

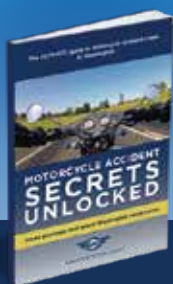


MAX MEYERS LAW  
**SPOKE  
 & WHEEL**



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**Discover the secrets insurance companies don't want you to know.**

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## PTSD Cure on the Horizon

As an attorney in the injury field, I see many types of injuries. Many involved brain injuries with mental health aspects to these brain injuries. We are always looking for new treatments that may provide healing and relief for our clients.

Anyone who's been in a bad accident can tell you the emotional trauma can be just as bad as the physical injuries, and in some cases worse. We often see PTSD diagnosis after traumatic accidents, especially where serious injuries or death have occurred.

There is an exciting new treatment in clinic trials with multiple companies that may lead to a cure for PTSD.

**That's right I said cure.**

Clinic drug trial studies of psilocybin or MDMA combines therapies are in progress now. Early results are seeing over 70% cure rates, which is unheard of in drug effectiveness.

I am super excited that this will lead to an effective treatment and cure for those suffering with PTSD. Think of the number of U.S. veterans who are totally disabled due to combat PTSD. This can be life changing for them and others who suffer with PTSD quietly on their own.

A great podcast is The Dales Report, [www.youtube.com/@TheDalesReport](http://www.youtube.com/@TheDalesReport), and they also have a website, [www.thedalesreport.com](http://www.thedalesreport.com), with loads of useful information on the topic of psychedelics being developed to treat those with PTSD.

If you know someone with PTSD please pass this information on to them. Not many people are aware of this potential life improving treatment that may be very close to reality.





## What Clients are Saying about the MML Team...

"Very responsive on any questions asked, always answer 110%, and quick on updates on my auto accident."

- Tyler J.



## June Events

### June 14 - 16 Bluegrass Festival

Concerts, vendors, workshops, and camping at Chelan County Expo Center, 5700 Wescott Drive in Cashmere.

Visit [www.cashmerecoffeehouse.com/wrbfest.htm](http://www.cashmerecoffeehouse.com/wrbfest.htm) for details.

### June 18 - 23 Marysville Strawberry Festival

Food, vendors, crafts, beer garden, live music, kid activities, strawberry shortcake, and much more! Asbery Field in Marysville, WA.

Visit [www.maryvillestrawberryfest.com/](http://www.maryvillestrawberryfest.com/) for details.

### June 22 Fremont Solstice Parade & Fair

Seattle's Fremont neighborhood has one of the most fantastic and must see parades every year. The parade is famous for crazy costumes and occasionally naked bike riders! There's lots of food, drinks, and vendors as well.

Visit [www.fremontartscouncil.org/parade](http://www.fremontartscouncil.org/parade) for details.

### June 29 Greenwood Car Show

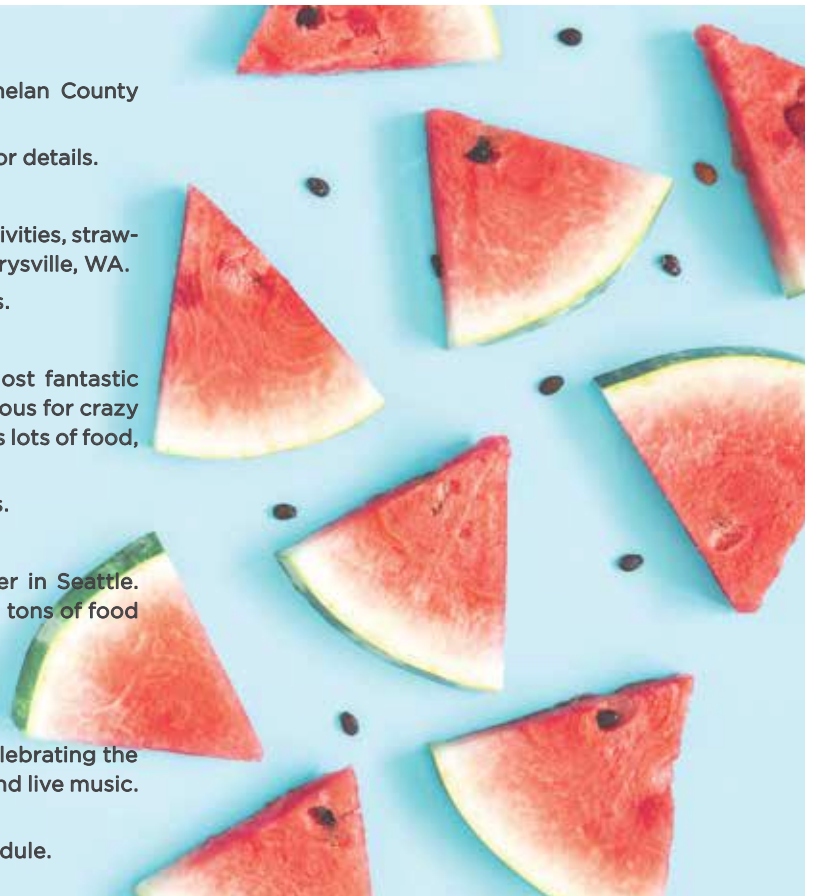
This is one of the biggest car shows every summer in Seattle. Tons of awesome vintage show cars on display. Plus tons of food and drink while you walk this big show.

Visit [www.greenwoodcarshow.com/](http://www.greenwoodcarshow.com/) for details.

### June 29 - 30 Pride Parade and Festival

Seattle's Capital Hill hosts a big weekend festival celebrating the LGBTQIA+ community. There's lots of food, drinks and live music. The parade is a must see Seattle event!

Visit [www.seattlepridefest.org/](http://www.seattlepridefest.org/) for details and schedule.



# Insurance Companies Deadlines to Respond to Your Accident Claim

Insurers often try to slow down the injury claims process to gain a tactical advantage over you in settlement negotiations. While there are deadlines the insurance company must follow, they don't apply to every car accident case. At Max Meyers Law, we provide the essential information you need to make informed decisions while we work together to deliver results—it's just one of the many benefits you receive when you partner with an experienced Washington car accident lawyer. Here's what else you should know about insurance company claim deadlines.

## DEADLINES INSURANCE COMPANIES MUST FOLLOW UNDER WASHINGTON LAW

Washington State divides car insurance claims into two categories:

- A first-party claim is when you file a claim under your own vehicle insurance policy.
- A third-party claim is when you submit a claim against another person's policy when they've caused you harm.

When you file a first-party claim, Washington law imposes certain requirements on the carrier. The following would apply to your case:

- Once you file, the insurer has ten business days to respond, acknowledging it received your claim.
- Then, it has 15 business days from receiving the fully completed claim to inform you, the policyholder, whether the claim is accepted or denied.
- If the insurance company needs more time

to investigate the claim, it must notify you in writing within 15 business days after it initially receives your filing and provide the reason for the delay.



According to the state's statute of limitations, you have three years from the date of your injury to file a personal injury lawsuit. This is the timeframe you have to settle your case.

- In a first-party claim, an insurance company cannot continue to negotiate with an individual who's not represented by an attorney without giving them 30 days' notice of the pending expiration of the statute of limitations.
- In a third-party claim, insurers must give you 60 days' notice before the statute of limitations expires.

## DIFFERENCE BETWEEN FIRST AND THIRD-PARTY CLAIMS

There may be times when you need to file a

claim against your own insurance policy. For example, you may have been in an accident with an uninsured driver. If you have uninsured/underinsured motorist coverage as part of your policy, your carrier is responsible for paying for damages related to the incident.

However, an insurer doesn't owe you as many duties under the law if you file a third-party claim. These cases are often part of an adversarial litigation process, and the insurance company is trying to maximize its bottom-line advantage.

## WHY INSURANCE COMPANIES TRY TO DELAY YOUR CLAIM

Unfortunately, although insurance companies are expected to operate in good faith and have a legal obligation to provide compensation, they sometimes try to delay payment for as long as possible. An insurer might stall the claim's process for any one or more of the following reasons:

- An adjuster needs additional evidence to adjudicate or make a formal decision on the claim.
- The adjuster suspects a claim is either fraudulent or exaggerated.
- The carrier wishes to avoid incurring a loss and hopes you'll either grow tired of never-ending negotiations and accept a lower settlement or simply handle the accident and medical expenses out-of-pocket.

Now, in all fairness, some claims - especially

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## Shelly's RECIPE CORNER

# Strawberry-Rhubarb Sangria Jellies

Who doesn't love a jello type treat?  
Impress your next BBQ guests with sangria you can eat.

### Ingredients:

- 2/3 cup granulated sugar
- 2/3 cup water
- 1 1/2 cups coarsely chopped rhubarb
- 1 cup coarsely chopped strawberry
- 2 tbsp lemon juice
- 2 7g pkgs powdered gelatin
- 1 750-mL bottle chilled rose wine
- 1 cup club soda
- sliced strawberries

### Directions:

Combine sugar, water, rhubarb and strawberries in a medium saucepan. Boil over medium-high until the fruits turn mushy when pressed, 8 to 9 min. Strain, using the back of a spoon to press liquid out of fruit. Cool completely.

(Will keep, refrigerated, up to 1 week.)



Once syrup is strained, add lemon juice and stir in gelatin until dissolved. (It will foam.)

Stir in wine and club soda. Add a few sliced strawberries to glasses or ramekins, then top with syrup mixture.

Refrigerate until softly set, about 6 hours, or preferably overnight. Makes 6 - 8 servings.



MAX MEYERS LAW<sup>PLLC</sup>

Where Accident Victims Get Help



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# Insurance Companies Deadlines to Respond to Your Accident Claim

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those involving serious, life-altering injuries or wrongful death tragedies - take considerable time to assess and adjudicate. The adjuster may be obliged to obtain, inspect, and evaluate a wide range of evidence, from medical records to crash scene data. Analyzing the paperwork can take weeks depending on the severity of an accident. This is one reason why more complex injury cases take longer to settle.

In a worst-case scenario, a carrier could act in bad faith, making establishing an initial point of contact difficult, especially if you're filing a first-party claim without legal representation. Even if the insurer received your claim and stated it's actively being reviewed, an adjuster might avoid phone calls, ignore emails, and ask questions they know you can't answer.

## HOW DELAYS DEVASTATE LEGITIMATE INSURANCE CLAIMS

Although insurers require ample time to settle a claim properly, some delays have less to do with formalities and more with the carrier's own financial protection. As a result, your rights might suffer due to:

- **Loss of evidence.** If an adjuster or the court has any questions about liability, delayed negotiations compromise access to critical evidence. Without it, the insurance company may refuse to even consider your claim.
- **Late compensation.** Even if the company eventually offers a fair accident settlement, you may have already accrued significant medical debt and other financial difficulties in the months following the incident.

• **Legal limitations.** It's not that an insurance company is trying to "run out the clock" on the statute of limitations—but there's always a risk that delay tactics threaten your ability to achieve a fair settlement.

When you hire a knowledgeable personal injury lawyer, we help remove some of the barriers that the insurance company tries to place in your way. Remember: they don't have an unlimited ability to do what they want. Not only are they governed by state law, but they are also subject to common law principles of bad faith.

You can reach us at **425.276.7804** should you have any questions.



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