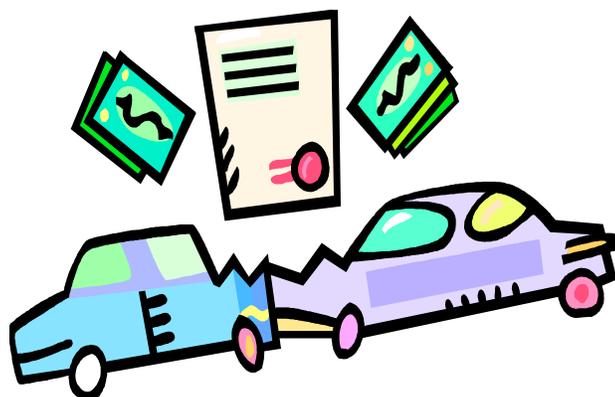


WASHINGTON COLLISION MANUAL

HOW TO LEVEL THE PLAYING FIELD
IN AN INSURANCE CLAIM



By Larry Kahn
Trial Attorney

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INTRODUCTION

If you are like most injured people making a claim without an attorney, you likely realize that insurance adjusters can and will easily take advantage of you. Don't allow them to settle your claim for thousands of dollars less than it is worth. Spend the necessary time and effort educating yourself about the claim process, dealing with insurance companies in this tight financial market and in learning how you can level the playing field. Anything less is a fool's gambit.

Alternatively, you can hire an experienced, trial tested personal injury lawyer. A good lawyer will not only save you the headache of handling your own claim but will also recover many more times what you will recover on your own...even after you pay attorney fees! Hiring an attorney statistically gets you on average 3.5 times more in settlement money than you handling your claim alone, per a study performed in 1999 by the Insurance Research Council, a non-profit organization supported by the big property and casualty insurance companies. (ircweb.org) So, when an insurance adjuster ever implies that you don't need a lawyer to help you, this is the reason why: an experienced, trial tested personal injury lawyer will often help you recover many times more money than you would have handling it alone.

It is an illusion to believe that an insurance adjuster will offer an unrepresented person the same settlement money it would offer a properly represented person. How would you even know whether the offer is fair unless you have access to years of jury verdicts and settlements in your area for your injury? If you think your business prowess, experience and intellect are enough to negotiate a fair settlement with an insurance company for your damages, think again: they could deny fault or the insurance company adjuster will use a myriad of tricks to get you to take only a fraction of the recovery to which you are entitled. And, they're trained to do so.

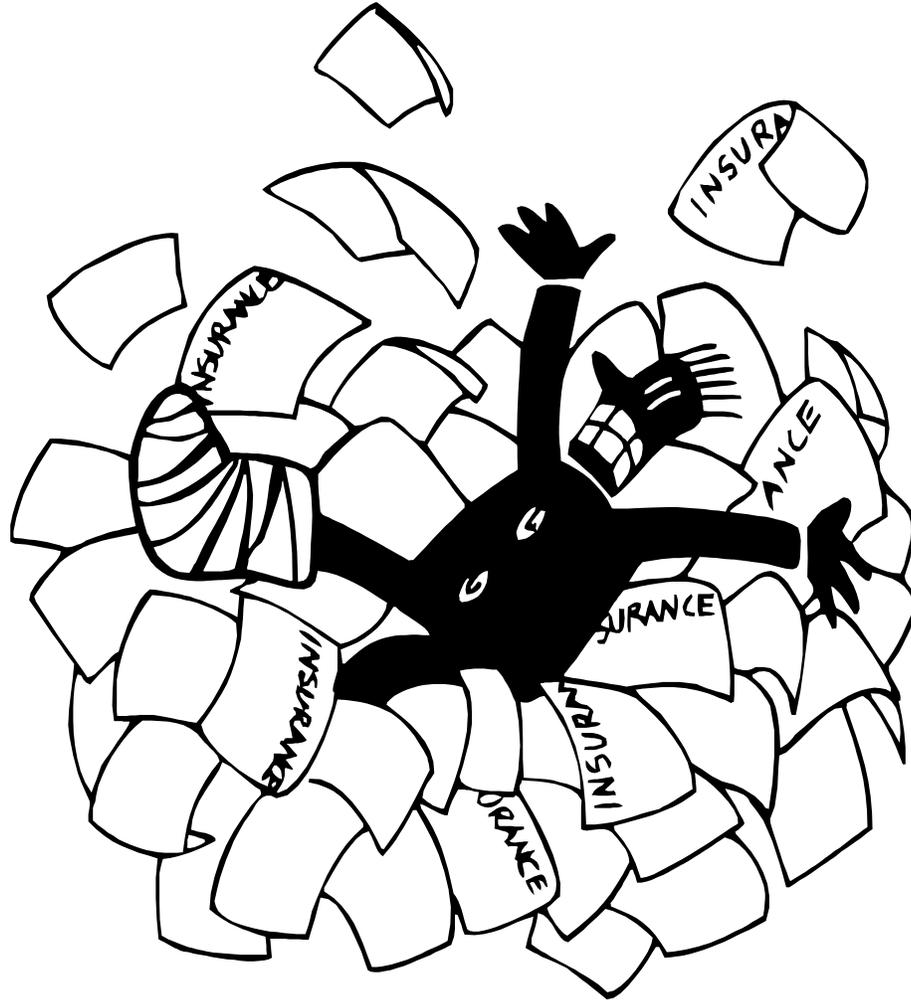
A good personal injury lawyer will not only know the range of settlement value of a case but will also seek to distinguish the differences in your case, including an assessment of your injuries, past and future, and your lost earnings, past and future. You are also entitled to your future lost earning capacity and to your future loss of the enjoyment of life, if

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applicable to your case. There is a myriad of other things that a good lawyer will do for you in maximizing your claim and minimizing your risk.



YOU WANT TO HANDLE YOUR INSURANCE CLAIM ALONE?

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Let's start with a simple fact about insurance companies-all of them: You're in 'good hands' with 'a good neighbor', 'so easy a caveman could do it' because they 'are on your side'... if you are *buying* insurance and not making a claim! Insurance companies make no money paying claims and if you think they care or want to do the right thing, you ought to rethink! It should be no surprise that insurance company bean counters try to pay out as little as possible or nothing at all if they can get away with it.

When it comes to handling your own insurance claim, the stakes are very high for you. It's not a "game" to you -it's your health and your money-but if you fail to realize that you are in this game against the insurance company, you likely will lose before you even know what happened to you or why.

WHO'S ON THEIR SIDE?

The insurance company has well trained adjusters are experts in claims handling. After all, they handle hundreds of claims in a month!

They are trained in negotiating;

The insurance company has staff attorneys that answer their questions when legal issues arise and they will hire the best defense trial lawyer's money can buy to defend the insured if they go to court (**Did you know that jurors at trial never hear that the responsible party has insurance?**);

The insurance company has forensic engineers, Accident reconstruction experts, forensic accountants and any other expert they need at their beck and call;

The insurance company has well paid doctors-for-hire, often painted ladies if you catch my drift, who will tell you are not hurt and make reports that make you look like you are faking, received too much treatment and need no further treatment even if you are still in pain and the injury hasn't resolved; and,

The insurance company has private investigators who perform background checks, do public records searches, interview your neighbors and make video taped surveillance of you at home, at work or anywhere else they can find you.

WHO'S ON YOUR SIDE?

You

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It seems a little unbalanced and unfair, right? If you insist on going forward alone despite this warning that you will fare better hiring an experienced lawyer with uncompromising integrity (yes, there are many of us), here are the basics you MUST learn and use:

START WITH BEING CAUTIOUS FROM THE ONSET

Assuming you've done a good job documenting and photographing the collision during the time period following the collision, (See my free "Glovebox 911 COLLISION Kit" for the information you *must* gather and keep in order to put yourself in the best position for a successful claim or lawsuit), the insurance companies involved (yours and theirs) will try to engage you in discussions about the wreck and your injuries.

You must be extremely careful here as many cases are lost in the initial contacts, especially if you don't have a lawyer protecting your rights. If you don't know your rights, of course, you might as well not have them because no one in this process other than your lawyer or you will ever seek to protect them. You will be exploited 99 out of 100 times by the insurance company representatives. In any event, you must be cautious whether you are contacted by your company (after you've reported it to them as you must according to your policy) or the other person's insurance company.

BE EXTREMELY WARY OF THE "FRIENDLY" ADJUSTER.

Whether the adjuster is from your company or their insurance company, the same caution is required of you. If they know you are not represented by an attorney and you are ignorant of your rights and responsibilities, you will be "played" like a new gambler at a Las Vegas poker tournament! You are their "mark." They know that by chatting you up in a friendly way, they can get you to say something or say too much that will hurt your case from both the liability perspective (who's fault is it) and from the damages perspective (are you really hurt and if so, how badly?) You can not and must not trust them.

Remember, this applies to your insurance company, too, because you may need to make an uninsured or underinsured motorist claim if the person who caused the wreck has no

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insurance or doesn't have enough insurance to cover your damages. If this is the case, you seek money from your insurance company under your UM/UIM coverage, assuming you have it. (See my "Auto Insurance 911 Guide for more about buying a lot of Uninsured/underinsured motorist coverage.) You can take it to the bank; your insurance company will not want to pay one penny more than they are forced to pay you for settlement of your claim.

BE WARY, TOO, OF YOUR FRIENDLY INSURANCE AGENT.

If you report your collision to your agent, you need to understand that they will seek to protect the insurance company's checkbook at your expense whether you have a legitimate claim. It's a charge against their office's profits. If they ever advise you not to hire a lawyer and to handle the claim yourself, you've just received bad advice designed to exploit you and benefit the insurance industry. If you are ever asked to sign anything, without having had a lawyer review it, politely but firmly refuse until it can be reviewed. I've seen injury claims that were waived, i.e., given up, when folks thought they were just signing off on property damages for their vehicle. It is extremely difficult to void a signed release. It can be done, but again, it's very difficult and you absolutely will need the services of a darn good lawyer to do so.

NEVER SIGN ANYTHING SHORTLY AFTER THE WRECK

It seems like a no brainer but you would be surprised how many folks fail to follow this very clear rule...and it usually hurts them down the line. Never sign anything immediately after the wreck and shortly thereafter whether you think you are in shock or not. This applies to your dealings with the other party to the collision, insurance adjusters, agents, investigators, attorneys and others seeking to "help" you. Take plenty of time to recover. afterall, it is the most important thing you can do for yourself and for your family. Make sure you are thinking clearly before you sign any documents.

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10 Common Misconceptions About Personal Injury Claims

1. Insurance companies treat people fairly.
2. If you are fair with the insurance company, it will be fair with you.
3. If the insurance company asks for a recorded statement, you must give it to them or they will refuse your claim and refuse to settle.
DO NOT GIVE RECORDED STATEMENTS UNLESS ITS WITH YOUR INSURANCE COMPANY.
5. You must provide a detailed description of your injuries in your initial conversations with the insurance adjuster.
4. Your medical bills and other expenses will be paid by the insurance company of the negligent driver as they are incurred.
5. When the insurance company makes their "best" or "highest" offer, they will never go higher.
6. A quick settlement is a good settlement.
7. It is possible to determine the extent and severity of injuries by examining the amount of damage to the vehicle.
8. If a person does not feel immediate pain at the scene of a collision, they are uninjured.
9. Injuries are always "caught", diagnosed and treated in the emergency room.
10. The Washington jury system is a lottery.

**Understanding the Insurance Adjuster's job
as they see it: Dr. Evil is a hero!**

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First and foremost, understand that the insurance adjuster's job is to pay you less. The insurance industry trains all its adjusters to pay out as little as possible on all claims. Again, insurance companies are in business to make money, not lose it and paying your claim is a loss to them. Some adjusters are rewarded with bonuses and promotions based on the amount of money they payout!

There are many tactics the insurance industry uses to drive down the value of your case. You must recognize these tactics in order to be able to counter act them:

Delay. Adjusters know using delay tactics wears a lot of people down to the point they just give in to an unreasonably low number because they just want to get it over with.

Low-balling. This tactic is used in many forms, including:

- ignoring you by refusing to acknowledge the claimant has been damaged;
- Omitting Items of Damage by acknowledging some damage but failing to include all you are entitled to receive as a matter of law;
- Omitting Full Value by acknowledging all the claims but failing to properly compensate full value for each item.

- Using Insurance Company "Lawyer Letters." The adjuster gets their in-house lawyer to write you a letter citing chapter and verse why your claim is worth very little, if anything at all based upon the adjuster's recitation of facts. Oftentimes, on analysis, the important facts are left out for the opinion letter.

Geographical Distance Defense. The adjuster tries to compromise value of the claim by convincing you that because you live some distance from the jurisdiction where the crash occurred, you will have great inconvenience and uncompensated expenses (travel, lost wages, etc.) offering you much less than a claimant in that jurisdiction;

Slow or No Mitigation. the adjuster holds you responsible for not quickly mitigating your injuries because, e.g., you didn't get medical help immediately or that you missed an appointment or two during treatment. They will claim you aggravated your own injuries and they re not responsible for those.

Overtreatment. the adjuster claims that your doctor ordered too much treatment or malpracticed to reduce the claim. In truth, the negligent driver is responsible for all losses you suffer following the collision, including a doctor's malpractice if that were to occur.

Low Settlement keeps Premium Lower. The truly unscrupulous adjuster tells you that there is a direct correlation and that you can help them keep premiums lower.

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Attorney Leverage. If the adjuster gets the sense that you dislike attorneys or the thought of using one in handling your claim, the adjuster will purposefully give you a lowball offer and stick with knowing your only recourse, i.e., hiring a lawyer, won't be utilized.

"No More Authority." the adjuster claims that he/she has no more authority for any more money leaving you to think you need to take it or sue them when, in fact, he/she can get more authority if you give them reason to do so.

Requesting Unnecessary Information. Another delay tactic that also works to make people think they do not have a case or that their case has problems.

Disputing Medical Treatment. This tactic is used frequently but think about it: the adjuster is someone who may not have a college degree much less a medical background. So they get to tell you what is and isn't medically necessary?

Nickel and Diming Medical Expenses. Often adjusters agree to pay 60-80% of your bills knowing you are unlikely to put up a fight with such small deductions. But, these add up and affect the overall value of your case too.

Acting as your New Best Friend. Adjusters are trained to build up a rapport with you, like a salesman. There is even evidence they are supposed to convince you they are acting as YOUR claims representative to gain your trust, then get you to take an unreasonably low offer.

Threatening your Settlement Value if you Hire an Attorney. Adjusters know people will react when presented a sum of money and then threatened to have it reduced. What they don't tell you is the average settlement goes up 3.5 times or more in value when an attorney is involved.

Experience shows you will talk to an adjuster before you talk to an attorney. After all, the insurance companies know if they can get to you beforehand, they can position themselves as your "representative." Remember, adjusters are only after information and arguments to lower the amount of money to pay you.

When talking to an insurance adjuster:

Always be polite and businesslike;

Write down the name, address, and phone number of every adjuster you speak to and his/her company;

You can provide your name, address, and phone number;

Take notes during EVERY conversation - they do in their "diaries"

Ask the adjuster if there were any witnesses;

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Only describe your injuries in a very general sense. Do not give them specifics of the injuries because they will later say you changed your story;
Ask the adjuster for all statements their insured gave (they'll NEVER give you this but it'll be a good counter weight for their request for your recorded or written statement);
Ask the adjuster if their insured was hurt and if so, how badly? This is useful information to know, particularly if they were hurt. it negates any attempt by the adjuster to insist that "low impact" collisions really can't cause injuries or that you could not have been hurt in the collision.
Ask the adjuster for their insured's policy limits. Again, they'll never give it to you but you can use it as a sheild for unreasonable things the adjuster might ask you to which they are not entitled.
Tell the truth without embellishment saying as little as possible.

NOW for the things you SHOULD NOT DO when talking to insurance adjusters:

DO NOT GIVE A RECORDED STATEMENT. This will only be used against you later on. If the adjuster "insists," tell him or her that you will be willing to give one at your attorney's office or in a 3-way call with your attorney on the line. You are entitled to refuse the recorded statement (unless its your own insurance company which may invoke the "cooperation" clause and, in any case, you are entitled to have your attorney involved in the process. If you don't have an attorney, refuse the statement. You want to control your case and the release of information;

DO NOT MAKE FRIENDLY CONVERSATION WITH THE ADJUSTER. Stay business like and only tell them the who, what, where, when. Don't even tell them the How at this point;

ABSOLUTELY DO NOT AGREE TO ANYTHING;

DO NOT SIGN ANYTHING. Insurance companies sometimes hide releases and other things on paperwork;

DO NOT GIVE THEM ANY INFORMATION ABOUT YOUR FAMILY;

DO NOT GIVE THEM THE NAMES OF YOUR DOCTORS;

DO NOT SIGN A MEDICAL RELEASE. Your medical records are protected by federal law. The insurance companies will only use this release to dig through all your medical history, even things not related to the car COLLISION.

DO NOT GIVE THEM ANY DETAILS ABOUT YOUR INJURIES.

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DO NOT SETTLE YOUR CASE BEFORE ALL YOUR INJURIES HAVE RESOLVED. You may be selling yourself short and will regret an early settlement if you have any outstanding injuries that have not resolved or were not accounted for in your "Future Medical Treatment" item of damages.

DO NOT EXPECT THEIR SYMPATHY IS REAL AND NOT A CONTRIVED WAY TO BEFRIEND YOU THEN TAKE ADVANTAGE OF YOUR INEXPERIENCE. They are trained to do just that in many ways, too many ways to detail here.

PACKAGING YOUR CLAIM

There are basically two general components to any claim: Liability and Damages, each having its own set of principles and tasks to accomplish for presentation to the insurance company. Most good attorneys will "package" these components citing statutes, established caselaw and jury instructions. Unless you've gone to law school, you will likely not be able to find, use or present the relevant law without appearing to the trained eye foolish and experienced. You can, however, make certain that all of the components of your "Settlement Demand Package" are gathered and presented. the following:

THE LIABILITY COMPONENTS

Get the Police Report. Usually the officer will give you a reference number at the scene and tell you how a report can be obtained. If not, call the responding police department with the date of the collision and as much other information as you must help identify your report. Usually, you will be charged a small sum for the report. Save the receipt.

Get Photographs. In addition to any you took at the scene or of your vehicle, the police may have pictures of the collision scene, the cars, skid marks, etc.

Ambulance Report. If you or anyone else was taken from the scene by ambulance you'll want to examine the report not just for presenting your injuries. often times these reports document the collision scene or contain statements that were made to the paramedics and ambulance technicians.

Witness Statements. Contact the witnesses as soon as possible after the collision since memories invariably will fade. It's a good idea to contact the witnesses before your

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adversary's insurance company because unscrupulous insurance investigators have been known to persuade a favorable witness that perhaps their view of the COLLISION is flawed or mistaken. Prepare a statement for your witness accurately reflecting their view of the incident. If they are reluctant as many are to get involved, point out to them that the best way for you to avoid calling them as a witness for deposition or at trial is to get a statement that convinces the other insurance company that their insured is 100% at fault for the accident so you can more easily settle it and make it go away.

Private Investigation. You may want to hire a professional investigator to call the witnesses and gather the photographs and evidence from the scene. For one thing, if the witness from who a statement is received ever recants, the investigator is often a very credible witness on the stand to refute the "new" version and to point out their change in statement. You, on the other hand, will naturally be seen as a biased witness testifying for your own benefit and cause.

Collision Reconstructionist. You will want to hire a reputable reconstructionist if liability isn't clear and if the damages are serious enough to warrant the expense. These engineering experts will support a good case with a report using pictures, measurements and accepted formulae to show liability.

In your Settlement Demand Package, you will summarize the facts of the collision and attach the documents above supporting your version of liability before you address the injuries and damages caused therein. Keep it brief, to the point and professional.

THE DAMAGE COMPONENTS

Medical Records: You should gather ALL of your medical records, including xrays, MRIs if applicable and prescription receipts that show your diagnosis and treatment for all the injuries suffered in and from the collision. Get reports from your doctors to describe future treatment if you are making a demand of settlement before all your injuries have resolved. Without treatment and records, the insurance company will presume you were not injured or determine that if you were injured, you can't support it with evidence. Read them to make sure there are no errors in there by the medical providers. If you do find an error, ask the physician to correct the record or, without fail, the error will be used by the insurance

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adjuster or attorney against you. *Do not, under any circumstance, without first having it reviewed by an experienced personal injury lawyer, sign a medical records subpoena the insurance adjuster provides so that he/she can obtain your medical records directly.* Invariably, it will contain a request that is overbroad and likely invades your right to privacy.

Daily Diary: From the moment you are physically able following the collision, you should keep a daily diary of your injuries, treatment, amount of pain, emotional distress, loss of sleep, headaches, etc. Its generally a good thing that "pain has no memory" except when you are trying to show and adjuster or, if necessary a jury, what you went through during your recovery. It is very difficult without such a diary to reconstruct these things months and months down the line and such a reconstruction is generally viewed as exaggerated and self serving. A diary most often than not ends the debate.

Photographs of the injuries: If your injury lends itself to photographic evidence, have a spouse or friend photograph the injury immediately after the COLLISION, a few days after, a week, two weeks after, etc. Photographs of your injuries or of you in the hospital are very powerful items of evidence. If surgery is involved, ask that photographs be taken or, if the medical providers won't do it, ask that your photographer be allowed to document the procedure if possible.

Videotape "Day in the Life" Sequences. If your injuries are such that your day-to-day routine is disrupted for any length of time, as with photographs, a video is a very powerful item of evidence showing the adjuster, the insurance lawyer and, if need be, a jury, just what you went through or will go through for the rest of your life. You'll want to include family and friends on the video being interviewed about your injuries, what you were like before and how it has affected and changed you. This also lets the adjuster and the insurance lawyer just who is coming into court to testify about your injuries and damages. There are a number of professional companies that will do a good job handling the production but it can be a bit pricey. I have spent on behalf of my clients from \$10,000 to \$25,000 making these videos. Although expensive, they have proven themselves to be worth every penny as a settlement resource in maximizing a client's recovery.

Loss of Earnings Records. Your employer ought to be able to provide the documentation necessary to show how much you were making and how long you were out of work. You are entitled for reimbursement of your sick leave and vacation pay as well. If you are certain

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to lose work in the future or the injuries are such that you will lose future income or earnings potential, you need to hire vocational rehabilitation experts and an economist to determine your loss.

Subrogation Information: If your car insurance company or health insurance company pays for any of your medical cost, most policies have a clause giving them a subrogation interest often mistakenly called a "lien" on your claim against the negligent party. You'll want to get a complete and accurate itemized list of everything paid out from your insurance company. Be sure to review it for accuracy as sometimes there are charges on there not related to the collision for which you have no duty to reimburse the company. An experienced lawyer will undoubtedly seek to reduce the amount you have to reimburse your insurance company(s) based upon the nature of settlement, whether you were "made whole" and subtracting out the percentage of costs and fees paid in order to obtain the settlement or verdict.

Collision Repairs/Replacement- Always get two or more damage estimates of your own and do a line by line examination of the damage estimate the negligent party's insurance company wants to use. Are original and new parts being used in the repair? Make sure you are comparing apples to apples. When determining a total loss, you are entitled to the fair market value of the vehicle but, again, make sure everything has been included including new tires, modifications, etc. that increase the value of your vehicle. Also have available and provide classified ads or print out from the auto web sites showing what a like ind (mileage, condition, add ons, etc.) is selling for on the open market.

Rental Reimbursement/Loss of Use. You are entitled under most policies to your loss of use of your vehicle while it is getting repaired or replaced. carrier says. Adjusters love to give you only "fleet" rental rates, and stick you in a pig of a ride. so long as you take reasonable steps to mitigate your loss (get a "like kind" rental, the loss must be paid or it's a Jury question as to the loss. I like to provide a tangible basis for this award, such as evidence of "like kind" values, as it provides the adjuster or the courts and juries with a basis for the award. yet, there is nothing to stop you at trial from sincerely testifying about the emotional attachment to your vehicle entitling you to additional compensation. There may be other extenuating circumstances regarding the "loss of use" that the vehicle is particularly unique. For example, the "Gold Cadillac" case by the Washington Supreme

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Court in the mid-1960's held that Loss of use is a general damages claim, and a guy has a right to fall in love with (and be compensated for) the color of his car.

In your Settlement Demand Package, again, you will summarize each item of damage and attach the documents supporting each item of damage. Keep it as brief as possible but always be thorough. You've only got one shot at doing it right.

How Much is the Claim Worth?

This is the question everyone wants to know along with how that amount is determined. The smart aleck reply "a claim is worth as much as you can get," isn't far from wrong. It is, however, a banal oversimplification.

There are so many, too many, variables for me to give you any firm formulae in these limited pages without an in-depth analysis of each area of loss. this type of valuation doesn't show up in comparisons with other settlements and verdicts. Learning to value these claims has taken me nearly a quarter century and honestly, I am still learning. it simply can't be addressed with any depth or usefulness here.

The easy part is adding up the costs of repair, medical bills, out of pocket expenses and lost earnings, including lost earnings potential. These are numbers easily added up and for which you are entitled reimbursement. they are part of the category of damages called "special damages."

General damages, including (but not limited to) pain, suffering, humiliation and emotional distress, are much more difficult to determine. The insurance adjuster and insurance defense attorney will want to take a "blackboard" approach arguing pain and suffering on a per diem basis or on an hourly rate. They will tell you about "industry standards" for using "multipliers," taking the medical bills and multiplying them by 1.5% to 10 times to reach the value of pain and suffering. They all try to value what they have taken from a person, but not how much the injury has left them.

As a personal injury trial attorney, and a man who has witnessed the devastating affect of severe injuries to good people, I begin with the thesis that you cannot injure part of a person without injuring the entire person. This is so unassalably true, it requires no

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discussion. A headache does not affect just the head. It affects the entire personality, the entire enjoyment of life and, thus, the whole person. Similarly, a sprained ankle doesn't affect just the ankle, but the whole person. Folks, I didn't make this up and neither did any other trial attorney who has ever argued a case from the beginning of time. The source for this is the bible-the right of a person to the enjoyment of living; that part of a person concerns THE ENTIRE person; that anything less than full justice is injustice; that what you leave a person is more important than what you took from them.

An example of this is illustrated by the case of the man who was legally blind and could only see some light. He was injured by another's negligence which caused him total blindness and complete darkness. So, the defense argued, how much damage did the negligent person really do? How much vision did they really take from someone already legally blind? It was so little that any of us with normal sight could spare it and go on without a problem, but it was all that he had, and now he was relegated to primeval darkness which all of us dread. He has no light. Each of us knows that even the smallest candle makes the night tolerable. Blow out that candle and terror seizes you, as it has seized him. So, it was not how much you took. It's how much was left.

So, what does this mean to you in evaluating your claim? It likely means that if your medical bills are more than for a minimal diagnostic charge, you ought to get an experienced and good lawyer to handle your case or likely you will be distinctly disadvantaged. Beyond that, each case must be analyzed on an individual basis, based upon not what has been taken but upon what remains. Every person will react differently to an injury. If there was a weakness in you that became patent by the collision, you are as entitled to adequate compensation for you, based upon your specific facts and circumstances. The negligent party is not entitled at law to a healthy victim. They must take the victim as they found them when they were negligent.

ABOUT THE AUTHOR

(AND WHY YOU SHOULD BOTHER LISTENING TO HIM)

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Thank you for reading this pamphlet. You've taken an important step towards being an educated consumer. By reading and using this information, you and your family have a much better chance dealing with insurance company adjusters following a wreck where you were not at fault. You will also be more knowledgeable in the claims process and valuation if for no other reason than to determine this wisdom of you to handling your claim without an attorney on your side.

For 30 years, I've practiced law handling serious, too often tough catastrophic injuries and wrongful death cases caused in car, truck, motorcycle, bicycle and pedestrian collisions. I've seen many clients learn that adjusting your own insurance claim is a course filled with land mines designed to harm you. After attempting to negotiate without an attorney, many clients have come to me for help. I can't remember one case in all these years where I could not drastically increase my client's settlement offer, often five to ten times or more, over the original offer.

All the major truths in my presentation of a client's damages come from scripture and mainly from the book of Ecclesiastes. But you need not be a religious person to understand the universal and unsalable truths embodied therein: each person has a right to the enjoyment of living; that an injured part of a person concerns and injures all the person; that anything less than full justice is injustice; that what a negligent defendant leaves an injured person is more important than what they took from them.

I am a lawyer dedicated to the truth. If you are telling less than the truth, I am not the lawyer for you. It's hard enough to win these cases against insurance companies and their insurance defense lawyers when you are telling only the truth. The defense bar will tell you their job isn't to find the truth. It's to keep their clients from paying out money. Good for them is bad for you.

For me, every case is a humbling opportunity to represent good people in bad straits and to learn something new so it can be taught in an interesting and exciting way to

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a jury. I prepare every case for trial from the moment we accept it in the door. I believe therefore the vast majority of cases settle. If it doesn't settle, I am ready, willing and able to champion the courtroom for my clients. It's far better to be prepared for battle and put the weapons down than to not be prepared for a battle that despite best efforts still rages.

My name is Larry Kahn and I've been representing individuals against insurance companies since 1986. I limit my practice to personal injury cases, medical malpractice and elder negligence and abuse cases so if you need a will, business transaction, or have a traffic ticket, my office can't help you other than to recommend someone who can.

On each individual case, my entire staff works together tirelessly seeking and often obtaining the best results possible. We seek out and hire the most authoritative and brightest experts possible for each case we accept because our clients deserve the best. We do everything within the bounds of law, uncompromising ethics, and that years of battle have taught me.

My experience, skill and litigation methods have resulted in numerous multi-million dollar and significant verdicts and settlements. This is no guarantee as every case must stand on its own merits. Any lawyer who unethically makes such a guarantee of results has not only violated the Rules of Professional Conduct, but is flat out lying to you. We don't have a crystal ball and 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 when to do it to properly maximize your results.

If you have any questions left unanswered after reading this report, please e-mail me at lmk@klegal.com. I'll respond to every question as quickly as possible and usually within 24 hours.

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.

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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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Call for a Free Consultation
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Phone (425) 453-5679 Fax (425) 453-5685