

A photograph of an emergency scene on a wet, two-lane road. In the foreground, a white police SUV is parked on the left side of the road, facing away from the camera. The word "POLICE" is visible on its rear. In the middle ground, a white ambulance with red and blue lights is driving towards the camera. To the right, a white rescue truck with a red and white striped design and the word "RESCUE" on its side is parked. The road is wet and reflects the lights of the vehicles. The background shows a line of evergreen trees under an overcast sky.

Deadly Mistakes That Can Damage Your Injury Claim

A free publication by the Law Offices of James Scott Farrin



Introduction:

The steps you take immediately after an accident can make a big difference in determining how much money you receive for your damages. We know – our firm deals with injury cases every day.

We help thousands of injured people each year, and in all our experience, these are some of the most deadly mistakes we see people make after an injury.

1

NOT CALLING THE POLICE

This is something that happens too often. You're in a crash. The other person seems nice, so you don't call the police. They give you a phone number and promise to pay your damages. But as soon as you call with your bills in hand, they act like they have no idea what you're talking about. When you finally contact their insurance company, if you can even find it, the claim is denied. Don't be a sucker. Let the police investigate and file a formal crash report. It will protect you from these kinds of shenanigans.

2

NOT GETTING IMMEDIATE MEDICAL ATTENTION

Most people don't want to go sit all day in an ER. That's understandable. But you should still seek medical care soon after your injury. There are many options in addition to emergency rooms. You could see a doctor at an urgent care, or even your own primary care physician. There are also other therapists and chiropractors who can see you quickly. The point is to seek the type of care appropriate for your injury as soon as you can. Any delay may be used against you by the insurance company,

3

NOT FOLLOWING UP WITH APPROPRIATE MEDICAL CARE

We all have busy lives. It's tough to carve out time to see a doctor, and sometimes seeing the right kind of doctor is expensive. But two things hinge on how well you manage your follow-up care. First, and most importantly, your health rides on this decision. Dealing with an injury now can save you decades of pain and decreased ability. Secondly, the value of your injury claim rides partly on this decision. If you fail to follow up with appropriate care in a timely manner, your body will not heal as well and the insurance company will almost certainly pay you less money. So, you end up with more problems and less to show for it. That's a really bad deal.

4

TRUSTING THE INSURANCE COMPANY

The adjusters would like you to believe they are on your side, but their evaluation is based on how little money they pay, not whether they are fair. Adjusters are trained professionals; they understand how to manipulate a case to their advantage. While some adjusters are fair-minded, we have seen too many unscrupulous adjusters take advantage of trusting souls. The adjuster may tell you they need a recorded statement from you; this is almost never a good idea. It simply allows them a chance to go on a fishing expedition to find reasons to deny or minimize your claim. The only person you should trust is someone working with you (like an attorney), not someone

5

NOT GETTING ADVICE FROM AN EXPERIENCED ATTORNEY

Time and time again, people tell us the adjuster tried to talk them out of hiring a lawyer. The reason is simple; the adjuster has an advantage as long as you don't understand the claims system. Even if you don't hire an attorney, you should at least seek good advice from an experienced attorney. It can make a huge difference in your case.

6

NOT HIRING AN ATTORNEY

We get it. Very few people really like the idea of getting a lawyer involved. But the sad truth is much of your negative perception of lawyers is fueled by false stories planted by self-interested insurance companies. Plus, the insurance company has their lawyers and professional adjusters lined up against you on the other side. Now, that said, not every case needs representation. There are some cases with little to no injury where representation doesn't offer as much advantage as it might with more serious injuries. But let experienced attorneys help you decide on representation. They'll probably also offer you some useful guidance.

7

HIRING THE WRONG ATTORNEY FOR THE WRONG REASON

Don't make the mistake of choosing an attorney based solely on how cheap their fee is – if they don't have the right experience for your type of case, you could end up regretting your decision in the end. When looking for a law firm to handle your personal injury claim, you should consider things like:

Experience

If you've been in an accident, do you want an attorney who's been handling nothing but personal injury cases for years, or the attorney who works a personal injury case here and there, but mostly focuses on divorce law? Make sure you find out what types of cases your attorney typically works on and how long they've been doing it.

Frequent Communication

How will you feel if you don't hear from your attorney for months on end? Will you always be routed to someone's voicemail and then never called back? We strongly believe a law firm should talk with their clients on a regular basis. If you're considering a particular law firm, find out how frequently they will speak directly with you about your case. Is it a level you're comfortable with?

Courtroom Experience

Most people would prefer not to go to court. Most of the time it is not necessary, but sometimes you have to go to court if the insurance company is not being fair. We believe the client is better served if an attorney prepares the case from day one as though he expects to go to court, so you may want to find an attorney with experience in the courtroom.

Collaboration

We believe in the old saying, "two heads are better than one" and that it's beneficial if your attorney can draw from others' knowledge and experience when working on your case. When considering a firm, find out how many attorneys work on personal injury cases. Do the attorneys collaborate on cases together? What kinds of shared knowledge and experience can they pull from?

Results

When considering a law firm, ask them what kinds of results they've achieved for cases like yours. Often you can find this information on their website. While you shouldn't use a law firm's past results as a guarantee of what they can do for your case, you may get a sense for how much experience they have handling cases like yours.

Client Satisfaction

Does the firm ask their clients to rate their performance after a case is over? If so, ask how their past clients have rated them. Also, ask your friends and family if they have used the firm you are considering and get their thoughts.



Conclusion:

We trust this guide is helpful to you, regardless of the law firm you hire. We firmly believe that if you are armed with good information, you can make better decisions about your case and prevent the insurance company from taking advantage of you.



About the Law Offices of James Scott Farrin

Our firm was founded in 1997 to try to make sure injured people aren't taken advantage of or bullied. Since then:

- We have recovered over \$750 million in gross for over 30,000 clients since 1997. And counting!
- We recovered over \$100 million in gross for over 3,000 clients in 2017.
- And these numbers don't include the \$1.25 billion we helped recover against the U.S. government for 18,400 claimants in a historic class action case.

We've done this because we have lots of quality professionals. Over 35 attorneys. Over 100 staff. 7 attorneys board certified in North Carolina in their fields.

If you've been injured, please call us for a free case evaluation. We're available 24/7 to take your call - 1.866.900.7078 or visit us on the web at www.farrin.com.

Disclaimer: Each case is unique and must be evaluated on its own merits. Prior results do not guarantee a similar outcome. Re Black Farmers Discrimination Litigation, the Law Offices of James Scott Farrin led a team of firms to recover \$1.25 billion for African-American farmers from the U. S. government for discrimination.