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Dear Friend,

Thanks very much for asking for your free copy of my **CONSUMER'S GUIDE FOR INJURED VICTIMS**, which includes my "8 Costly Mistakes to Avoid When Selecting an Accident Lawyer."

I hope you'll forgive my not including a personal letter. I receive dozens of requests for my educational materials. And while I'd like to send everyone a personal reply, I simply can't. You understand why, I'm sure.

In my Consumer's Guide, you'll discover...

◆ 15 secrets for getting a fair settlement for your injuries ◆ How to build the strongest possible case ◆ The most powerful weapon you can use against an insurance company ◆ 11 types of damages you may be able to collect for your injuries ◆ 7 misconceptions about injury cases ◆ How to get your car fixed ◆ When you need a lawyer and when you don't ◆ 8 costly mistakes to avoid when selecting an accident lawyer ◆ 16 tough questions to ask before you hire a lawyer ◆ And much more.

For your own protection, don't be in a rush to settle your injury claim. Make sure your doctor is satisfied that you won't have future complications caused by the accident. The money you recover for your injuries won't mean much if you continue to have pain and medical problems for the rest of your life.

Also, for your own protection, don't make any statements to an insurance adjuster or claims representative until you talk with a lawyer. Also, don't sign any papers, releases, or settlements until you discuss your case with an attorney. That's the only sure way to protect your rights.

As a courtesy, attorneys in my office will be happy to talk with you over the telephone 24 hours a day - without cost or obligation of any kind. So if you have questions or if you'd like to discuss your case, please don't hesitate to call: (601) 969-1977 or toll-free 1-800-640-4478.

We'll be happy to help you in every way.

Cordially,

Paul Snow

Law Offices of Paul Snow

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CONSUMER'S GUIDE FOR INJURED VICTIMS

Practical advice you can use to recover the amount of money you deserve without problems, hassles or delays

by Paul Snow
Board-Certified Trial Attorney
Law Offices of Paul Snow

15 SECRETS TO GETTING A FAIR SETTLEMENT FOR YOUR INJURIES

SECRET #1: Conduct a complete investigation. Make sure you collect witness statements, police reports, medical reports and anything else related to the accident. You may need to hire private investigators and accident reconstruction experts. They can gather added physical evidence, such as pieces of the -automobile. The other party's insurance company will collect all sorts of information which may be used against you. You'll be at a serious disadvantage if you don't conduct a thorough investigation to help support your claim.

SECRET #2: Get photographs of all important elements in your case: Your car and the car that hit you. The accident scene. Your injuries. And so forth. Photos are vivid evidence of what you experienced. As they say, a picture is worth a thousand words. Juries find photos to be powerful proof of your injuries. So make sure either you or your attorney gets plenty of photographs.

SECRET #3: Don't release your medical records to the other party's insurance company. Many accident victims make the mistake of signing a release for the other party's insurance company. This gives your opponent access to your medical records. YOUR insurance company is entitled to your medical information. But the other party's insurance company should NOT have this information because it may use the information against you. Don't release your medical records to the other party's insurance company.

SECRET #4: Get the insurance company to set up a high reserve account. After an accident, the insurance company establishes a reserve account to cover all the costs they expect to pay for your claim. The amount of money put on reserve is based on whatever facts the insurance company has soon after the accident occurs. If the reserve set aside for your injuries is greater than your damages, you shouldn't have much trouble collecting for your injuries. But if the reserve is too small, you'll need to get the reserve increased. Rather than increase the reserve, the insurance company will first put pressure on the adjuster to settle your claim. And, naturally, he'll put more pressure on you.

SECRET #5: Keep the adjuster informed about the seriousness of your injuries. If the adjuster sets up a small reserve account, he will be surprised if you ask for much higher damages in the weeks or months ahead. If your injuries have grown worse - or if other problems have arisen - make sure you keep the adjuster informed so he can increase the reserve account as your case progresses. Then, when the time comes to settle your claim, the adjuster will have the amount of money he needs to pay you for your injuries. If his account is too small and he needs to increase it, he'll look bad to his supervisor. This will only work against you. Keep the adjuster informed as your case progresses.

SECRET #13: File your lawsuit right away. After your doctor releases you from treatment, prepare your case quickly and file your lawsuit. Insurance companies are not in a hurry to settle cases (1) unless they can settle the suit for far less than it's worth, or (2) unless they feel the pressure of the approaching court date. Insurance companies usually get serious about settling if they see they'll have to start paying lawyers to defend your case. So file your lawsuit right away and put pressure on the insurance company.

SECRET #14: Ask a qualified trial lawyer to evaluate your case. You probably had a doctor evaluate your injuries. So doesn't it make sense to have a lawyer evaluate your legal claim? The insurance company wants you to settle quickly in hopes that you'll settle for far less than your case is really worth. An experienced personal injury trial attorney can help you by reviewing your file. He will look at the police report, doctors' statements, medical bills, time lost from work and other information. Then he can give you an informed opinion about the estimated value of your case. If you'd like me to evaluate your case - without any cost or obligation - please don't hesitate to call.

SECRET #15: If you decide to hire a lawyer, choose a trial attorney who isn't afraid to go to court. Insurance companies keep tabs on lawyers. They know which lawyers will take them to court - the fighters. And they know which lawyers will not go to court - the settlers. The fighters usually get more money for their clients than the settlers. An experienced trial attorney can usually get you enough additional money to cover his fee and increase the amount of money you receive. While I can't say for sure that you need a lawyer, I urge you to at least talk with an accident lawyer to make sure you're not settling for less than you deserve.

SEVEN MISCONCEPTIONS ABOUT INJURY CASES

MISCONCEPTION #1: I can settle my case without hiring a lawyer.

If you're happy with the amount of money the insurance company offers for your car - and if you're happy to have your medical bills paid - then you're right. You don't need to hire a lawyer.

Still, it's important that you understand what you're entitled to. In most cases, you are entitled to more than merely payment to cover your medical bills and repairs to your car. That's why I urge you to talk with a lawyer over the telephone before you accept an insurance company's offer.

When you speak with a lawyer, you'll learn that a lawyer can help you in a number of ways. First, he can help you get your car repaired. Second, he can help you get the fair value for your car. Third, he can help you get a fast settlement on your car.

Your lawyer takes the hassle out of dealing with the insurance company. And, in our office, we provide all these services for our clients at NO CHARGE. In other words, we don't take one penny of the money we collect for damage to your car. Our fee is limited to a percentage of what we recover for your injuries and damages - nothing more.

MISCONCEPTION #2: An attorney requires a down payment to accept your injury claim.

No. In our office, we accept most accident cases for a contingency fee. This means we get paid out of the money we recover for you. If you collect nothing, you pay nothing for our services. To start, you can talk with us for free. And if you hire our services, you pay nothing until your case settles and we recover money for you.

SECRET #6: Don't let the insurance adjuster pressure you into settling your case. Adjusters use all kinds of methods to get you to settle for a smaller amount than the fair value of your case: The insurance adjuster may try to get you to admit that the accident was your fault, or at least partly your fault. The adjuster may try to get you to give a recorded statement or sign a statement, either of which may be used against you later at trial.

What's more, don't be surprised if the insurance adjuster is polite. His kindness may be a tactic to get you to settle for less than your case is worth - and to get you to settle soon, often BEFORE you hire an attorney. The longer your file remains open, the more heat the insurance company puts on the adjuster to resolve your claim. Don't give in to the adjuster's pressure or kindness. Instead, hold out for every penny you rightfully deserve.

If the insurance company does not offer a reasonable amount to settle your case, your lawyer can file suit and tell you whether the insurance company offers are reasonable or unreasonable.

SECRET #7: Keep a day-by-day diary of your injuries. If your case goes to trial, you need to be able to tell the jury how many days, weeks or months you were in pain, how long you suffered from headaches, how long you experienced muscle spasms - and so forth. Unless you keep a daily log, your answers may be vague and inaccurate. Don't risk hurting your credibility. Keep a detailed diary so you can back up your claims for damages.

SECRET #8: Know all your damages. They include (1) cost of medical treatment, (2) pain and suffering for your injuries, (3) loss of income for time off work, (4) loss of consortium, (5) loss of business, (6) cost of a rental car, (7) cost of fixing your car, (8) cost of hiring a housekeeper, (9) cost of hiring an in-home nurse, (10) cost for psychological counseling caused by stress or some other aspect of the accident, (II) cost of hiring a taxi service to and from your doctor's office - and ANY OTHER money you paid out or lost as a result of your injury.

SECRET #9: Keep all bills and receipts related to your accident. If you don't save your bills and receipts, you may not be able to prove the amount of your damages. Be sure to save everything: doctor bills, hospital bills, pharmacy bills and all other bills you incurred because of your accident.

SECRET #10: Know all your injuries. Many victims feel that if it doesn't hurt, it isn't injured. Yet injuries caused by accidents may not develop for days - even weeks. Don't be too quick to rule out injuries just because they haven't yet appeared. Also, accidents can cause the injured victim to suffer from Post Traumatic Stress Disorder (PTSD). This means the victim becomes less able to cope with stresses in his or her life. Depending on how well you cope with stress, you may want to be evaluated for this problem in addition to your physical injuries.

SECRET #11: Know your sources for insurance coverage. In many cases an injured victim can legally collect from two or three different insurance policies at the same time. Yet many accident victims don't know where to look for various insurance coverages. If you're interested, call me and I'll tell you how to determine whether you can collect from more than one policy.

SECRET #12: Stay under your doctor's care until your doctor releases you. Many people stop going to their doctor when they feel better, before the doctor releases them from treatment. Make sure you continue going to the doctor until your doctor releases you! He knows the complications that could result from your injury. And the cost of going to the doctor will, in the end, be paid by the other party's insurance company if your case is settled. If you can't afford the continuing cost of treatment, I invite you to call me to discuss your options.

Question: How many estimates do I have to get?

Answer: You do not have to get more than one estimate. You might want to get more than one estimate if you are not sure where you want to have your car repaired. But the law - does not require that you get more than one. If you aren't sure where to take your car, we'll be happy to recommend repair shops that have good reputations.

Question: How much money will I get for my car?

Answer: You will get the amount of money needed to repair your car to the condition it was in immediately before the accident. If the amount of money needed for repairs is greater than the value of your car, the insurance company may declare your car a total loss. Then, rather than fixing your car, the insurance company may pay you what your car was worth based on industry price guidelines, like those found in the NADA Book.

WHEN YOU NEED A LAWYER - AND WHEN YOU DON'T

In some instances, you may be able to settle your claim with the insurance company by yourself, without an attorney's help. It's important that you realize you are going up against trained adjusters who probably get praised and promoted for keeping their side's cost down.

Still, you may be able to settle your claim by yourself ▶when you don't mind gathering all of the information necessary to determine the value of your claim ▶ when you don't mind going to the time and trouble of interviewing necessary witnesses ▶ when you think you have all of the bases covered ▶ when you know the insurance company is not trying to take advantage of you.

If your case is complex, you should consider hiring an attorney. Your accident lawyer can advise you on the proper course of action, tell you your legal rights, tell you what to expect regarding the progress of your case, evaluate your case, negotiate a replacement auto and repairs, negotiate a full and fair settlement of your claim, put an estimated value on your case, and represent your interests aggressively to get you fully compensated for the accident.

Injured victims often share this concern: Will I get more money handling my case myself? Or should I hire an attorney?

As you may know, your attorney usually charges a portion of the amount he recovers for you as his attorney's fee. Fortunately, the amount of money your lawyer recovers is usually much more than you could have recovered on your own. In nearly all cases, your lawyer gets enough money to pay his fee and to add to the money you receive.

MISCONCEPTION #3: I'll have to go to court to get what my case is worth.

Usually not. Most injury cases are settled before your case goes to court. When the insurance company realizes you and your lawyer are ready and willing to go to court, usually the insurance company starts making reasonable offers for your injury claim. If we don't like the first offer, we make a counteroffer. Then we go back and forth until both sides agree on a certain amount. In most cases, injury claims don't require a court trial.

MISCONCEPTION #4: You have to accept what your lawyer tells you.

Certainly not. Anytime you feel confused - anytime you don't understand what's going on anytime you don't feel right about something - you're entitled to get a second opinion. In the field of medicine, if your doctor suggests major surgery, you know it's wise to get a second opinion. Likewise, anytime you speak with one lawyer, you're perfectly free to confirm his advice by seeking a second opinion from another lawyer. In our office, we offer second opinions without cost or obligation of any kind.

MISCONCEPTION #5: Once you settle your claim, you can get more money in the future if you have additional medical bills.

Not true. Usually, once your claim is settled, it is over forever!

MISCONCEPTION #6: You have only one year to file a lawsuit.

No. You have three years from the date of the accident and, maybe, even longer if you were under 21 years of age at the time. Even so, the evidence you need to prove your case may disappear over time, so the sooner you contact an attorney, the better.

MISCONCEPTION #7: If you are partly at fault for causing the accident, you are not entitled to any money.

No. Both sides may contribute to an accident and you are still entitled to recover money.

HOW TO GET YOUR CAR FIXED
Answers to commonly asked questions

If you were injured in an accident and want us to represent you, we'll take care of getting your car repaired for you, as well as your injury claim.

Question: Can I get a rental car while my car is being repaired?

Answer: Yes. Some companies specialize in providing cars to people whose cars are in the shop. Look for them in the Yellow Pages or feel free to ask us.

Question: Where do I have to take my car to get it repaired?

Answer: You decide which body shop you want to repair your car. Naturally, the insurance company may prefer that you go to the shop that gives you the lowest bid. But you have the opportunity to choose any repair shop you wish.

8 COSTLY MISTAKES TO AVOID WHEN SELECTING AN ACCIDENT LAWYER

MISTAKE #1: Choosing a lawyer who doesn't have enough trial experience.

The most important factor in choosing an accident lawyer is his knowledge, skill and experience handling injury claims. This includes (1) experience handling injury cases, and (2) experience taking injury cases to trial. In most cases, the money you hope to recover for your injuries will come from an insurance company - either the other person's insurance company - or your own. And one of the reasons insurance companies have so much money is because they pay accident victims like you as little as possible - often less than you deserve. Make sure the lawyer you select has extensive experience handling personal injury cases at trial. Your best choice is to select a lawyer who is a board certified trial lawyer.

MISTAKE #2: Choosing a lawyer only because you like his advertising.

A flashy TV commercial or Yellow Page ad doesn't mean anything except that the lawyer agreed to pay for the ad. Advertising can make almost any lawyer look like an expert. Don't choose a lawyer solely because you like his ad. Make sure you ask questions about the attorney's experience and his track record in handling injury claims.

MISTAKE #3: Choosing the lawyer who promises you the most money.

The amount of money you're entitled to recover, called "damages," is based on many components: (1) the length of your recovery, (2) the dollar amount of your medical bills, and (3) the dollar amount of lost wages, (4) pain and suffering, and (5) the severity of your injuries and damages. No one can tell you exactly what your case is worth until they gather all the facts. Anyone who promises you a certain amount of money before he gets this information is making a promise he probably can't keep.

MISTAKE #4: Choosing a lawyer because he expects to settle your case.

Most injury cases are settled without going to trial. Even so, if you hope to get a fair settlement for your injuries, your lawyer must be willing to take the insurance company to court. Otherwise, the insurance company has no incentive to offer you a fair amount of money for your injuries. If you hire a "settling attorney" - one who usually settles his cases and seldom goes to court - you can expect to receive less money for your injuries than if you hire a skilled trial attorney. Remember: The most powerful weapon you can use against the insurance company is your willingness and ability to take your case to trial.

MISTAKE #5: Choosing a lawyer because of a referral from a friend.

When a friend refers you to a lawyer, be careful. Yes, your friend probably means well. But your friend may not be the best source for a referral. You see, people often select a lawyer because they like him. But you need a lawyer who is much more than just a nice person. You need an attorney who has the trial experience to go up against billion-dollar insurance companies. Insurance companies hire experienced investigators, adjusters and lawyers to work against you. You need a highly experienced lawyer and his investigators working for you. Your best choice is to select a board-certified trial lawyer who will discuss his track record with you, case by case.

MISTAKE #6: Choosing a lawyer because he appears successful.

A handsome office and an expensive car don't tell you anything about the lawyer's experience. Don't judge a lawyer by appearances. Judge a lawyer by whether he has the knowledge, skill, experience and willingness to (1) sue the other party, and to (2) take your case to trial, if necessary. That's the BEST way you can be sure you recover the amount of money you deserve.

MISTAKE #7: Choosing a lawyer because of the location of his office.

You may be inclined to select a lawyer who has an office down the street from your home. But this could be a big mistake because what you gain in convenience you may lose in experience and knowhow. Most of the work between an injury lawyer and his client is done by mail and over the telephone. I encourage you to hire a board-certified trial attorney, even if you must drive a little farther to his office. You may find that the extra minutes on the road will be well worth your effort in the end. And if travel is difficult for you, we will be glad to come to your home or office. Just ask. We serve clients all over Mississippi and Louisiana.

MISTAKE #8: Not reviewing the lawyer's track record.

You can get a good idea of a lawyer's experience by reviewing his track record of cases that he has settled or taken to trial. Ask the attorney how many cases he has settled for over \$1,000,000, between \$500,000 and \$1,000,000, and so forth. This will give you a way of determining the level of the attorney's experience.

16 TOUGH QUESTIONS TO ASK BEFORE YOU HIRE A LAWYER

1. How long have you been practicing in the specific field of accident and injury law?
2. Are you board certified by the National Board of Trial Advocacy?
3. How many cases have you handled that involve injuries like mine?
4. How many jury trials have you tried that involve injuries like mine?
5. How much money have you gotten for persons who have injuries like mine?
6. How many of your articles have been published in the area of accident and injury law?
7. How many seminars have you presented concerning this area of the law?
8. Do you have expert witnesses available who will help in cases with my type of injury?
9. Are you admitted to practice law in more than one state?
10. Are you admitted to practice law before the United States Supreme Court?
11. Do you offer a 24-hour telephone answer-line for injured victims?
12. Will you give an estimated opinion of my case for me without cost or obligation?
13. If I can't come to your office, will you come to my home or office?
14. Will you send me a free Consumer's Guide for Injured Victims?
15. Do you conduct free educational seminars so I can learn more about injury cases?
16. How many multi-million dollar verdicts and/or settlements have you achieved for your clients?

Provided as an educational service by the Law Offices of Paul Snow. If you have questions about your injury claim - or if you'd like to discuss your case - we'll be happy to speak with you over the telephone or in person, whichever you prefer. You're invited to call us anytime - 24 hours a day at (601) 969-1977 or toll-free 1-800-640-4478.

