait like this, it can be very difficult to prove your injuries were caused by the accident and not something else. Jurors expect an injured person to promptly see a doctor after an accident, especially if you will be claiming compensation for that injury.

SECRET #5. When you try to settle, if you underreported your injuries to your doctor, we will argue you must not have been injured then.

You must prove every injury claimed happened because of the accident. This means all claimed injuries must be documented in your medical records and checked out by your doctors. Often times people will try to “tough-it-out” and downplay their pain, or say “it’s not that bad,” or, worst of all, not report an injury at all. You do not get points for being brave in a car accident case. Your medical records will be scrutinized by the insurance claims adjuster and defense attorney. Every pain and every complaint needs to be in your medical records to be a part of your injury case. If it’s not in the records, it will be hard to convince a jury that it actually happened.

SECRET #6. We have a huge database that lists all your past accidents, which we will use to see if you are telling the truth and disclose everything if you sue our driver.

As soon as a lawsuit is filed, the defendant's attorney, who is hired by his insurance company, will want to know how many past accidents you have been in. They begin asking questions almost immediately to probe your creditability. When they ask about past accidents, you can bet the insurance company probably already knows the answer. All insurance companies subscribe to insurance databases that tell how many accidents you've been in or claims you've made. If you have been in past accidents, your lawyer can investigate this and make a determination as to whether this is a problem in your case or not. However, if you do not tell your lawyer, and you misrepresent your accident history to the insurance company, then a serious problem can arise that in the worst cases can cause your case to be lost.

SECRET #7. We will go on a fishing expedition through your past medical history to find old injuries or past accidents to blame for your current accident injuries.

You should be upfront and honest with your doctor about any injuries that occurred before or after this accident. Remember, if you saw a doctor or other healthcare provider, then there is a written record in existence that the insurance company can and will find. Your lawyer can deal with this if he knows about it up front. If you hide it or lie about it, and the insurance company finds out, then your case has a problem, which could be fatal. You will have lost a substantial amount of creditability and jurors will not believe you when you say your injuries were substantial and debilitating, deserving of compensation. Remember, there is little privacy in this day and age. When you make an insurance claim, many aspects of your life become an open book.

SECRET #8. We love it when you exaggerate or act like a whiner.

One of the most important factors in a case is how you present yourself as a witness. Will the jury believe what you say? Your credibility is on the line and will be examined by the insurance company and its lawyers. Your injury complaints have to be supported by the opinions of your doctors. Otherwise, the jury may decide you are faking or exaggerating. This can be devastating to your case. Likewise, a jury will be

unsympathetic if they feel you are a “whiner” or just in it for the money. This too can be devastating to your injury case. Jurors respect honesty and people who do all they can to get over a hurdle in life, even if the hurdle was caused by another person’s carelessness.

SECRET #9. If you miss treatment appointments or have “gaps” in treatment, we use it against you every time!

Injured people who miss appointments or who start then stop treatment for weeks or months can significantly damage their case. Jurors don’t believe you were injured that badly if you missed appointments or stopped treatment for an extended time. Jurors often think if you were hurt and in pain, you’d make getting treatment the highest priority in your life, and if you don’t, they may hold it against you, thinking you must have recovered from your injuries. For the same reason, it can also be difficult to prove the treatment after the “gap” was needed because of accident-related injuries.

SECRET #10. We love it when you ignore your doctor's advice and recommendations.

You are not a doctor, and you can’t treat your own injuries. You need to find a doctor that you like and trust, and do what he or she says so that you can get better as quickly as possible. If your doctor recommends you do a particular therapy, test, or procedure, then it’s best to do it. If you have reservations, then get a second opinion, but don’t wait—do it promptly. Doing what the doctor says in a prompt manner shows that you have a desire to get better.

SECRET #11. If you claim you can't work or do other activities, we'll secretly check up on you.

Insurance companies routinely hire private investigators to conduct videotape surveillance. If you claim that you cannot run, climb, bend over, lift any weight, and you get caught on videotape, it can be a very big problem for your case. You may be asking, do they really do that? YES, absolutely. Over the years you may remember seeing one of those investigative television shows on insurance fraud. The television reporter videotapes someone doing hard manual labor while that same person is making claims to his insurance company that he can barely get out of bed because his back injuries are so bad. Insurance

companies have special units devoted and assigned specifically to claims they think may be questionable. That's why it is so important to be honest with your attorney.

SECRET #12. If you claim to have missed work and lost wages because of the accident but have failed to keep accurate tax records, we won't pay.

If you miss work because of your accident-caused injuries, you have a lost-income claim. The easiest way to prove lost income is through tax records and payroll records. However, if your tax returns are inaccurate, or non-existent, then your wage loss claim is in jeopardy. If you are working under the table and not paying income taxes, your lost income claim is dead and your credibility is also at risk. If your tax returns are less than desirable or you're working under the table, you need to have an honest discussion about it with your attorney.

SECRET #13. We really don't want you to speak to or, worse, hire an attorney.

Insurance companies would much rather keep you in the dark about your legal rights than have you talk to an experienced Washington injury attorney about your accident case. When you don't know what information the insurance company has a right to require from you or what information they have no right to know, it's better for them. The insurance company likes to be free to search your entire life history to find ways they can reduce the value of your case. They look for anything that they can claim caused your injuries other than the accident itself. Plus, insurance companies know that if you talk to a lawyer or, worse, hire a lawyer, they will have to pay more money to settle or resolve your case.

Chapter Eleven

Top Ten Myths

In the many years I've been handling accident cases some myths have come up which are based on common mistaken beliefs and misperceptions about accident cases and the lawyers that handle them.

Top ten myths about car accident claims.

- Myth #1 You have to give a recorded statement to the at-fault driver's insurance company or your claim will be denied.
- Myth #2 You have to sign a medical authorization at the request of the at-fault driver's insurance company so it can go digging into your past medical history, or your claim will be denied.
- Myth #3 Insurance companies will treat you fairly if you are upfront and honest with them.
- Myth #4 If you present the insurance company with a reasonable settlement request, you will get reasonable settlement offer back.
- Myth #5 The at-fault driver's insurance company has to pay for your medical bills as they become due.
- Myth #6 There is a simple formula to figure out how much your case is worth.
- Myth #7 If you are hurt in an accident that was not your fault, there will be enough insurance to pay for all of your medical bills, lost wages and injuries.
- Myth #8 The jury will give you money for all your past medical bills because your doctor says you were injured.
- Myth #9 Any lawyer who handles injury cases is good enough for your accident case.

Myth #10 The court system is like a lottery for accident cases where you can strike it rich.

Chapter Twelve

Courtroom secrets you and jurors don't know.

Most people assume real life courtroom jury trials are similar to what you see on TV. The People's Court and Judge Judy are not even close, and shows like "Law and Order" and "The Good Wife" are far from reality. In my years of experience, I've found that people have many mistaken beliefs about what actually happens in a jury trial. If you served on jury duty you may have an idea. Most of my clients are genuinely shocked by the true picture of what happens in a jury trial. That's why I always give my clients a clear picture of what to expect in trial before we decide to file a lawsuit on their case.

Frivolous cases do not survive the lawsuit process. The legal process was created to weed out cases that have no merit. In most cases, a person's claims in a lawsuit are double and triple verified through the various litigation tools available to the other party's attorney before you enter the courtroom. The media does a good job of letting us know about case verdicts or settlements that seem to make no sense. However, it's important to keep in mind that a judge and jury examined all the facts of the case and made a decision based upon all the evidence. Also remember that only the jury knows what evidence they believed was most important and the method on how they reached a verdict amount.

There are many rules of evidence that apply to an injury trial. One of the biggest and most shocking secrets of the courtroom in an injury case here in Washington is that you can never talk about whether there is or is not insurance available in the case—you can't even mentioned the word "insurance." The jury will never be told that there is insurance to pay any amount they award. In Washington, the mere mention of the fact that a party is insured is grounds for a mistrial. The reality of the situation is that the insurance company has hired the attorney representing the at-fault driver, but they also are the ones paying at the end of the day. The at-fault driver has little say in how a case is handled; the insurance company calls all the shots.

A case can be presented in front of a jury (usually 12 people), which is called a “jury trial,” or in front of a judge with no jury, which is called a “bench trial.” The judge or jury are the ones who will decide who wins and how much will be awarded at the end of the case. Either side can request that a case be heard by a jury; if nobody does, then the case is heard by a judge. In almost every case, the insurance company will request a jury. Insurance companies know that it is difficult to get a jury to sympathize with an injury victim. Juries generally have preconceived biases about frivolous lawsuits, rising insurance rates, greedy plaintiffs, and runaway verdicts, which results in lower awards to plaintiffs.

When an injury lawsuit is filed, the defendant can force the injury victim to see the doctor of his or her choosing for an examination. Insurance companies call these independent medical examinations. The truth is that these defense doctor examinations are not independent. I have seen so many reports from these so-called independent exams that are virtually the same every time. Often doctors make all of their money by doing these exams instead of treating patients in their private medical practice. The insurance companies choose doctors whom they can count on to undermine an injury victim’s case. The doctors undermine your case by saying you weren’t injured in the accident, that the injury was pre-existing before the accident, that the injury was caused by something else, that the treatment was unnecessary, that you attended too many treatment sessions, or that the injury is all in your head.

At trial the insurance doctor will testify about his or her findings to try and discredit your treating doctor’s opinions, even though the insurance doctor only saw you once for a short time. These doctors are nothing more than “hired guns” for the insurance company.

Chapter Thirteen

Seven errors to avoid with your doctors or other health care providers.

To give your injury case the best chance at success, here are some things to avoid regarding your medical treatment. These are the most common errors that insurance companies will use to attack your case in an attempt to minimize the value of your injury case.

1. *Not seeking medical treatment immediately.* When you have been injured and feel pain, do not delay in seeking medical care. If you do not seek medical treatment immediately, insurance companies can argue that you must not have been hurt very badly if you were able to wait days or weeks before seeing a doctor. Protect your health and your case by seeking medical treatment as soon as possible.

2. *Not following the doctor's instructions.* When your doctor tells you what to do to heal your injuries, you need to follow through with what your doctor recommends. Your doctor is the expert at diagnosing and fixing injuries, and your injury case will likely depend on his expert opinions. The insurance company will minimize the severity of your injuries because you failed to do what was recommended by your doctor.

3. *Not starting or completing therapy recommended by your doctor.* If your doctor instructs you to go to twelve physical therapy treatments over the next six weeks, do it! Don't let your busy schedule dictate when you'll get the medical care you need. Delaying the start of treatment and stopping before treatment is completed allows the insurance company to argue your injuries weren't bad or you must have healed earlier than expected. Protect your case and promptly seek the treatment that's recommended.

4. *Self-referring to other types of treatment without consulting your doctor.* An injury case is very often dependant on your primary doctor's expert opinion regarding

if you were injured and the severity of that injury. If you go to a chiropractor or other health care provider without first discussing it with your primary doctor, it can look like you may be seeking unnecessary care. Keeping your primary doctor in the loop and in your corner protects your case.

5. *Skipping treatment appointments or letting large gaps in time pass between treatment follow-ups.* When you miss appointments or stop treatment for long periods, it implies that you are not suffering from your injuries. If your injuries were bad and very painful, we would expect you to be very motivated to seek the treatment needed to stop the pain and suffering as quickly as possible. Life can get in the way of the best-laid plans, and you can learn to live with the daily discomfort, but it does a great disservice to your injury case when this happens.

6. *Failing to disclose preexisting injuries.* You need to be open and honest with your doctor. Failing to tell him about a prior injury to the same body part or any other body part can lead him to incorrect conclusions and opinions. Since your case is normally very dependent on your doctor's expert opinion, you don't want those opinions to be based upon inaccurate or incomplete information and thus open to attack by the insurance company. It's best if everything is out in the open. Let your doctor know about your medical history, including preexisting injuries. That way your doctor and attorney can deal with any complicating issues appropriately. Just because you have preexisting injuries does not mean you lose. Washington law still allows for such situations, as do many other state's laws.

7. *Not having your car insurance or health insurance pay your medical bills.* When the at-fault party or you pay your medical bills, you hurt your injury case. There **is a financial benefit to you** when your car insurance or health insurance pays your medical bills for you. There are special rules that control how much you have to repay the insurance company that paid your medical bills when your case is settled and you have hired a lawyer. These rules can result in more settlement funds going to you instead of your insurance companies. Don't hurt your case by failing to take advantage of available insurance coverage.

Chapter Fourteen

What cases do I not accept?

I have found that the only way to provide the personal service I prefer to deliver to my clients is to decline those cases that do not meet my selection criteria. Therefore, I generally do not accept the following types of cases:

- **Cases involving minor impact or no vehicle damage.** In my experience with Washington juries on the whole, they generally find it hard to believe that a low speed or minor impact that caused no or very little damage to a vehicle can cause substantial injury to the human body. I have tried cases where I felt that the medical evidence was solid and the testifying doctors persuasive, but the vehicle photographs and repair costs showed very little or no damage. I have prevailed on such cases. However, because the insurance companies vigorously defend these cases, the costs of proving injury in little or no damage accidents raises the stakes. Therefore, I believe that the risk to the client is too great to warrant pursuing some of these claims.

- **Cases with less than \$5,000 of expected medical bills.** Your case must have at least \$5,000 in past and future medical bills before I will consider accepting it. I would like to represent everyone who needs a good attorney, but I cannot. So, the combined total of your past and future medical bills must exceed \$5,000. If you have a question about this, contact me and I can help you figure it out.

- **Cases with significant pre-existing injury to the same body part.** If you have had two neck surgeries before this accident, then the chances of a jury awarding you a substantial amount of money for your neck injuries is reduced. Depending on the facts of the case, the risks may outweigh the potential monetary recovery.

- **You were cited by police as at fault for the accident.** I will not represent you if you were cited by the police for causing the accident. I know that the police can be wrong; but if after interviewing the witnesses and evaluating the scene, the policeman gave you a ticket and not the other guy, then I will not represent you.

- **Cases where the statute of limitations will soon expire.** I like to have at least six months prior to the expiration date to adequately investigate, evaluate and possibly attempt to negotiate a settlement of your claim. Your delay is not going to become my crisis. In such cases I need to do a critical review before the case can be considered for acceptance by our firm.

- **Cases where you have had several injury accident claims in the near past.** I can't accept your case if you have had several recent accidents or injury claims. Insurance companies and jurors tend to look dimly on claimants who have a significant accident history. These cases are very difficult to settle and juries have no sympathy for people with significant accident histories.

- **You have a significant and prior criminal record involving fraud, deceit or dishonesty.** Clients who have a criminal history, particularly involving fraud, deceit or dishonesty, can cause huge problems at trial. Your creditability is of extreme importance in injury cases. I will not agree to represent someone with this kind of prior criminal history.

You may be asking, are there any cases left?

Yes, absolutely there are. I work in a small firm and accept a limited number of cases each year, which allows me to provide you with outstanding personal service. I represent many clients with valid claims. By focusing my time and resources on representing legitimate claimants, I am able to do my best work.

If you would like Mr. Meyers to review your case, you may contact him at:

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Chapter Fifteen

Why I wrote this book.

I have been representing individuals in injury accident cases since 1998. I wrote this book because I am sick and tired of **insurance companies** taking advantage of people because they have not yet spoken with an attorney or become educated on the accident injury claim process.

A major insurance company for years trained its claim adjusters to encourage injury victims not to hire or speak with an attorney. Your injury accident case may not need an attorney handling it, but before you start answering the insurance company's questions, you should have good information on how the injury claim process works.

I wrote this book so that you can be informed right now about the injury claim process. Traditionally, to get the information in this book you had to sit down with an attorney for a "free consultation." I believe you should be able to have this before you sit down in a lawyer's office and without any pressure. Your choice of attorney is too important to be made without having as much information as possible.

Also, by speaking to you first through this book I save myself some time. I've loaded up this book with lots of good information that saves me hours I otherwise would be spending on the phone with the many new potential clients that call. I do not and will not accept every case. Because I focus on only a limited number of cases each year, I am forced to turn down cases that simply do not meet my case selection criteria.

I cannot quickly and easily give you all of this information over the phone, so I have written this book which allows us to give you some good information to make an informed and educated decision about how to handle your injury accident case. Even if I do not accept your case, I would like you to be educated about the process so that you don't fall victim to the insurance companies.

This Book Is Not Intended To Give Legal Advice!

I know the arguments the insurance company will make—so should you—before you file your claim. When you were injured, you entered a war zone. The insurance industry has spent millions and millions of dollars to turn the public against you and against injury lawyers like me. We will be in this together.

I am not allowed to give legal advice in this book. I can offer suggestions and identify tricks or traps you may face with the insurance companies, but please do not construe anything in this book to be legal advice about your specific case until you have agreed to hire me, or I have agreed, in writing, to accept your case. Nothing in this book should be interpreted to form any kind of attorney-client relationship between you and Max Meyers or the law firm of Max Meyers Law PLLC.

About the Author



First, thank you for requesting this book. I believe that the information provided in this book will help you obtain fair compensation for your Washington accident claim.

I have written this book so accident victims have good, solid information before hiring an attorney or dealing with the insurance company.

Some cases do not need an attorney, but all cases need good useful information about accident claims before having to deal

with an insurance company's questions and offers of settlement.

My name is Max Meyers and I have been representing individuals against insurance companies for over fifteen years. I have been fighting for the rights of injured people since 1998.

I represent people in Washington accident and injury cases. If you or anyone you know is dealing with a car, motorcycle, bicycle, or pedestrian accident injury claim, I have other books and resources. My *Secrets Unlocked* series of books can help guide you through the injury claim process and help you determine whether you need to hire an attorney or not.

You can find out more about me at the firm's web site: www.MaxMeyersLaw.com.

Free Newsletter from Max Meyers Law

Want to keep pace with the latest news regarding injury cases you hear about in the media? Need some practical advice about buying car insurance from someone who does not sell insurance? These are some of the topics covered monthly in a free newsletter by Washington injury attorney Max Meyers.

Mr. Meyers believes that if people had access to good information that can educate them on the important aspects of insurance claims process and legal system many legal disputes could be avoided.

If at any time you feel we are wasting your time, our newsletter provides a telephone number for you to call and “unsubscribe.” We don’t ever share our mail or email lists with anyone!

If you wish to subscribe, simply photocopy this form, fill it out, and mail or fax it to us. Fax to 425.320.1033 or mail to Max Meyers Law PLLC, 8750 - 122nd Avenue NE, Kirkland, WA 98033. You can also subscribe to our newsletter on our website at www.MaxMeyersLaw.com.

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- How to protect your family from uninsured drivers.
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In writing **Car Accident Secrets Unlocked - Tricks and traps that wreck Washington injury cases**, Washington personal injury attorney Max J. Meyers is acting on his belief that every individual injured by someone else's negligence deserves fair treatment and to have the wrong made right. He believes that the information provided in this book will help you obtain fair compensation for your car accident.

Mr. Meyers has devoted his legal career extensively to representing injury victims against insurance companies involving car, motorcycle, bicycle/pedestrian, semi-truck accidents and wrongful death claims. He is an experienced Washington injury attorney who handles cases across the State of Washington.

For more information about Mr. Meyers and his law firm please visit www.maxmeyerslaw.com.



ABOUT THE AUTHOR:

Mr. Meyers is a graduate of the Seattle University School of Law. He has been licensed to practice law in Washington State since 1998. He is a member of the Washington State Association for Justice and many other leading industry groups. He has been rated as Superb by Avvo.com.

*"I believe you should be informed about the injury claim process
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