

LAW OFFICES OF

JAMES SCOTT FARRIN

# INSIDERS KNOW

*Who do industry insiders  
turn to when they're injured?  
James Scott Farrin, that's who.*

*Here are their stories.*





An insurance adjuster.  
A police officer.  
An attorney.

**The stories in this book have two things in common:**

**ONE**, all of these people regularly deal with the law, insurance companies, or car accidents.

**TWO**, they all turned to us when they found themselves on the “other side,” dealing with their own insurance claim.

And these are just a few samples. We help thousands of clients each year.

Could you be our next success story?\*

*\*Each case is unique and must be evaluated on its own merits. The outcome of a particular case cannot be predicated upon a lawyer's or law firm's past results. Cases or matters referenced do not represent the law firm's entire record.*

*Client identities have been changed to protect their privacy. Images used do not represent actual events or clients.*

## **WE'VE HELPED PEOPLE WHO WORK IN THESE INDUSTRIES (JUST TO NAME A FEW):**

- Medical (*doctors, nurses, etc.*)
- Legal (*attorneys, paralegals, etc.*)
- Insurance (*adjusters, agents, etc.*)
- Elected government (*mayor, judge, etc.*)
- Finance (*accountants, bankers, etc.*)
- Business (*CEOs, CFOs, etc.*)
- Engineering (*technology, clinical, etc.*)
- Clergy (*pastors, counselors, etc.*)
- Law enforcement (*police, etc.*)
- Professional sports (*athletes, etc.*)
- Entertainment (*radio personality, etc.*)
- Education (*professors, teachers, principals, etc.*)
- Transportation (*truck and other drivers*)
- Military (*all branches*)
- First response (*EMTs, firefighters, etc.*)



# THE INSURANCE ADJUSTER

INSIDER ONE



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## WHAT HAPPENS WHEN INSURANCE ADJUSTERS GET INTO A COLLISION?

Ben\* is an insurance adjuster. He makes his living assessing car accident claims then making vital decisions about how much his insurance company pays out to the insured.

While many insurance adjusters may be very nice people, it is their job to have

their employer's best interests in mind, which usually means trying to decrease or minimize how much the insurance company has to pay out to you.

Outside of their job, they're just ordinary humans trying to pay their bills, put food on the table, and get ready for the next day. So what happens when it's the insurance adjuster in the shoes of the victim?

## INSURANCE ADJUSTER BY DAY, STUDENT BY NIGHT

Ben is a part-time graduate student whose day job is working for a large, well-known insurance company. Interestingly, Ben is a liability adjuster for car accidents, like the one he was in. He did not buy coverage from his insurance employer because even with his employee discount, their insurance was still too expensive.

Around Thanksgiving, Ben was taking his dog to the vet and drove forward after the light turned green. All of a sudden, a car rammed into the side of his car and

T-boned him on the driver's side. Ben was thrown around as the impact deployed the airbags.

Ben went to the hospital for treatment, and he filed a claim with his insurance. The woman in the other car admitted that she had run a red light. However, her insurance tried to say that she had no permission to use the car as it was her cousin's car she was driving at the time of the accident.

**As an insurance adjuster who understands insurance company strategies, Ben knew exactly what was happening.**

*I deal with lawyers a lot. I'll be honest, I was told by my [insurance company employer] not to talk to [a lawyer], but I called and spoke to you guys and I felt like you guys were really trying to help me. And that's really what I needed in the moment.*

If the other party's insurance successfully argued that the woman didn't have permission from her cousin to use the car—that the car was technically “stolen”—then they could delay the claims process. Perhaps fortunately for him this time, Ben is all too familiar with the delay, deny, defend tactic that some insurance companies may prefer.

## WHEN INSURANCE ADJUSTERS LAWYER UP

A week and a half went by, and Ben heard nothing from the other party. Meanwhile, he had no car to get to work and school, his finals were about to start, and he was having to regularly go to doctor appointments. With Ben already juggling so many balls, all of which were up in the air, he also had to add in an uncooperative insurance company.

### Something had to give.

And so, after seeing the James Scott Farrin commercial on TV, Ben decided to call us.

## “I JUST DIDN'T HAVE TIME TO WAIT.”

Ben knows that settling a claim can naturally take a long time, but says that insurance companies are prone to dragging a claim out so that it takes longer than it needs to.

### And many people choose to settle instead of fighting for the full compensation they may deserve.

Ben just wanted to get his case settled and get the whole ordeal behind him sooner rather than later. However, most importantly, he didn't want to leave with any sort of debt from the accident when he was so clearly not at fault.

## A GIGANTIC WEIGHT OFF OF BEN'S SHOULDERS

Ben's legal team at James Scott Farrin took charge of collecting all of the documents related to his treatment to present as evidence to the defendant's insurance company, and then negotiated a settlement with them on Ben's behalf.

### Ben's case settled very favorably.\*

Ben said, “I was happy with the settlement. I was surprised—I got more than I expected to get back, and on top of that, all of my bills were paid. So it was an exciting thing.” Ben is healing and feeling much better. He has his mobility back and is almost back to normal, with zero debts from his treatments.\*

According to Ben, the team at JSF took the legal burden off of his shoulders when he was already juggling so many things in his life. From his first call to the firm, the people Ben talked to “really seemed like they cared and sounded like they knew what they were doing and talking about; just very knowledgeable. Even though it is a bigger firm, it sounded like you guys would take care of my case and help me... and that's just what I really needed.”



*Based on my experience and background as a liability adjuster, I know that the adjuster on my case was just extending the process because they didn't want to make a decision on my claim. I know these things.*

*A lot of insurance companies aren't the best and they'll try to get you on little things, and I know how to talk to them because they'll try to shift blame on you, even when it's not your fault.*



\*Prior results do not guarantee similar outcomes because each case is unique and must be evaluated separately.



STOCK PHOTO

# THE POLICE OFFICER

INSIDER TWO



STOCK PHOTO

As a North Carolina police officer, Alex\* had been called to the scene of many accidents. He never considered that he would be involved in one—especially while riding his motorcycle.

And he certainly thought he knew enough about accident recovery and insurance companies that he would never need to hire a motorcycle accident lawyer. Yet Alex was in a motorcycle wreck. When he

realized the insurance company was not going to give him fair compensation, he knew he'd need a good lawyer.

Alex thought long and hard about our well-known advertising and community presence and he said to himself, **“They apparently have a big hammer—I’ll let them swing.”**

Here is Alex’s story.

## THE CRASH THE AT-FAULT DRIVER DIDN’T SEE COMING

On Alex’s way home from work one evening, a car began to head in his direction of travel. Alex was riding his “big red motorcycle,” and he was hoping the driver saw him coming. Apparently the driver did not, and she pulled directly in front of Alex.

Alex’s body broke quite a bit of the motorcycle when he was propelled forward upon impact. EMS arrived on the scene. His motorcycle was towed away, and he never saw it again.

## THE INSURANCE WRECK ALEX DIDN’T SEE COMING

Almost immediately after the wreck, the at-fault driver’s insurance company seemed eager to settle quickly.

Alex was shocked when the offer came in “ridiculously low.” He tried to negotiate a better offer. “They turned cold, they wouldn’t return calls,” he said.

It was then that Alex realized the insurance company was not trying to help him at all or look out after his interests.

**They were looking out for their own bottom line. That’s when he called us.**

*“I’d seen the ads on TV many times, and people would joke about the HurtLine, and I said ‘Well, it’s haha until you need [them].’”*

## SOMEONE ON HIS SIDE

As a police officer who has taken reports at accident scenes, Alex had developed a few preconceived notions about our firm. But when he realized that the insurance company was not willing to play nice, he also realized that he needed someone to fight for him through the legal system.

## INSURANCE COMPANY “REEVALUATES” OFFER

He explained that as soon as the James Scott Farrin legal team began to deal with the insurance company, he got a response within a week saying that they had “reevaluated” their compensation offer. Not only did they pay off Alex’s motorcycle, but they offered him additional compensation.\*

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**“Apparently you got their attention,”  
Alex acknowledged.**

From day one, Alex was impressed with our timely response to his needs. “That packet on the door the next morning impressed me. And then when I called, the attorney said, ‘Well the accident report is wrong.’ And within 24–36 hours [the police] had amended the accident report.”

## MAKING THINGS EASIER

When Alex first called our office, he was amazed at how “well-trained and polite” those who answered the phones were. The paralegal he talked to explained in detail how events might unfold during the case, and she kept Alex up to date.

“This is a difficult endeavor that you’re embarking on post-wreck...” Alex admitted. Yet he was very satisfied after he contacted us. For Alex, his experience went from difficult before we got involved to “easy.”

## “A BURDEN WAS LIFTED”

Since hiring the Law Offices of James Scott Farrin to fight for the compensation that he deserved, Alex feels as though a burden was lifted.

Alex said, “...the monetary realization at the end helped...\* It’s a lot of work, and [there are] a lot of people involved here to pull all that together.”

## “I FELT SPECIAL”

Alex said that, in his opinion, the service we provide at James Scott Farrin is probably above what someone would expect.

Alex confided that he was impressed with how he was treated. “I felt special,” he said. “...I don’t know if there’s anything better that I’m aware of.”



*The motorcycle’s  
settlement\* was  
cleared up after  
I hired you guys,  
which took a  
big financial  
burden off.*

*Your history,  
knowledgeable staff,  
and the execution  
at each step of the  
process made it all  
come together.*





STOCK PHOTO

# THE ATTORNEY

INSIDER THREE

“As an attorney myself, it was important to me to find a reputable, professional law firm to handle my personal injury claim. A few days into the claim, I recognized the enormous amount of time it would take from my own schedule and knew that it was something I could not handle individually.

**From the first call to the last meeting, my case was handled professionally and expeditiously; I never felt that my calls or emails were being ignored.**

Both [my case manager] and [my attorney] were accessible when I had questions, concerns, or just wanted to vent! They both went above and beyond to make sure my case (albeit a small claim) was handled as if it was a significant personal injury claim.

They made me feel more like an individual rather than a case. I cannot say enough about these ladies or this firm. I will always refer my students, friends, and even fellow legal colleagues to this firm because they treated me with respect and diligent care.”

- C.T., NC Attorney  
*Online Review*

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Give us a call.  
*We are here to help.*

**1-800-832-6573**

**FARRIN.COM**

LAW OFFICES OF

**JAMES SCOTT FARRIN**

*Cases handled by lawyers who principally practice in our offices in Durham (Main), Raleigh, Charlotte, Greensboro, NC, and Greenville, SC. Attorney J. Gabe Talton: 280 South Mangum St., Suite 400, Durham, NC.*