

**ATTENTION:
ACCIDENT VICTIM!!!**

Special Free Report Reveals:

5 SECRETS

**THE INSURANCE
COMPANIES DON'T
WANT YOU TO KNOW**

**By: J. Franklin Hartman, Partner
HARTMAN LAW FIRM LLC**

**Concentrating in Auto Wrecks, Personal Injury, Workers'
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Lawyers you can trust

Dear Friend:

If you (or someone you care about) have recently been in an accident, chances are you are worrying about what you should do next. You may also be feeling angry or frustrated, or wondering if there is a reasonable way out of this mess.

You may be asking, "*Can I trust my insurance company to take care of me? How do I deal with the other insurance companies involved? Will I be forced to see the other insurance company's doctor? Should I get a lawyer? Will I lose benefits because I didn't see a doctor right after the accident? Will my insurance company give me what I deserve for the damage to my car?*"

If any of these questions have occurred to you, keep reading.

My name is Frank Hartman. I am a lawyer who has focused on accidents and injuries for many years. Today, more than ever, I am frustrated about how hard it is for people to get straight answers to their questions during this stressful time.

If you've been in an accident, there are some things that you absolutely must know. That's why I've created this report. Things are so complicated and such a hassle these days that many people just give up. This free report details some of the critical things you need to know to get what you deserve under the law.

As a lawyer who works with accident cases day in and day out, I am becoming more and more concerned that honest, hard-working Americans are being taken advantage of by uncaring insurance companies and our legal system.

As a result, I have prepared this report by asking myself this question:

"If my best friend was in an accident, and I couldn't be there to help, what are THE MOST IMPORTANT things I would want him or her to know?"

It is my genuine hope that this information will help you learn the important things you should - and should NOT - do after being involved in an accident.

First of all, if you, a family member or a friend, have been hurt, let me express my sincere sympathy and best wishes for a complete recovery.

Accidents and injuries can be some of the most tragic and stressful events that can happen to a person. I know, because I deal with these situations every day. My law firm has helped many people through these difficult times, and it never gets easy - particularly, if someone has been hurt, disabled or even killed.

With recent changes in the law and with the way insurance companies are handling claims, I am now concerned that you may not get the help you really need. The last thing you want is to be taken advantage of during this difficult time.

HOW DO INSURANCE ADJUSTERS OPERATE?

The adjuster from the other side's insurance company may be very pleasant, appear to be concerned and even try to be your friend. He or she may be a wonderful person, coach the local soccer team, and belong to your church or civic association. But always remember, his

or her job is to protect the insurance company, to find a reason NOT to pay you, or if they must, to make sure you receive as little as the insurance company can possibly get away with. Ideally, to try to "make the matter go away."

This line, reminiscent of Jimmy Stewart, gives you an idea as to how some adjusters operate, "Well shucks, I know you're hurting, but you don't want to make a big deal about this and bother your friends and neighbors, do you?"

The adjuster may try to get you to minimize the nature and extent of the pain, "...shucks, it didn't hurt that much, now did it?" or the impact of any permanent injury, "...you'll be able to play the violin using your left hand just as well". He may even try to get you to accept full or partial responsibility for the accident when it was not your fault, "...I guess you should have paid more attention" or get you to believe it was just one of those things, "...if you had taken the dog for a walk earlier..." or tell you how difficult it would be to recover, "...if I were you, I'd accept this - you'll never get more and the courts have a seven-year back-up. You'll never be able to hire a good lawyer, and they are so expensive..." Hogwash!! Those are insurance adjuster tricks that an attorney can help you avoid.

WHAT MOST PEOPLE REALLY WANT TO KNOW IS:

WHAT SHOULD I DO NEXT?

Before I answer that question - let me suggest **what you should NOT do**. Don't let anyone push you, force you, or threaten you into signing any document or making a hasty decision. This is very common with insurance companies and you may really regret your decision later. Here's why:

The American Bar Association Journal has published an article reporting that certain Insurance Companies have started a new program for their claims adjusters. Under this program, adjusters are encouraged to do "whatever they can" to **get to the victims before they hire lawyers**. They try to give you a small check and also get you to sign a release before you have fully had time to recover or get proper medical treatment! I have had people come into my office after signing one of these releases for \$1000 only to learn later that they needed back surgery! When they went back to the insurance company to see if they would pay for the surgery, the adjuster just laughed and told them they had no further rights since they signed the release. I was not able to help them because they acted too fast in signing the release. Don't let this happen to you!

MAKE SURE YOU READ THE FOLLOWING...

Let me ask you a question: Why do you think they do this? I'll give you a hint - It's NOT for YOUR benefit! The answer though is very simple...

In a 1994 study, the Insurance Research Council found that injured people using lawyers received over TWICE as much money as those without lawyers. And this is AFTER paying the lawyer's fees!

Do you think the insurance companies want you to hire a lawyer when they know they will end up having to pay you twice as much, in addition to paying for your attorney? NO WAY!!

Remember this - an insurance company increases profits by reducing the amount of money they pay out in claims.

Each year, thousands of people never take any action to claim the compensation that they are rightly entitled to receive. This isn't because they don't want compensation. Of course they do! It's just because they don't know what to do - and as a result, they don't do anything. They simply take the money that's offered because they figure that's all they could get.

Most folks don't get help because they get bad advice from insurance companies or are afraid, intimidated, or confused. Don't let that happen to you. In this day and age, we have found that doing nothing is one of the worst things you can do!

TO HELP YOU FIGURE OUT WHAT TO DO NEXT, **HERE ARE FIVE SECRETS** I'D LIKE TO SHARE WITH YOU. I BELIEVE THESE MAY MAKE A **BIG DIFFERENCE** IN THE HANDLING OF YOUR ACCIDENT AND INJURIES AND THE **FINAL OUTCOME OF YOUR CASE**. THESE VALUABLE SECRETS ARE **THINGS THE BIG INSURANCE COMPANIES HOPE YOU'LL NEVER DO!**

SECRET #1:

YOU MUST TAKE IMMEDIATE ACTION TO ENSURE YOUR RIGHTS ARE PRESERVED!

After an accident, a virtual time bomb is ticking! There are important steps that must be taken immediately! Witnesses must be contacted. Evidence must be collected.

Doctors must be seen. The longer a person waits, the less likely this evidence is going to be around when it is needed. If this evidence is lost, the case may be worth much less because the injured party can no longer prove the things that justify a higher settlement.

This is especially true because there is a statute of limitations that limits the amount of time you have to make a claim. You don't want to finally decide to talk to someone about your injury, and then find out the HORRIBLE NEWS that you cannot collect any money at all because you did not act in time!

If you wait, you may well limit the options you have available. You may need to be seen by a specialist. Or you may need to remember events that are easy to forget, even over a relatively short period of time.

If you do nothing at all, you'll end up having fewer options. You may be tempted to simply take what's offered. You can bet that doing nothing is exactly what the insurance companies want you to do! And, this is the exact opposite of what you should do!

After an accident, it is important to seek immediate medical attention. Many people try and tough it out, even though they may be in a great deal of pain and in need of medical care. Some people are even embarrassed to ride in an ambulance! This may be used against you by the insurance company, claiming, "...well, if they were really hurt after the accident, why didn't they immediately go see a doctor?"

**Let me encourage you right now. Please don't wait! Don't be afraid to ask for help. You may be thinking, "*But can't I just work with the insurance company?*" Well, you can, but you shouldn't.

Accepting a check from the insurance company before you have looked at all your options is a good way to kill your case.

SECRET #2:

INSURANCE COMPANIES WANT TO MAKE MONEY, NOT PAY MONEY

Why? Well, insurance companies aren't necessarily the bad guys, but it's very important that you understand that the big multi-million dollar insurance companies want to make money to keep their stockholders happy. It doesn't matter whether it is your insurance company or the other party's insurance company. **The less they pay you, the better their business does.** This is a fact.

Did you know that, out of one dollar of an insurance premium, only about six cents is paid out to people who have been injured? Yet more than 45 cents out of that dollar goes to overhead and profits! It's not uncommon for insurance companies to never even offer a settlement!

At a time when insurance company profits are soaring, this seems to fly in the face of hard working individuals who have been seriously injured and now have to somehow figure out how to get their lives back in order. It's hard enough to make ends meet today. Getting injured shouldn't and doesn't have to make things worse. When you add the stress of trying to negotiate with these professionals, most people don't want to deal with the added pain and simply give up. They take what is offered, and unfortunately, usually end up receiving less than they deserve and less than they would have had they gotten some help.

Should I hire a lawyer?

While it seems that most people should know it is important to seek advice when they are injured, statistics show that many people don't.

Here are four main reasons why people don't seek a lawyer:

1. They don't know if they need a lawyer, so they are afraid to talk to one.
2. They don't know a lawyer personally, so they don't look for one.
3. They aren't sure if they can trust a lawyer, so they don't use one.
4. The insurance companies tell you that you will end up with less money if you

hire an attorney, and people believe this is true. (By the way, it is absolutely NOT true.)

None of these reasons are very good ones. In spite of all the lawyer jokes you may have heard, there are many honest, hard-working and ethical lawyers who can help you deal with insurance company claims. While it is true that a lawyer will usually get a portion of the money you collect from the insurance company, it is also true that a good lawyer dramatically increases your chances of getting a much larger settlement. But that doesn't mean that hiring an attorney is easy and the answer to all your problems. The key is finding the RIGHT one. You see, there is as much difference between lawyers as there is between different doctors, auto mechanics or other professionals. Choose carefully!

Some law firms are personal injury "factories". They specialize in getting as many cases as possible, and hand them over to other lawyers for a cut of the action. Or they simply settle

all their cases for much less than they could have, in order to clear the case as quickly as possible to make room for the next one.

Let me suggest that you steer clear of a situation like this. You need a law firm that will pay personal attention to you, is available, and will return your phone calls promptly. There is a difference!

We think a lawyer should give a personal commitment to ALL of his or her clients. Just look at the back page of this report. We commit to every client we have that they will be treated fairly and according to strict guidelines. Then we GUARANTEE to treat each client with the same respect, the same attention to their case, and the same dignity. I can't stress to you how important this is!

The best way to find out about a specific lawyer is to ask them to send you some free information about themselves, and then meet with them to ask them the tough questions – the kinds of questions I hope my clients ask me – because I want them to be confident that they have chosen the best lawyer for them.

SECRET #3:

TAKE PICTURES...PICTURES...AND MORE PICTURES!

You've often heard it said, "A PICTURE IS WORTH A THOUSAND WORDS". Pictures can be the difference between an average settlement and a great settlement. The right photograph can be a very powerful tool in motivating the insurance company to make a fair settlement offer.

Videotaping is also a very effective tool. Video can show the complete picture of the accident scene. It can show the "loss of range of motion" caused by an injury. It can dramatically show the important aspects of your case. The point is that in an accident we are trying to recreate the past. The more effectively we do that the better.

So, take pictures of your injuries and make a photo record of your stay in the hospital. If your injuries resulted in a facial scar, it is usually worth the money to get a picture professionally done. Professional photos, including close-ups, will show the detail of the scars. When in doubt, get it on film!

SECRET #4:

WRITTEN WORDS ARE POWERFUL...KEEP A PERSONAL DIARY!

It's amazing how quickly we forget the pain and suffering we have gone through. Written words help us remember. That's why we take a shopping list to the grocery store! One of the first things I have new clients do is write out everything they can remember about the accident and keep a detailed pain diary. If they can't write because of their injuries, I have them talk into a tape recorder so my staff can transcribe it later.

This simple secret becomes a powerful tool for a fair settlement. When I put together materials for a case, I always quote from these documents and it is **very effective**. It lets me emphasize exactly what pain my client has gone through as a result of the accident.

It is important because I am using the client's own words and not mine. It gives the insurance company a clear idea of the type of testimony the jury would hear at a trial.

SECRET #5:

KEEP RECEIPTS OF EVERYTHING

Like it or not, dealing with insurance companies is a giant paper shuffle. In the law business, it's called "building the file." Documentation is the key to keeping an insurance company honest and on their toes. If you want to get reimbursed for an expense, you will first have to show proof of the expense.

For example, if you have to hire someone to cut your grass, shovel snow or clean your house, you need receipts to prove you spent the money. It is amazing how many of these reimbursable expenses slip through the cracks. You **MUST** bring them to the adjuster's attention.

Keeping receipts and documentation of these costs paint a very clear picture of the nature and extent of your injuries. My clients quickly realize that the pain of a little paperwork is worth it when it turns into an effective negotiating tool.

DO'S AND DON'TS IMMEDIATELY AFTER AN ACCIDENT

- Don't discuss fault.
- Do have someone call the police and/or medical help immediately.
- Don't deny any injuries you have suffered.
- Do locate witnesses and get phone numbers, if possible.
- Don't give ANY statement to the other person's insurance company.
- Do list the exact location of the accident.
- Do write down landmarks and reference points, if necessary.
- Do take pictures (or video) and write down all your thoughts.
- Don't make up injuries you don't have.
- Do draw a diagram of the accident events and scene.
- Do report the accident to your insurance company.
- Do hire an experienced attorney as quickly as possible.

CONCLUSION

This free report has highlighted a few things you need to do to increase your **NEGOTIATING POWER** with insurance companies. As you can see, it's all an information game. One advantage you have during the beginning stages of your case is that you alone have access to the evidence. The more of it you can collect, the more of it you can use to your advantage.

¹American Burn Association, www.ameriburn.org/resources_factsheet.php

^{2 & 3} Centers for Disease Control & Prevention, www.cdc.gov

SO WHAT ELSE CAN WE DO TO HELP YOU?

In our practice, we've found that many people are FRUSTRATED, SCARED, INTIMIDATED and UNSURE OF WHAT TO DO. Sometimes people find it hard just to ask for help. Others may have already been intimidated by the big insurance companies or others they've been dealing with. Some may even believe that it is wrong to bring a claim for personal injuries.

We've found that once we talk with people about their claim and the legal process, they feel much better and more at ease with the whole process. After talking with us, they understand what's fair, and they feel good about doing the right thing.

We think our clients also appreciate the opportunity to talk with us at no charge, and with no pressure! We make home or hospital calls and we are available 24 hours a day, seven days a week!

ONE THING YOU DON'T WANT IS TO BE PRESSURED!

And we don't blame you in the least! We don't like to be pressured either. That's why you must be careful and take the time to make the best decisions possible. You can't make a good decision if you are under PRESSURE!

One of the reasons I wrote this report is to see if we can be of help to you. We would like to tell you about your legal rights and answer your questions without any pressure to hire us and at NO COST TO YOU!

WE'RE OFFERING YOU...

A FREE INTERVIEW - either by phone or at one of our offices, whichever you prefer. We'll talk about your accident and related injuries and discuss your legal rights or whatever you would like to talk about.

We will answer any questions you have about our legal experience. It is our hope that during this interview we can help you with the following:

1. Find a way for you to get compensated for your injuries and get the medical help you need.
2. Find out if the big insurance company you are up against is withholding benefits you are entitled to, or pressuring you to make a quick settlement.
3. See if you may be exposed to risks you may not realize that could spell disaster for you.
4. And LOTS MORE!

Remember, you are under no obligation and no one will pressure you! We are here to help. That's our personal guarantee to you.

Our goal is to provide you a place where you feel comfortable talking with an expert about your legal options and getting your questions answered. We understand that this can be a difficult time. You may not be feeling well because of the pain of your injuries. Stress and tension can make things much worse. We're here to help.

If this letter makes sense to you in any way, then you've probably got a few questions. Feel free to call while this is still fresh in your mind. Waiting any longer may just cause more

⁴ CDC Childhood injury Report, dates 2000-2006, www.cdc.gov/isa/childhood/images/CDC-ChildhoodInjury.pdf

⁵ www.ncea.aoa.gov

stress or put you at greater risk. We would be happy to get you information that may ease your mind. Remember, the law is filled with tricky time limitations and notice deadlines! Your well-being and recovery is something that can't wait.

Why are we willing to do all this? We want you to see for yourself that there are lawyers out there who are honest, competent, and willing to work hard for your best interest.

You may be wondering how we earn our money, and whether you will ever have to pay an hourly fee. Well, you should understand that we only get paid when we collect money for our clients. We only get paid if you get paid. So we have an incentive to devote ourselves to your case and fight for your rights to ensure that you receive the kind of compensation you rightfully deserve!

Allow us to take a few extra moments to explain our **CLIENT BILL OF RIGHTS**. Lawyers will tell you that it is impossible to offer a guarantee in the legal business. HOGWASH! We say that all clients should settle for nothing less!

Remember - your attorney WORKS FOR YOU...not the other way around.

CLIENT BILL OF RIGHTS

At Hartman Law Firm, LLC we believe we can promise our clients quality service with personal attention. We believe that, as our client, you:

- have the right to our respect
- have the right to talk to your attorney when you call
- have the right to expect competence from our firm and all who work here
- have the right to receive attention from us
- have the right to our loyalty to you and your case
- have the right to know the truth about your case
- have the right to efficiency in your legal representation
- have the right to make the ultimate decisions about your case

If you think this approach is fair, and you want to take advantage of the free consultation, with no obligation, just give us a call. We will personally set time aside for us to talk. Thanks again for ordering this free report. We look forward to hearing from you!

Warmest Regards,

J. Franklin Hartman Hartman Law Firm, LLC

To schedule a time to talk, call us anytime...24 hours a day/7 days a week!

1-843-300-7600

P.S. Remember, trying to do it yourself usually ends up causing more frustration for you, and results in about half as much money in your pocket. If you call our office, we will arrange a conference to discuss your case at no charge. This can be either at one of our offices, your home, a hospital, or any convenient location. You can ask any questions and we will frankly discuss options available to you.

P.P.S. This free meeting puts you under no obligation to use us as your law firm. Our job is to help you and counsel you, but you are the one who makes the decisions! We will not pressure you in any way.

P.P.P.S. Learn more about us at www.thehartmanlawfirm.com