

AUTO INSURANCE 911

THE INSIDER'S GUIDE FOR BUYING AUTOMOBILE INSURANCE IN WASHINGTON (What Insurance Companies Prefer You Don't Know!)

By Lawrence M. Kahn, Esq.

LEARN HOW YOU PROTECT YOURSELF AND YOUR LOVED ONES
AGAINST UNINSURED DRIVERS WASHINGTON AND
THROUGHOUT THE COUNTRY

- ◇ **WHEN YOU CAN DRIVE LEGALLY WITHOUT INSURANCE IN WASHINGTON**
- ◇ **WHO ABSOLUTELY MUST READ AND UNDERSTAND THEIR VEHICLE INSURANCE POLICY**
- ◇ **WHAT YOU MUST SPECIFICALLY ASK YOUR INSURANCE AGENT TO BE PROTECTED UNDER EVERY SCENARIO.**
- ◇ **WHEN THE OTHER DRIVER HAS NO INSURANCE AT ALL, YOU CAN STILL PROTECT YOURSELF AND YOUR LOVED ONES THROUGH YOUR OWN CAR INSURANCE**

◇ **HOW A SMALL AMOUNT OF MONEY NOW PROTECTS YOUR ASSETS LATER**

**IF YOU ARE LIKE MOST INSURANCE POLICY HOLDERS,
YOUR INSURANCE AGENT HAS NOT EMPHASIZED OR
INFORMED YOU OF THE IMPORTANT DETAILS YOU WILL
NEED AND LEARN ABOUT BY READING
THE FOLLOWING PAGES**

WASHINGTON'S MANDATORY INSURANCE LAW

THE LAW REQUIRES ANYONE DRIVING A MOTOR VEHICLE IN OUR STATE TO HAVE AN INSURANCE LIABILITY POLICY WITH LIMITS OF *AT LEAST* 25/50/10. THIS MEANS:

- ◇ *A MINIMUM* OF \$25,000 FOR INJURY TO ONE PERSON;
- ◇ *A MINIMUM* OF \$50,000 TOTAL FOR ALL INJURIES TO ALL PERSONS; AND,
- ◇ *A MINIMUM OF* \$10,000 FOR DAMAGE TO PROPERTY.

YOUR MAXIMUM AMOUNT OF INSURANCE IS \$50,000, NOT \$75,000 AS IT MIGHT APPEAR. IN ESSENCE, IT'S UP TO \$25,000 FOR THE FIRST PERSON INJURED AND UP TO AN ADDITIONAL \$25,000 FOR ALL THE REST. AS A PRACTICAL MATTER, IF THERE ARE SEVERAL PEOPLE INJURED, THE ADJUSTER WILL SPLIT UP THE \$50,000 AS NEEDED AS LONG AS ONE CLAIM DOES NOT EXCEED \$25,000 AND ALL CLAIMS DO NOT EXCEED \$50,000 TOTAL.

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YOU CAN DRIVE LEGALLY WITHOUT INSURANCE IN WASHINGTON

DID YOU KNOW THAT INSTEAD OF CARRYING AN AUTO INSURANCE POLICY, THE LAW ALSO ALLOWS YOU TO PURCHASE A CERTIFICATE OF DEPOSIT FOR \$60,000 IN CASH OR SECURITIES DEPOSITED WITH THE OFFICE OF THE STATE TREASURER?

OR, IF YOU HAVE 26 OR MORE VEHICLES, YOU MAY SELF-INSURE?
(THINK LIMOS, TAXIS, CAR DEALERS)

AND, THAT THERE ARE OTHER "EXEMPTIONS" FROM THE MANDATORY MINIMUM INSURANCE FOR "ANTIQUE VEHICLES OVER 40 YEARS OLD, "COLLECTOR VEHICLES" OVER 30 YEARS OLD, PUBLICLY OWNED VEHICLES (OWNED, RENTED OR LEASED BY THE STATE, FEDERAL, CITY, COUNTY AND TOWN GOVERNMENTS, SCHOOL DISTRICTS AND POLITICAL SUBDIVISIONS?

DID YOU KNOW, TOO, THAT ANY VEHICLES REGISTERED WITH THE WASHINGTON UTILITIES AND TRANSPORTATION COMMISSION AS COMMON CONTRACT CARRIERS (ANY TRUCK THAT HAULS FOR PAYMENT) IS ALSO EXEMPT AND DOESN'T NEED TO CARRY INSURANCE?

WHAT ABOUT MOTORCYCLES, MOTOR-DRIVEN CYCLES, SUCH AS SCOOTERS, AND MOPEDS? ALL EXEMPT FROM THE LAW! THEY NEED NOT FOLLOW IT.

NOTE TOO THAT EVERY DRIVER, EVEN THOSE REGISTERED IN OTHER STATES, WHO DRIVES IN WASHINGTON MUST COMPLY WITH WASHINGTON'S MANDATORY AUTO INSURANCE LAW. OK, BUT DO THEY KNOW ABOUT IT OR ALWAYS DO IT?

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FOR MORE, PLEASE SEE REVISED CODE OF WASHINGTON (RCW) TITLE 46.

**EVERY WASHINGTONIAN SHOULD READ AND UNDERSTAND
THEIR VEHICLE INSURANCE POLICY**

HOW MUCH COVERAGE DO YOU REALLY HAVE TO PROTECT YOURSELF?
DO YOU HAVE ENOUGH? WHAT IS THE COST OF ADDITIONAL COVERAGE
AND CAN YOU AFFORD NOT TO CARRY IT?
GO OVER YOU "DECLARATIONS PAGE" OF YOUR POLICY SHOWING A
SUMMARY OF YOUR COVERAGE CAREFULLY. IF YOU HAVE ANY QUESTIONS
ABOUT WHAT IT SAYS OR WHAT IT MEANS, PLEASE CALL YOUR AGENT OR
A LAWYER FOR A DETAILED EXPLANATION. (YOU CAN CALL MY FIRM FOR
FREE WITHOUT ANY OBLIGATION.)

STATISTICS SHOW THAT MANY PEOPLE WILL GET INTO A BAD WRECK AT
SOME POINT IF THEY DRIVE IN WASHINGTON. MOTOR VEHICLE CRASHES
ARE THE SECOND LEADING CAUSE OF INJURY DEATH AND THE LEADING
CAUSE OF MAJOR TRAUMA, ACCORDING TO A RECENT REPORT BY THE
WASHINGTON DEPARTMENT OF HEALTH. IN 2006, MOTOR VEHICLE
CRASHES WERE THE LEADING CAUSE OF DEATH AMONG
WASHINGTONIANS AGES 1-44, KILLING MORE PEOPLE THAN ANY OTHER
DISEASE OR INJURY!

EVERY YEAR NATIONALLY, OVER 2 MILLION PEOPLE ARE INJURED IN CAR
ACCIDENTS. A NEW STUDY BY THE INSURANCE RESEARCH COUNCIL

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(IRC) HAS FOUND THAT MEDICAL EXPENSES REPORTED BY AUTO INJURY CLAIMANTS CONTINUE TO RISE FASTER THAN THE RATE OF INFLATION.

THE STATISTICS FOR FATALITIES NATIONALLY ARE VERY EYE OPENING, SOBERING AND SCARY TO CONSIDER:

Fatal Crash Statistics by Year

Total Traffic Crashes In the United States	2005	2004	2003	2002	2001	2000	1999	1998	1997
Fatal Vehicle Crashes	39,189	38,444	38,477	38,491	38,862	37,526	37,140	37,107	37,324
Fatality Totals:									
Drivers	27,472	28,871	26,779	26,659	25,869	25,567	25,257	24,743	24,667
Passengers	10,036	10,355	10,458	10,604	10,469	10,695	10,521	10,530	10,944
Other	86	78	104	112	102	86	97	109	114
Sub-total	37,594	37,304	37,341	37,375	36,440	36,348	35,875	35,382	35,725
Pedestrians	4,881	4,675	4,774	4,851	4,901	4,763	4,939	5,228	5,321
Bicyclists	784	727	629	665	732	693	754	760	814
Other	184	130	140	114	123	141	149	131	153
Total Killed	43,443	42,836	42,884	43,005	42,196	41,945	41,717	41,501	42,013

WILL THE \$25,000 MINIMAL INSURANCE CARRIED BY A NEGLIGENT DRIVER COMPENSATE YOU OR YOUR LOVED ONES PROPERLY FOR THE VALUE

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OF YOUR MEDICAL BILLS AND LOST EARNINGS IF YOU ARE KILLED OR SEVERELY INJURED IN A WRECK? IT DOESN'T TAKE MUCH IMAGINATION TO UNDERSTAND THAT JUST THE COST OF MEDICAL CARE ALONE WHEN YOU'VE BEEN INJURED BADLY CAN BE MORE THAN THE MANDATORY MINIMUM. WHAT IF YOU OR A LOVED ONE ARE KILLED? UNFORTUNATELY, IT HAPPENS EVERY DAY IN THE UNITED STATES.

WHAT CAN EACH OF US DO TO GET THE OTHER DRIVER TO CARRY MORE INSURANCE? OTHER THAN INCREASING THE MANDATORY MINIMUMS BY LEGISLATIVE ACTION, THERE ISN'T MUCH YOU CAN DO. SO, HOW DO YOU PROTECT YOURSELF AND YOUR LOVED ONES AGAINST DRIVERS WHO DO NOT CARRY ANYTHING OTHER THAN THE MINIMUM AMOUNTS IF THEY CARRY ANY AT ALL?

ASK YOUR INSURANCE AGENT TO PURCHASE AS MUCH UNINSURED/UNDERINSURED MOTORIST COVERAGE AS YOU CAN AFFORD TO BE PROPERLY PROTECTED UNDER EVERY SCENARIO.

LOOK AT YOUR INSURANCE POLICY DECLARATION PAGE SHOWING THE COVERAGE YOU PURCHASED. THE BASIC TYPES OF COVERAGE YOU COULD HAVE PURCHASED ARE:

- ◇ **GENERAL LIABILITY** WHICH COVERS DAMAGE YOU MAY CAUSE TO ANOTHER PERSON'S PROPERTY AND INJURIES TO THE PEOPLE THEMSELVES.

- ◇ **COLLISION** COVERS DAMAGE TO YOUR OWN VEHICLE IN AN ACCIDENT.

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- ◇ **COMPREHENSIVE** (I.E., FIRE, THEFT AND OTHER NON-COLLISION DAMAGE) COVERS FIRE DAMAGE TO YOUR VEHICLE, BREAK-INS, VANDALISM OR THEFT, AS WELL AS NATURAL DISASTERS (EARTHQUAKE, HAIL, HURRICANE, FLOOD, ETC.--UNLESS THE VEHICLE IS OVERTURNED, THEN IT IS CONSIDERED A COLLISION).
- ◇ **MEDICAL PAYMENTS INSURANCE**, USUALLY IN THE RANGE OF \$5,000 TO \$10,000, COVERS MEDICAL EXPENSES FOR INJURIES. THIS "GOOD-FAITH" COVERAGE GUARANTEES IMMEDIATE MEDICAL PAYMENTS FOR YOU, YOUR PASSENGERS AND OTHER PARTIES, REGARDLESS OF WHO IS AT FAULT. IT ALSO COVERS YOU AND MEMBERS OF YOUR HOUSEHOLD IN ANY ACCIDENT INVOLVING AN AUTOMOBILE, WHETHER YOU ARE ON FOOT, ON A BICYCLE, IN A FRIEND'S CAR, ETC.
- ◇ **UNINSURED MOTORIST (UM) AND UNDERINSURED MOTORIST (UIM)** COVERAGE PROTECTS YOU IF YOU ARE INJURED IN AN ACCIDENT WITH OTHERS WHO THEMSELVES CARRY INSUFFICIENT OR NO LIABILITY INSURANCE.
- ◇ **EXTRA COVERAGES** INCLUDE EXPENSES FOR TOWING, LABOR, TEMPORARY REPLACEMENT VEHICLES, ETC. THESE ARE GENERALLY DEFINED AS ADD-ONS OR ENDORSEMENTS TO YOUR POLICY.

IT IS LIKELY THAT YOUR AGENT DIDN'T SPEND MUCH TIME WITH YOU GOING OVER THE BENEFITS OF HAVING A HIGH AMOUNT OF UNINSURED/UNDERINSURED MOTORIST COVERAGE. DID HE OR SHE EXPLAIN TO YOU THAT IT IS COMPARITIVELY INEXPENSIVE COVERAGE AND ABSOLUTELY WORTH PURCHASING FOR ALL THE REASONS AND SCENARIOS I'VE OUTLINED ABOVE?

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REVIEW YOUR POLICY WITH YOUR AGENT AND TELL HIM OR HER SPECIFICALLY, "I WANT TO PURCHASE MORE THAN THE MINIMUM AMOUNT OF UNINSURED/UNDERINSURED MOTORIST COVERAGE" (IF YOU CURRENTLY HAVE IT AT ALL.) YOU SHOULD HAVE AT LEAST \$1,000,000. Yes, \$1,000,000. YOUR LIFE AND YOUR HEALTH IS WORTH MUCH MORE THAN A MILLION DOLLARS!

THEN ASK YOUR AGENT TO TELL YOU HOW MUCH MORE EVERY MONTH YOU WILL PAY FOR \$1,000,000.00 IN UNINSURED/UNDERINSURED MOTORIST COVERAGE, PARTICULARLY IF YOU **ASK FOR A LARGER DEDUCTIBLE**. YOU MAY FIND OUT THAT IT IS INEXPENSIVE TO PURCHASE THE ADDITIONAL COVERAGE FOR EVERY MEMBER OF YOUR FAMILY.

AGAIN, YOU SHOULD PURCHASE AS MUCH UNINSURED/UNDERINSURED MOTORIST COVERAGE AS YOU CAN AFFORD.

DON'T LET YOUR INSURANCE COMPANY OR AGENT DECIDE HOW MUCH UM/UIM COVERAGE YOU NEED. DON'T LET THEM TALK YOU OUT OF IT BY TELLING YOU THAT YOU DON'T NEED THAT MUCH. IF YOU EVER NEED IT, YOU'LL BE GLAD YOU SPENT THE MONEY. INSURANCE COMPANIES GENERALLY DON'T LIKE UM/UIM COVERAGE BECAUSE IT DOESN'T GIVE THEM SECURITY AND CERTAINTY BUT THEY HAVE TO SELL IT TO YOU. AGAIN, I'VE SEEN TOO MANY CASES WHERE CLIENTS SUFFER SEVERE INJURIES AND THERE IS NOT ENOUGH INSURANCE MONEY TO ADEQUATELY PAY FOR INJURIES AND MEDICAL EXPENSES AND THE FINANCIAL PROBLEMS FAMILIES SUFFER FROM INADEQUATE COVERAGE. MAKE SURE TO INSURE THAT THIS WILL NOT HAPPEN TO YOU OR TO A LOVED ONE.

WHAT ABOUT SUING THE NEGLIGENT PARTY FOR EVERYTHING HE OR SHE IS WORTH IF THERE ISN'T SUFFICIENT INSURANCE COVERAGE TO

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COMPENSATE YOU? TECHNICALLY, YOU CAN SUE. BUT, WHAT ARE THEY WORTH? HOW MUCH IN ASSETS WOULD YOU EXPECT SOMEONE WITH A MINIMAL POLICY TO REALLY HAVE ONCE YOU GET A JUDGMENT AGAINST THEM? I WOULDN'T GAMBLE MY LIFE OR HEALTH ON WHAT OTHERS CHOOSE.

YOU SHOULD ALSO UNDERSTAND JUST HOW DIFFICULT AND EXPENSIVE IT IS TO COLLECT THIS DEBT EVEN IF YOU ARE ABLE TO LOCATE THEIR ASSETS. THESE ADDITIONAL COSTS ARE USUALLY NOT INCLUDED IN YOUR PERSONAL INJURY LAWYER'S RETAINER AGREEMENT. IT'S EXTRA OR YOU'LL NEED TO HIRE ANOTHER ATTORNEY WHO FOCUSES ON DEBT COLLECTION. AND, WHAT IS TO STOP THE JUDGMENT DEBTOR FROM FILING BANKRUPTCY AND WALKING AWAY FROM THE DEBT COMPLETELY? IT HAPPENS ROUTINELY IN THIS BUSINESS.

DREW'S UIM NIGHTMARE

ON A BEAUTIFUL CLEAR SPRING DAY IN APRIL OF 2002, DREW AND TWO FRIENDS FROM WORK DECIDED TO SPEND THEIR LUNCH HOUR RIDING THEIR MOTORCYCLES UP INTO THE MOUNTAINS. THEY WERE ALL SMART YOUNG GUYS WITH GOOD JOBS. ALL WERE IN EXCELLENT HEALTH AND ALL WERE EXPERIENCED RIDERS.

AS THEY CAME AROUND A BEND HEADED NORTH ON STATE ROUTE 203, THEY COULD NOT KNOW THAT A DRUNKARD, OWEN MELBURN HARVEY, JR., WHO AFTER VISITING HIS INMATE BROTHER AT MONROE STATE PRISON, HAD FALLEN ASLEEP STONED DRUNK BEHIND THE WHEEL OF HIS CAR. HE CROSSED THE LINE INTO THEIR LANE WIPING OUT ALL OF THREE RIDERS NEARLY HEAD ON. EVERYONE WAS HURT BADLY BUT DREW GOT THE WORST OF IT.

DREW WAS GOOD LOOKING, TALENTED AND A WELL-LIKED YOUNG MAN WITH A BRIGHT FUTURE. HIS LIFE CHANGED IN AN INSTANT. AMAZINGLY, GIVEN HIS SEVERE LIFE THREATENING INJURIES, HE SURVIVED. AT LAST COUNT, HE HAS HAD WELL OVER A DOZEN SURGURIES IN ORDER TO GET SOME USE OUT OF HIS LEFT LEG AND LEFT ARM. HIS MEDICAL BILLS EXCEEDED \$100,000 IN JUST THE FIRST YEAR FOLLOWING THE ACCIDENT.

HARVEY HAD THE MANDATORY MINIMUM \$25,000 LIABILITY POLICY. DREW HAD ONLY \$25,000 IN UIM COVERAGE.

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HARVEY DESERVEDLY WENT TO JAIL AND I TOOK HIS DEPOSITION THERE. THIS SOMETIMES EMPLOYED FISHERMAN HAD NO HOUSE, NO PROPERTY OR ANYTHING ELSE MONETARILY. AN ASSET SEARCH TURNED UP ZERO. IT WAS APPARENT THAT HARVEY WOULD LIKELY NEVER HAVE ANYTHING TO PAY DREW FOR HIS LOSSES. NONETHELESS, AND JUST IN CASE HE EVER HIT THE LOTTERY, WE DEMANDED HE AGREE BEFORE TRIAL TO A JUDGMENT WITH INTEREST WHERE HE WOULD PAY DREW SOME MONEY EVERY MONTH. HE COULDN'T GO BANKRUPT FOR THE DEBT BECAUSE, ACCORDING TO THE LAW, WHERE THE INJURY WAS CAUSED WHILE HE WAS UNDER THE INFLUENCE OF ALCOHOL, BANKRUPTCY ISN'T AVAILABLE TO HIM.

HARVEY PAID DREW FOR A SHORT WHILE AFTER GETTING OUT OF JAIL AND THEN, PREDICTABLY, THE PAYMENTS STOPPED AND HARVEY WAS IN THE WIND, NOWHERE TO BE FOUND. DREW WAS LEFT WITH A PIECE OF PAPER, A JUDGMENT, STATING THAT HARVEY OWED HIM A BOAT LOAD OF MONEY.

WILL HARVEY EVER SURFACE AND PAY DREW ANOTHER DIME? IT'S HIGHLY UNLIKELY. THE SMALL SUM HE PAID AND THE PITANCE OF INSURANCE MONEY WAS BASICALLY IT FOR DREW DESPITE PERMANENT LIFE ALTERING DAMAGES. DREW NEVER HAS BEEN CLOSE TO BEING REIMBURSED OR COMPENSATED FOR HIS LOSS AND PROBABLY NEVER WILL BE.

So, what have I learned from Drew's story and all too many others like him? You must protect yourself and your loved ones without thinking that the "other guy" will have enough insurance if something goes terribly wrong and someone gets hurt badly in a wreck.

A SMALL SUM OF MONEY NOW PROTECTS ASSETS LATER

You should -you must- purchase as much uninsured/under insured motorist coverage as you can afford! If need be, use a high deductible to keep the overall cost lower. At the end of the day, you can rest assured that you and your loved ones will be adequately taken care of should the worst happen. Statistically, you simply can't ignore the possibility.

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If you have any questions, please call (866) 366-5679 or send an email to me at lmk@lkahnlaw.com. I'll be happy to address any questions you may have without charge.

ABOUT THE LAWRENCE KAHN LAW GROUP, P.S.

Our number one mission and goal as a law firm is to maximize verdict or settlement results for each client we represent. To accomplish this, we only take a few select cases every year allowing each attorney and staff member to work efficiently and to become thoroughly familiar with each case. Handling fewer cases means more time for you in order to obtain the best result as quickly as possible.

We believe that our small, well-financed group of hard-working professionals, working a few select cases, provides the experience, dedication, focus, and skill necessary to maximize our client's results

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and minimize their stress in the process. It also allows us to get to know every client and their families quite well.

At the Lawrence Kahn Law Group, P.S., we recognize that each case is as unique as each client has a personal story. We communicate often throughout the process taking as much time as needed to build a good working relationship with our clients. We encourage our clients to call us if there is any question that needs an answer. There are no silly or stupid questions as far as we are concerned. Our clients are *never* bothering us by calling or emailing. We always get back to them immediately if possible but in no event longer than 24 hours. Guaranteed!

We are passionate and skilled advocates for the injured finding fair resolutions to our cases. When appropriate, we have sought and obtained institutional change to prevent similar injuries to others as part of our clients' settlements. However, in the face of a refusal to fairly compensate a deserving client, we are always ready, willing and ably prepared to take the matter to trial.

Some clients want to be very involved in their cases and others have us carry the burdens of a claim so that they can concentrate on getting well. Either way is fine. We are honored by their trust and confidence.

We would also be honored to help you and yours find justice in the face of any type of serious personal injury or wrongful death arising from vehicle collisions, product liability, medical malpractice or nursing home negligence or abuse. If you have such a claim, or any question at all about a claim, please call us today for your free consultation or for further information.

We sincerely hope you and yours never need our services but, if you do, we would be honored to review your case for a free professional evaluation. We hope to earn your trust and confidence.

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**ABOUT THE AUTHOR
(AND WHY YOU SHOULD BOTHER LISTENING TO HIM)**

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Thank you for ordering and reading this insider's guide. You've already taken an important step towards being an educated insurance consumer. By using this information, you and your family will be in a much safer financial place when driving in Washington and beyond.

For nearly a quarter century I've practiced law handling serious, often catastrophic, injuries and wrongful death cases caused by car, truck, motorcycle, bicycle and pedestrian "accidents." (I put "accident" in quotes because the word implies it was no one's fault as in, "it was just an accident." I use the word, "collision," or "wreck" because these words better describe what happened.

I've seen far too many clients learn the hard way the importance of having adequate insurance coverage for themselves and their families. When severe injuries are suffered due to the fault of another driver, it's sad beyond measure when there is inadequate insurance money to take care of injuries and the financial problems this can cause. This is particularly true when the responsible party has no assets or files for bankruptcy to avoid the judgment. (Yes, this can and does actually happen.)

Unfortunately, most people just don't know any better and fail to demand adequate insurance coverage from their own insurance company. You need to protect yourself and your family from the driver who has no insurance or is underinsured. It's the insurance industry's planned design, in my opinion, but the insurance industry does a lousy job of educating its consumers about the coverage needed to protect them adequately. This inane insurance practice can't hurt you

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once you are aware and know how to protect yourself properly. That's what this report seeks to do for you.

My name is Larry Kahn and I've been representing individuals against insurance companies since 1986. My practice specializes in serious injury cases including personal injury cases, medical malpractice and elder negligence and abuse cases.

At this point in my career, I have been fortunate enough to selectively limit my practice to fewer cases involving serious injury. In handling these cases, particularly when death and the loss of a loved one is involved, I understand and appreciate the sacred trust involved in seeking justice for the victim and their family. On each individual case, my staff and I tirelessly work as a team seeking the best financial results for our clients. In addition to money, in specific cases we also may seek corrective action to the policies and/or protocols which may have caused the injury or death. This way another family won't have to go through what you have been through and the new policies and protocols make things safer for all consumers. We always hire (and advance the costs of) authoritative, independent and capable experts for each case we accept because our clients deserve the best.

My experience, skill and litigation methods have resulted in numerous multi-million dollar trial verdicts and out of court settlements. We can't guarantee what a judge or jury will do with your case. We just know what should be done, what must be done, and how to effectively get it done in order to properly maximize your results and minimize your stress level during the process.

If you have any questions left unanswered after reading this report, "The Insider's Guide to Buying Car Insurance in Washington State," please e-mail me at lmk@lkahnlaw.com.

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(Description)

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