

Filing An Auto Accident **CLAIM** In Massachusetts?

Have A Look At This Useful Info Before
You Take The First Step



Louis S. Haskell, Esq.

FILING AN AUTO ACCIDENT CLAIM IN MASSACHUSETTS?

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YOU TAKE THE FIRST STEP

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TESTIMONIALS

"I am an attorney myself. A lawyer that represents himself in a case has a fool for a client. When I need representation for myself, I hire Attorney Haskell. When friends and families have cases I need to refer to a lawyer, Attorney Haskell is always the one."

- David

"Attorney Haskell took a very good care of my dad's case. My dad does not speak English at all. He has many staff who could speak my language and that made my dad felt comfortable."

- An Auto Accident Client

"When I went to him, he listened to me, answered all of my questions, and took care of my financial problems very quickly. All of his staff are friendly and helpful. I would recommend him to anyone."

- A Satisfied Client

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AUTHOR INTRODUCTION

To me, being full service and client-centered is not a cliché. I have spent a lot of time thinking about and executing how to be "full service" and "client centered". We are well staffed so that there is always a friendly and knowledgeable person to help you with your day to day needs that occur within the course of a case. On the other hand, I meet with every one of my clients. I have been practicing law since 1987 and have personally handled thousands of accident cases, personal bankruptcies, and tax returns. I know how to make deals. I know how to fight and I know when each is the better course. For any case within my practice areas, I know what you need and I know how to figure it out. I know how to get the best result from your point of view with the least amount of grief and aggravation to you. The success of my practice speaks to the truth of this statement.



I am not from Lowell or even New England, yet no one handles more Lowell motor vehicle accidents than I do. Nobody in the City of Lowell files more bankruptcy petitions than I do. I have represented roughly ten thousand injured victims of motor vehicle accidents. I have successfully

navigated thousands of people through bankruptcy. I have built a tax practice that enables us to do everything from the simplest individual tax return to full service business bookkeeping and tax filings, audit defense and the like. I am a Certified Acceptance Agent and a member of the Tax Court Bar. I do not believe that anybody else in this area offers the variety or quality of services than I do, and yet I am priced like a plain vanilla tax preparer with no credentials. Our success rate on the immigration side of the practice is extraordinary.

I am told that when writing a description like this that it is important to pick your niche. I do not accept that. I believe that it is possible to do it all; to be fast, to be friendly, to be affordable, and to be the best at everything that you set out to do. On the accident side, we do attain the best settlements in the least amount of time necessary, with all of the ancillary matters taken care of such as medical bills, vehicle rentals and the like. On the bankruptcy side, no one with my experience and success rate charges fees as low as I do. My clients get through the process with the minimal amount of aggravation to them possible. On preparing personal tax returns, we promise new clients from H&R Block, Jackson Hewitt and Liberty Tax Service that our fees will not be more than half of what they were paying while getting them the largest refund the law allows. I have rarely had to reduce my fee to honor this guarantee, and yet I am a full service lawyer providing all of

the services and expertise that comes with that title. On the immigration side, our record of success in the Immigration Court is unrivaled and yet I am charging the same as what a lawyer with a fraction of my experience and nothing approaching my education and training would be charging. I do all of this while surrounding myself with a friendly and knowledgeable staff, who are capable of taking on each of the subcomponents of what I am offering and doing it as well as I do. This is unsurprising, because I trained them myself. I work harder than everyone else. During tax season, I will work ninety straight days. I consider a fifty hour workweek to be part time. Beyond that, I even have an educational pedigree that is unmatched in this area having graduated from Brandeis University *Magna Cum Laude*, in 1983 and receiving my law degree from the University of Virginia School of Law, a perennial top ten, law school in 1987.

STEPS TO AN AUTO ACCIDENT CLAIM OR A LAWSUIT

An auto accident can become challenging because there are a lot of ducks that would need to be put in a row, and not all those ducks would be obvious. For example, the person would need to make sure they had their car properly repaired. This is because cars are now built with unibody construction, plastic bumper cover, and other features – which are actually designed to hide their damage.

In a typical rear-ender case, I would receive an appraisal to replace the bumper cover and it would be quoted at around \$500. Later, the insurance company would argue that the only damage was a piece of plastic, which only cost \$500 to replace, so this makes it questionable that the occupant would be severely injured.

When the car is repaired and the bumper cover is removed, the reinforcement bar, or rebar – a large piece of structural steel, is revealed. The rebar is what was actually protecting the occupants of the car. In most such cases, the rebar is bent.

The rebar generally cannot be repaired so it would have to be replaced. It would not provide protection once it was bent. Right off the bat the cost of repairs, including a replacement of the rebar and bumper cover, would come up to around \$2,000.

Suddenly \$500 worth of damage would start to add up. There would commonly be frame damage also, and the cost for that could go quite high. The point is, just by looking at the car from the outside would not tell how hard the impact of the accident was.

The insurance company would gladly take a picture of that car with such “small” damages, and then ask how the person had gotten injured to the extent they were claiming. This is merely an example of something that is not obvious to most people that may dramatically impact the value of the collision related injury claim.

What Paperwork Would Be Needed To File An Auto Accident Claim?

A number of documents would need to be lined up, police reports for instance, and witnesses would need to be identified. Furthermore, it is important to keep all of the prescription receipts, work notes, photographs of damaged vehicles and other accident related papers. Damage photos are extremely important since they tell the story of how the accident happened. Prescription receipts are important, too. As a matter of fact, I routinely ask for them on the day I first meet my client. However, since it is such a small, easy purchase from a pharmacy down the



street, my clients would usually say they did not want me to worry about it. Although this may be true, we could use that prescribed medicine as a proof that my client is severely injured, and in need of immediate treatment. At this point, I have to explain to them that if they gave me the prescription receipts, I would get their purchase reimbursed, but clearly that would not actually be why I wanted it. The fact of the prescription helps to prove the extent of the injury.

Without the receipts, I would not be able to confirm that my client actually needed the medication since I would not have a record to prove they actually took it. Even a simple thing like prescription receipts can become an important part of the case.

The client seeing their family doctor and following all of the doctor's instructions would be a part of setting up the case as well as part of recovery process. Getting these ducks in a row can become a real hassle, particularly because we have a hybrid no-fault system. In Massachusetts, the no-fault insurance, also known as Personal Injury Protection (PIP), would pay the first \$2,000 in medical bills, and then the person would have to go through private health insurance.

The car insurance would pay the co-pays and deductibles that the private health insurance would not pay. To keep it short, it is a messy system with a lot of unnecessary complication.

HOW DO AT-FAULT AND NO-FAULT STATUTES APPLY IN MASSACHUSETTS?

Massachusetts is a hybrid state, we have no fault, but we have preserved the negligence, or at-fault, system as well. We call no-fault insurance "Personal Injury Protection", or PIP, which is at most \$8,000 worth of benefits. In addition, PIP benefits are available to pay for medical bills and wage loss regardless of who is at fault.

In Massachusetts, we call lost wages "diminished earning capacity," but as a practical matter, it pays the person for time lost from work regardless of fault. For example, if I rear-end someone and I get hurt – the accident is my fault and I am injured, but I would also have doctor bills and lost time from work. My insurance company, or PIP, would reimburse my expenses up to \$8,000.



Since we have the fault system, meaning that if I rear-ended someone and they were injured, they could sue me and my insurance company. We also have the tort threshold, requiring the person to have at least \$2,000 in medical bills in order to bring that lawsuit, or claim, against the at-fault party for the injury.

Are There Comparative Fault Or Contributory Negligence Rules In Massachusetts?

Yes, and that is also a hybrid system. Basically, if someone is more than 50% at fault in an accident, they would not receive any compensation. If they are less than 50% at fault, but more than 0% at fault, then they are subject to comparative negligence. For example, if someone is 20% at fault, their recovery would be reduced by 20%, meaning injuries worth \$10,000 would only get a return of \$8,000.

How Important Is Comparative Negligence?

It depends on how bad the comparative negligence problems and the injuries are. Obviously, if you are deemed to be fifty-one percent at fault, and thus receive nothing, that is important. If you are deemed to be one percent at fault, that is not so important. If you are fifty percent at fault in a small case, then your case is fifty percent smaller. If you are fifty percent at fault and your underlying case is otherwise worth \$1,000,000, comparative negligence is a big deal.

What Are The Main Issues With An Auto Accident Case?

There would only be three issues with a motor vehicle accident or any other negligence case. The first issue would be liability, meaning who is at fault. The second issue would be damages, or how badly injured the person is. The third issue would be causation – how much of the damage was

caused by the negligence.

The causation piece can be interesting. One of my clients had knee surgery some years before the collision, but his knee was otherwise fine. He got into a car accident and it re-tore the ligaments, so he needed another surgery. As he was leaving the hospital after the second surgery, he was slammed into again. His knee was reinjured and he needed another operation. This case clearly had all kinds of interesting issues in terms of causation. The knee was definitely damaged, but we have to determine who is responsible for what. This was a particularly extreme case, but it is common for accidents to aggravate or re-injure preexisting conditions.

In general the at-fault party is responsible for the new damages, including all the new symptoms that they cause. Many people have arthritis or herniated discs and other degenerative changes and do not know it because they have no symptoms. If the collision caused the symptoms to start, then you have causation and the at-fault party is responsible. By the way, in the area of medical malpractice we are usually dealing with cases where there was already a problem before the doctor made it worse, but there is still causation. We have made great recoveries in cases which had a mixed causation, either because of pre-existing conditions or multiple accidents.

The only potential losing cases would be either the driver was

at fault, the tort threshold was missed (there are not enough damages for the medical bills to come up to \$2,000), or both. After that, it would become more of an issue of what was justified and what was worth the time and effort.

Many situations can arise when the car only needs minor repairs. There might be a dent in the rear bumper, which would cost about \$400-\$500 to repair. This would go into the insurance company's Minor Impact Soft Tissue unit (MIST). For a MIST case, offers are often quite modest.

It is important to get out of the MIST unit. In most cases, this is not difficult. Generally speaking, insurance appraisers miss a lot of damage in the initial appraisal. It is imperative that the appraiser be brought back for a supplement.

If someone came in and was truly a MIST case, they should know there was very little money to be made. If they truly do not understand, it would be preferable to avoid them. Clients who believe their minor neck sprain is worth a million dollars, while there is only a scratch on their rear bumper, are never going to be happy no matter what you do. On the other hand, you do not want clients who are simply going to accept the lowball offers insurers often make in MIST cases either. The truth is injury and property damage do not always correlate.

What Is The Statute Of Limitations For Bringing A Personal Injury Lawsuit in Massachusetts?

In general, it is 3 years; although, children are exempted until their 21st birthday. The three-year statute of limitations comes into play at age 18, but this does not apply for medical malpractice cases, so this would only be for car accidents and general personal injury.

The statute of limitations is six years for contract cases, which can apply to personal injury protection benefits, uninsured motorist claims, and things like that. In the contract cases, the person would be going against the contract of insurance instead of the car that hit them and their insurance company.

HOW ARE ACCIDENTS INVOLVING TRACTOR-TRAILERS DIFFERENT FROM REGULAR CAR ACCIDENTS?

They are different. Not just in terms of the damage they cause, but in the way the accident happens, and in the theories of liability. For example, their braking system is very different from what an automobile would have.

A truck on the interstate will travel over three hundred feet before its brakes can stop it. Fortunately, truck drivers also have a different view of the road. As I was researching one of my cases, I actually had the opportunity to be driven around in a tractor-trailer, and I had an opportunity to observe this difference for myself. This is very important to understand; because, I have had cases where the defense asked, “Hey, what was the truck driver supposed to do?” It turns out, because of the amazing view of the road the truck driver has, there is plenty of actions the driver could have taken.



It is good to have the perspective of what the view is like from a tractor-trailer. The average juror, average insurance adjuster, or average lawyer would not have the same view when they drive down the street. The driver of a tractor-trailer would have a view of what is in front of them that

would be so much better and so very different from what everybody else could see.

In addition to having a better view of the road and a much greater braking distance than it would be for an automobile, a tractor-trailer has far less maneuverability. When they try to swerve, they jack-knife. The driver must be aware of these differences, and adjust speed and following distance accordingly. The tractor-trailer driver needs to be far more aware of the road conditions than other drivers.

They do not have minor accidents. When things go wrong, they go very wrong. Tractor-trailer collisions usually involve serious personal injury, or death. As such, tractor-trailer operators are expected to see things and react in a way in which the average driver would not. It is fair to hold them to a different standard.

Do Tractor-Trailer Drivers Need A Special License?

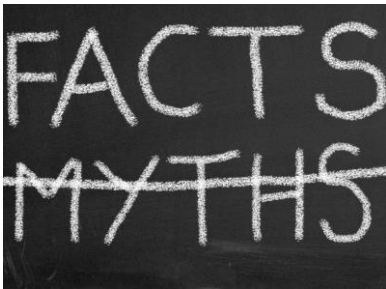
They would need to have a CDL, or Commercial Driver's License. They have the highest grade of license; because, they are driving a large vehicle, which is difficult to operate, and extremely destructive when it is not operated safely. They are held to the highest standard of care.

COMMON MISCONCEPTIONS ABOUT AUTO ACCIDENT CLAIMS

Five or ten years ago, I would have said the number one misconception people had, was the idea they should go to the “accident doctor,” as opposed to going to their family doctor.

I think people are becoming increasingly more understanding, if they get into a car accident, they should just call their family doctor. People should treat a collision related injury the same as they would do for any other malady, or illness, or injury they may have.

There was a time when people, who got into an accident,



would go straight to someone like a chiropractor, without ever having consulted their family doctor. Insurance companies used to have a lot of fun with

such behavior. Now, the two big misconceptions involve correlation of property damage with injury and the impact of injury claims on insurance rates.

Correlation of Property Damage With Injury

This misconception occurs in both directions. Sometimes people believe that just because their car was destroyed, they are going to get a lot of money on their injury claim. That

does not have to be true. It is possible to be in serious accident, and not be injured at all. What a lot of property damage does is make it more believable that the injury really is from the car accident. After all, if the car folded up like an accordion, it is easy to believe that whoever was inside of it did get seriously injured. If that person has complaints of injury, diagnoses and treatment that are all consistent with a serious injury, the severe damage forces the insurance company to accept that the injury was serious and caused by the collision. However, serious property damage without very much treatment may still indicate only a minor injury.

On the other hand, the mere fact that there appears to be only a small amount of damage to the car does not necessarily mean that there is little or no injury. I have discussed elsewhere that because of the way cars are now built; they tend to hide their damage. What might appear to be simply a dent to the bumper may actually be a destroyed reinforcement bar or even significant frame damage. It is common for the insurance company to come and write a three or four hundred dollar appraisal and later turn around and write a two or three thousand dollar supplement when the car is pulled apart at the body shop and the true damage is revealed. As a result, what appears to be small damage is not, and thus the injury that results is consistent with the actual damage as opposed to the apparent damage.

On top of that, even very minor collisions in which there really is a small amount of damage to a car can nevertheless cause some fairly significant injuries. This is particularly true if the person was predisposed, for some reason, to injury, or if they were positioned in the car in such a way that with the angle of impact they were jolted in a manner that the body is not designed to be jolted.

Injury And Insurance Rates

One very common misconception is that being injured in a motor vehicle accident in Massachusetts will impact the driver's, or owner's, insurance rates. Car insurance is not like homeowner's insurance. Bringing a claim does not, by itself, cause any problems.

A person's rates cannot go up in Massachusetts unless they are more than fifty percent at fault for an accident. As a result, a driver who is recovering money from the at-fault vehicle cannot see a rate increase, and if they are surcharged



they should appeal it. I have won a number of insurance surcharge cases over the years simply by showing the hearing officer that the insurance company for the other car paid the claim, even if they reduced it by fifty percent. By the way, this issue also comes up in uninsured motorist claims. Uninsured

motorist claims occur when there is no other insurance company to recover from, so you bring a claim against your own insurance company. If your insurance company is acknowledging that the other driver was fifty percent or more at fault, your insurance company cannot surcharge you.

The other issue that comes up in this arena is the impact on an at-fault driver for bringing a PIP claim, or the passengers of an at-fault driver bringing an injury claim against the at-fault driver. In Massachusetts, if you are the at-fault driver and you have caused more than five hundred dollars of damage, you are subject to a three point surcharge. If you are an at-fault driver and you cause over two thousand dollars of damage, such as property damage, medical bills incurred, towing expenses, and car rental fees, then you are subject to a four point surcharge. However, if you are the at-fault driver and you are responsible for hundreds of thousands of dollars of damages and the death of three people, your surcharge is still four points. Generally speaking, by the time somebody has made it into my office asking what is going to happen to their driver if they bring a claim, the driver is already subject to the maximum four point surcharge and is never looking at anything less than a three point surcharge. As a result, there is rarely a correlation between somebody making an injury claim and their driver's insurance rates.

Correlation Among Immediate Pain, Injury, And Settlement Value

A third common misconception involves the issue of when people begin to experience pain and the severity of the injury and its ultimate impact on the value of the case. This can be a complicated area, and the simple theories are generally incorrect. In most cases, people feel worse the day after the accident than the day of the accident. Commonly they feel worse a few days after that, or even a week, or months later. Closed head injuries, such as concussions, can be particularly difficult this way. Knee or disc injuries can also be difficult. There is no one size fits all formulation. A number of people have walked away from accidents only to find a week or so later that they are severely injured as a result of the accident.

Other people have been whisked away from the scene by ambulance and have had a very difficult early course of treatment in the hospital only to find that they are much better a short period of time later. If the human body were simple, doctors would not need to spend so much time in school. The basic point is that if you are hurt from the accident, you are hurt from the accident, and if you are not, you are not, and the timing of things is not always so straightforward.

‘Huge Damages Can Always Be Claimed In Personal Injury Cases’

In terms of the process, some people do have unrealistic expectations, at least in terms of money. The propaganda mill that labels me as an “ambulance chaser” also makes getting into an accident seem like a lottery where everybody who has been hit has won and will get millions of dollars because they have a sore neck. Unfortunately, that is not true.



Insurance companies are very tight, so the attorney who represents injured people has to fight with them for everything. Juries are not very generous these days, so the attorney needs to prepare the case strenuously, and get everything ready to get a proper result.

Some clients have unrealistic expectations regarding time, meaning they expect to get their money shortly after they finished treating. We are quite good about managing these things because I have my own system. Because we have such good communication with the clients, we have usually begun collecting records before they complete treatment. We usually know when they complete treatment right away. Although I cannot control how long a client treats, how long it takes a doctor to send us records or, within limits, how long

it takes an insurance company to evaluate a case, I do control how long a complete medical package sits in my office before going to the insurance company, and that is twenty-four hours. If we are not forwarding the demand package electronically, it goes out in the next morning's mail. In this way, we can at least minimize the amount of time between the conclusion of treatment and the first offer.

'My Case Is Worth A Million Dollars'

I do not discuss money with a client until the insurance company makes the first offer. There are a number of reasons why I do this. I tell the clients that until they have finished treating, we really would have no idea what their case was worth. Anyone who claims to know the value of a case before a client completes treatment is not being honest with the client.

Moreover, if there is no money on the table and we asked a client how much their case was worth or how much they wanted for compensation, then the client would always say they thought their case was worth a million dollars. They would be negotiating with me at that point.

When we receive the first offer, I communicate it even if I hate it. There is generally a more sober view when there is money on the table; it is when we are talking hypothetically.

When the insurance company makes an offer, we can discuss

the insurance company's point of view and discuss what parts they got right and what parts they got wrong and, more importantly, what parts they had undervalued. This gives me a chance to see where my client is coming from, and helps the client to understand the process.

At that point we can have a serious conversation about what the case is worth, what we think about the offer, and what would make both the client and me happy.

'A Lawyer Can Get His Client A Million Dollars'

One of the problems with discussing values in the early stages is that some lawyers feel they need to demonstrate to their clients that they will fight for them and get them their "million dollars". Clients then get upset when the insurance company offers them \$10,000, as they were expecting a million.

This situation tends to cause a lot of distrust, disappointment and anger, and frankly, I would blame the attorney for that. The attorney needs to be the professional and it is the attorney's job to communicate honestly. If they feel that for business reasons they should not or for practical reasons they could not communicate honestly, then they should at least avoid communicating things that are false, or otherwise misleading to the client.

Evaluating a case when a client walks through the door

always results in a false evaluation. It simply cannot be done with extraordinary limited exceptions.

‘The Auto Accident Involving A Police Cruiser Will Settle Within A Routine Timeframe’

We handle a lot of accidents involving police cruisers. As a matter of fact, the city of Lowell has a large police department. They get into a number of accidents and it can take a long time when suing a municipality, or other government entity in Massachusetts.

When my clients come in after being involved in a collision with a police officer, or other government vehicle, I tell them right up front that I would gladly take the case, so long as they agree to be patient. In fact, a case that involves the police does not bother me at all. However, the client needs to understand that we would have to work together for a few years on this and that there would be nothing I could do about it. I have laid out the issues in some detail in my blog *“Accidents Where The Government Is At fault - There Are A Lot of Rules And They Generally Do Not 'Just Settle'.”* Basically claims against the government are handled differently from other claims. The special rules make it easy for them to delay the claims. We generally settle these cases, but not until the case is close to



trial and that is usually three years or more after the loss.

As long as the attorney communicates in an appropriate way, most clients are reasonable. They understand the truth if they were told the truth. Most of my clients have been patient with the process and they have gotten the appropriate result.

SHOULD THE PERSON TALK TO POLICE WITHOUT A LAWYER?

The person would have to talk to the police at the scene because I could not imagine how someone could tell the officer they did not want to talk to them. It would be a good idea anyways because it is a "civil" situation. There are no Miranda rights in civil cases. In civil cases, the "right to remain silent" is not beneficial. People should let the officer know their side of the incident, so that the officer does not write a one-sided report.

This would be particularly true if it were a common intersection accident, where somebody had the red light and somebody else had the green light. We would not know who had which light. The other person will probably claim to have the green light. As such, people telling the police they did not want to talk, would make it seem like they had the red light, even if they actually had the green light.

A person would appear guilty by avoiding the police in these situations. Everything a person does in the context of an auto accident is ultimately evaluated by an insurance adjuster. They examine the context in a way a jury might look at it even if the case would not be near a court room.

I do not know how after an accident anyone could explain to

a jury that they did not want to talk to the police. It would make the jury wonder what the person was hiding and, at that point, they would more or less be dead in the water. I wrote a blog which discusses this issue in more detail at:

<http://attorneyhaskell.com/2015/09/04/reasons-for-calling-the-police-after-you-have-been-involved-in-a-collision/>

Is The Case Doomed If The Person Had Received Some Sort Of Citation?

This would depend on a lot of things, particularly on what the person had been cited for in the first place.

I handled a case where my client was under 18. She had stopped at a red light late at night and was rear-ended. She was cited because here in Massachusetts people under the age of 18 are not allowed to operate alone at night. The case actually went to trial and the jury returned a question regarding the fact she was not allowed to be driving.

The judge responded that they were not to consider that because frankly, it had nothing to do with the accident. We won that case because she had stopped at a red light and she had been rear-ended. It was the other driver's fault. Being under 18 years old was not the cause of the accident.

Sometimes the person might get cited for things that really had nothing to do with who was at fault. Sometimes the police

officer might be wrong. We have handled and won a number of cases involving ambulances, tow trucks, or police officers, or their family members where the officer came to the scene and cited my client, even though my client was not the one at fault. It is naive to believe that there is not a good old boy system at work, but that system can be fought successfully.

We have handled cases where my clients needed to be taken to the hospital immediately. The police officer may never get my client's side of the story. They may issue a citation based on that, but we are later able to beat it. Police are people. They can make mistakes. I have had cases where the police officer was confused as to who was driving which vehicle!

On the other hand, the case would be doomed if the person ran a stop sign and then hit somebody. They would get cited for running a stop sign, but in that case the accident would actually be their fault. The citation merely documents their liability.

WHAT TO DO IF THE OTHER DRIVER'S INSURANCE COMPANY CONTACTS YOU?

There would be absolutely no reason to talk to the insurance company at all, if the person was not bringing a property damage claim, asking the other driver's insurance company to pay for the damage to their car.

Even if the person did not have a lawyer, the person could just refuse. The insurance company has absolutely no right to a statement, although they may claim to have such a right. Even if there is a property damage claim or an injury claim, it is better to hire an attorney for the injury claim and let that attorney set up the property damage claim. If you hire an attorney, then you can just refer the insurance company, even your own insurance company, to the attorney.

Does The Person's Own Insurance Company Have To Be Notified If The Accident Was Not Their Fault?

This would have two answers depending on whether or not the person used an attorney. I prefer for my clients to stay as far away from insurance companies as possible, and I prefer them not talking to the insurance company about anything.

I like being able to control the narrative and I want to be able to protect my clients from all of their tricks. If the person was

making a claim against their own insurance company, then they would be obligated to notify their insurance company.

Notifying their insurance company is something I would do for my client, but the insurance company would have a right to know. They would have a right to know fairly promptly.

Does The Victim Have To Notify The Other Driver's Insurance Company Of The Accident?

This would depend on what the person wanted from the other party's insurance company. If the person did not have collision coverage, so they needed the other insurance company to repair their car and put them in a rental car, then they would obviously need to contact the other insurance company relatively early in the process. If there were also going to be an injury claim, I would prefer to notify the other insurance company myself, rather than letting it be open season on the client.

Unfortunately, since the person would be dealing with the other insurance company, they would have a right to do their "investigation", which always seems to take a month. The clock does not start until the insurance company is notified.

In case of an injury claim, notifying the other insurance company can wait and it probably should. The timing of when the other insurance company needed to be notified of an injury claim would frankly be a matter of judgment. There is

no one-size-fits-all rule regarding this, but there would be no reason to be in a hurry to tell them.

The person must mention their injury if the insurance company asks about it. However, there would be no need to mention it if the person called to talk to them about their property damage. It would not be a priority to contact them to let them know specifically.

Is The Insurance Adjuster Your Friend?

No. When someone wants to deal with the insurance company, they need to know what it is they were dealing with. I wrote a whole blog called “*The Insurance Adjuster Is Not Your Friend*,” because when they call from the insurance company, they pretend to be sweet, friendly, and useful – when in fact, they are the opposite.



Insurance adjusters have many tricks, which is why trying to settle with an insurance company without the help of an attorney would be challenging.

IMPORTANCE OF FOLLOWING MEDICAL TREATMENT AND APPOINTMENTS

This is crucial. The person making the claim has the burden of proof. Other people would not necessarily be so quick to believe them. Instead, they would just assume that they claimed to be hurt to get a large sum of money. Certainly, nobody in an insurance company would be quick to believe them – even a jury would need to be convinced to believe these claims.

Let us suppose it was a situation where someone was in an accident so they had to go to the emergency room, and then went to see their family doctor the first chance they got. Next, the family doctor prescribed medicine and sent the person to physical therapy. The person then took the medicine and went to the therapy regularly as scheduled, and attended the family doctor for a scheduled follow-up. In some cases, their family doctor would send them to a specialist for a second opinion.



If the person had done all these things then it would be relatively easy to prove that they had been hurt in the accident. By doing this, they were actually behaving like they were injured from the accident. They did what their doctor,

who is the expert in these things, said they should do.

If the person did not buy the medicine the doctor prescribed; did not show up to a physical therapy as they were scheduled; missed treatments and specialist appointments for no apparent reason, then the insurance company could argue that the person was not conducting his or herself as somebody who had been injured or was really hurt.

Additionally, people in pain would do things to get rid of their pain. If someone did not do those things, then people would question whether or not they were actually hurt or whether they were actually hurt as badly as they said they were. There are certainly reasons why people would miss appointment or decline various forms of treatment, but it also creates an argument for the insurance company to use.

While it may be possible to convince an insurance company or a juror to accept that this person was injured, it could still appear that the injury was minor since the person thought the appointments were not necessary. People who behave like this just end up gutting the value of the case as well as interfering with their own physical recovery.

How Does Maintaining Records Benefit The Victim?

Lawyers are not in the "Truth and Justice" business. We are in the business of applying the law to what facts can be

proven by evidence. All forms of maintaining records are forms of maintaining evidence that enables us to prove the facts that we need to settle our cases. After the initial days of the collision, all documentation related to the accident needs to be maintained. The good news is by keeping physical therapist appointments, doctors' appointments and what not, the client is automatically documenting the injury. Not only is the mere fact of a busy person taking the time to go to the doctor's office or to go to the therapist's office evidence of injury, but the records that the physical therapist or doctor keeps also document the injury. Even prescription receipts tend to provide evidence of injury. After all, they affirm that they were hurt so badly that they needed to buy medicine.

Basically, the doctor will lay out a treatment plan and if the patient follows it, that is pretty good evidence that there is an injury and that it is as severe as the patient says it is. Fortunately, most of the records of this treatment will be kept by the treatment providers themselves. However, there are things like prescription receipts and out of work notes that the client would need to keep copies of.

I do understand that people are generally pushed to the edge in life and that finding the time to go to physical therapy two or three times a week along with keeping all of these various doctor's appointments can be a problem. However, the

solution is not to skip appointments, especially not in any volume. The solution is to talk to the doctor or other provider and figure out the alternative. I know in my office, we are very good at knowing all of the hours of operation of all of the physical therapists in our area. We know who is open late. We know who is open on Saturday. We know who is willing to open late or open on Saturday even if they are not scheduled to do so. Therefore, we can figure out how to accommodate most people's schedules. However, there are people who simply cannot do physical therapy three times a week. Rather than accept a doctor's appointment for three times a week and not follow it, it is important to talk to the doctor about what else can be done. It is better to have perfect compliance with a modified treatment plan than it is to have non-compliance with a perfect treatment plan.

Do Some Clients Avoid Getting Treatment?

Some clients just do not want to take medicine, particularly painkillers. Right now in Lowell, we have a big problem with Opioid addiction. I have clients who will just refuse to take a regular painkiller, so they just will not accept the prescription. In that case, they should at least discuss it with the doctor, so that it is documented.

It would be a bad idea to throw away the prescription because that would imply they never needed it. If the doctor said that

the person needed to take Vicodin because they were in so much pain then that is evidence of the pain. If the prescription is not filled, then the insurance adjuster would argue that was not true because the person never took Vicodin. However, if there is a record that the patient has an aversion to pain killers, that counters the insurance adjuster's argument. This is why it is important to discuss such issues with the doctor.

The other problem that we encounter is simply that people are busy. It is hard to keep multiple doctors' appointments, especially when there may be two or three appointments a week. In addition to work schedules, family issues, and the normal things that keep everybody busy, we also have the car issues as a result of the accident and other stressors in life that are accident related. Because of pain, sleeplessness, problems associated with closed head injuries, and other issues that arise from being injured, people are just not functioning at their very best. As such, there is a tendency to miss appointments that really needs to be guarded against. While it is understandable that people might not be able to keep all of their appointments, the insurance company will use every missed appointment and every gap in treatment as evidence of faking. They are not sympathetic people. They will argue that if they were hurt they would keep all of their appointments because all insurance adjusters are perfect. I think that it is important to make sure that the client understands the

importance of keeping their appointments, not only in the context of getting better, but also in the context of the impact that it has on their legal case. It is important to keep in mind that doctors are pressured from many sources not to prescribe medicine, not to prescribe therapy, not to prescribe diagnostic tests and not to prescribe specialist referrals. So when they do these things, it is only because it is necessary for the clients' physical and sometimes mental wellbeing. It also happens that it helps the case when the clients do as they are told and it hurts the case when they do not.

IMPORTANCE OF EVIDENCE AND WITNESSES IN AUTO ACCIDENT CASES



One disadvantage that I think my clients have is they know what the truth is but everyone else needs to be convinced. They know what happened and it is sometimes hard for them to understand that

everyone else who was not there does not know what happened and thus needs to be shown. The law is not about “Truth and Justice.” Our “truth” is a fact that can be proven by evidence. Thus, evidence is the foundation for what we do.

Hopefully, we would have enough evidence to prove the facts. Without evidence we would not be able to get anywhere near Truth. We would be struggling just to get our facts out. Witnesses can be crucial in any kind of dispute about what happened in an accident, and it would be important to preserve and document the damage to the cars.

I have handled many cases where the damage itself told the story. Property damage does not lie, because the laws of physics are immutable. There would be damage on the cars, which would help us get the image of how the cars came together and under what circumstances. However, in red light green light

cases, the physical evidence is not so useful. Without a witness, it is just difficult to prove who has the green light.

Pictures of the scene and skid marks could also be crucially important. There would be nothing better than a long trail of skid marks, which ended right at the rear wheels of the defendant's car. This would more or less put an end to the discussion of whether the defendant was going too fast. All of these things could be important on the liability side in terms of determining what happened.

I once had a case where my client had proceeded from a stop sign and was slammed into. The insurance company, of course, immediately denied the claim. The fact that the other car came flying over a hill, slammed into, and actually rolled over my client was not taken into consideration. We went to the scene; got the pictures, and were able to show there was a hill there and the visibility was very limited.

The person obviously hit my client very hard, so I was able to establish that at the time my client entered the intersection, it was safe to go, and then this car came flying over a hill. This was all proven through physical evidence and photographs. The fact that my client said the other car was speeding and slammed into her, without any evidence, had no value to the insurance company.

On the injury side, medical records would be very important

because that is where the injury would get documented. It would document the person's damages, their time lost from work, their pain, and their suffering.

The work records would show if the person was missing time from work and how much they would have been paid. We would also want a note from the doctor stating that the person missed work because of the injury.

On occasion we will ask a client to keep a "pain diary" or bring in friends or family members to describe to us the impact the accident has on the client.

This would all be part of building a file and building a case, such that even an insurance adjuster could look at it and realize that the case was actually worth the money we were demanding.

Does It Help The Case If Treatment Is Documented?

Definitely. Every time you go to the doctor, it creates an opportunity to document your pain and suffering in the medical records. The same is true with the physical therapy. It is also beneficial for clients to keep track of their injuries as some pain comes and goes. When you see the doctor, you may have one symptom much worse than the other and that makes you forget to tell your doctor of the other symptoms. Sometimes there are activities you can normally do without any issue, but after the accident, you suddenly cannot. These

are the things you need to take note of and you must tell your doctor the next time you go for your treatment.

The insurance does not take your word for your injuries. However, they cannot lawfully ignore what the doctor says. Therefore it is important that you tell your doctors about all of your injuries. Not only to have the insurance company evaluate your suffering fairly, but also to give your doctor the opportunity to treat you correctly. In some cases, your doctor may want to refer you to a specialist when you have persistent symptoms that your doctor may not be comfortable treating. These are helpful referrals.

COMMON QUESTIONS PEOPLE ASK IN AUTO ACCIDENT CASES

There are a lot of questions that people ask in auto accident cases. Some of the most frequently asked questions are the followings:

Does The Victim Sometimes Get Dehumanized In The Process?

Insurance companies are increasingly being run by computers. Their main program is called Colossus and there is another one called TEACH. These are computer algorithms that values cases.

If this process is not handled carefully, then the entire victim's humanity is stripped down the core. It is important for somebody to put the victim's humanity back in. These are people who have been hurt and their problems would need to be addressed. A computer would not always be very good at doing that because, at least for now, computers do not understand humanity.

How True Is The Reputation Of Personal Injury Attorneys As 'Ambulance Chasers'?

Personal injury attorneys are sometimes called "Ambulance Chasers" and the name calling is probably worse now than it was when I started practicing law in 1987.

The negligence system, the tort system, and the idea of

compensation for injury are actually market-based systems. Nevertheless, the National Association of Manufacturers spends a lot of money propagandizing against them and insurance companies and Chambers of Commerce all rail against them. The injuries caused by a product or activity are what economists call "externalities". The tort system causes people to "internalize" these externalities.

I used to tell doctors that they may not like us lawyers looking over their shoulders and telling them when they had made a mistake, but if we did not do it, then the government would. The doctors really will not like it when bureaucrats show up and tell them step by step how to practice medicine.

This actually happens now to a certain extent so the doctors get very upset. I warned the doctors they would miss us and the old system where quality control came from the courts instead of the government.

What Is The Role Of The Insurance Institute For Highway Safety?

Cars are a lot safer today than they were when I was young, and the driving force behind making them a lot safer is an entity called the Insurance Institute for Highway Safety.

The Insurance Institute for Highway Safety runs crash tests, does research, and comes up with new ways to make cars safer. Insurance companies are not altruists and they are not

out to save humanity; they are motivated to fund the Insurance Institute for Highway Safety because they are tired of paying the clients or lawyers like me when they get injured in car accidents. It is actually cheaper to make a safer car. We "ambulance chasers" have prompted them to do this. It is an appropriate free market response.

What Is The Role Of Attorneys In The Whole System?

Attorneys actually have a very important role in the overall system. When people get injured because of the negligence of others and their lives are turned upside down, it is only appropriate for them to be compensated for that and this is not unusual or strange. In fact, it is an old concept that comes from the common law courts of medieval England.

The person who caused the accident would be wrong. The victim did not do anything to deserve it and yet they had been harmed. The person that caused the accident consequently would have to be responsible for any damages.

This becomes a little bit less clear when it comes to insurance because the person at fault is not the one being held directly responsible. However, insurance enables the victim to be made whole and the insurance company will impose some responsibility on the at-fault party. It is a morality-based system, meaning that wrongdoers pay and the innocent are made whole.

How Does The Contingent Fee System Fit Into This Discussion?

The Contingent Fee System enables people to "afford" justice. It also aligns the incentives between lawyer and client. I was once dealing with an adjuster and I made a counter demand to the offer she made, and she told me the only reason I was doing that was because I want more money. Since I was just representing my client, and I was doing my job to the best of my ability, it is clear that demanding more money is for the benefit of my client. In the end, my mission ultimately is to satisfy my client.



This may be considered as ambulance chasing because the more I collect for my client, the more I get paid. More importantly, they deserve to have somebody to represent them. The contingent fee serves to align my interest with my client's in a more direct way.

The insurance company certainly has plenty of people battling for them. I do not victimize anyone when I go up against an insurance company because the insurance company is well resourced, and well represented. Their people are well trained. They are good at what they do and they have a lot more lawyers on their side than I have on mine. It is easy to feel good about what I do when I take time to think about it.

WHAT QUALITIES TO LOOK FOR IN AN AUTO ACCIDENT ATTORNEY?

The first thing to look for would obviously be experience. The attorney would need to have handled a lot of these cases, even if they did not do so exclusively. I



have handled about 10,000 accident cases, so I have seen enough cases of this type. Of course, I had more or less seen it all when I had handled only 5,000 cases. The attorneys on television who claim to have seen a hundred thousand cases probably have not seen as much as I have, because they would not actually handle the cases themselves. This experience is important because I know how to value a case. I know when the insurance company is being reasonable and when it is not. I know when we should accept an offer, when we should hold out, and when we should file suit.

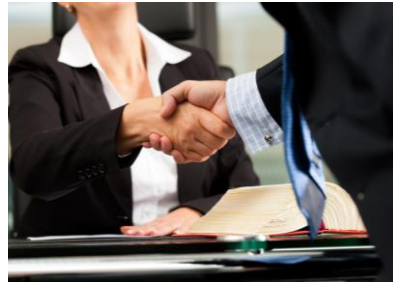
The next big question is whether the client would actually be seeing their lawyer, not the paralegal or the young attorney who was a year out of law school and has four hundred files on his desk. I mean the client should be able to see the attorney whose name is on the door.

I have handled a lot of cases that transferred in from other attorneys, and I am always amazed at how many of the people

who come in from other lawyers would have never even met their lawyer. Sometimes, they had never met any lawyer in their attorney's office. They may have met with the investigator or with the paralegal, the secretary or somebody like that, but they would have never met a lawyer. That is terrible.

Would It Be Important To Meet The Attorney Personally?

I like meeting with my clients when they first come in, but I try to meet them soon thereafter if I am not in. I like meeting my clients about four weeks after the accident, and then again, about eight weeks after the accident. I meet with them to talk about the money at the end and they know that if they needed to see me in between, then I would do my best to make myself available.



It is important for the lawyer to be hands on, although it is not important for the lawyer to do every little thing because there is so much to do with a small period of time. People come in every day to drop off medical bills, co-pays from the doctor's office, prescriptions co-pays, and work notes or whatever, so it would be important for somebody to be there to take care of those things.

It would be important for these things to get dealt with properly, however it would just not be important for me to

actually do it, and frankly, I am just one man so I cannot do everything myself. It is important for me to be involved. The fact that I am involved means I am sitting down with the file and with the client so often going over things. It is this easy because my staff really does take care of all the everyday work. They know I am watching.

I would actually look at the files with the client and they would be asking why they were still getting a certain bill or why their co-pay had not been paid. All this would be crucial.

Finally, I do not know how a lawyer manages a case, or how a lawyer settles a case or tries a case when the lawyer barely knows the client. It is called personal injury because the injuries are personal. The relationship between the client and the lawyer is also personal.

Would Capabilities of The Lawyer's Office Matter In Auto Accident Cases?

In selecting an attorney a client would want to know what were the resources and the capabilities of the office. This would need to be considered for both the front office and the back office. If there were issues like a bill was unpaid or if the client had an issue that they wanted to be dealt with the same day, then they would need somebody who would talk to them and who would help them deal with the issue. The issue might not be earth shattering, but it is important to them. It

might not require the immediate attention of the attorney, but it requires the immediate attention of someone.

Also, in case things became a fight, or if the insurance company was not playing fair or they were not making an offer or not making a fair offer, then it would be important to know whether the lawyer's office had the capability and the willingness to fight.

There are three attorneys in my office and one of them, Maureen Kelleher, has been with me for over 19 years. Her only job is automobile accident litigation. She is not involved in the settlement side of the practice, so when my clients come in, they would not meet her. They would be going through the process of treating, getting the bills paid, and all those things that she has nothing to do with. She would only get involved if the case went into suit or if there was some other problem that required open warfare, which makes her a great resource to have.

Insurance adjusters sometimes try to threaten me by saying if we did not take a certain offer then they would just take the file off their desk and give it to their attorney. Then it would not be their problem anymore. I have actually countered by telling them that if they did not meet my demand, then I would just give the file to Attorney Kelleher and then it would not be my problem anymore either. We are equal on this.

For a solo practitioner, putting cases in suit is to be avoided because they tend to take up a lot of time. When they are busy

running an office and managing a lot of other things, they would not want to be doing those kinds of cases when they did not have the capacity or the resources to do so. Insurance companies know this and give that lawyer smaller offers. Fortunately, I have the capacity and resources to fight on.

When a client has a lawyer who exclusively does this all the time on their side, then it is really easy to stand up and go toe to toe with an insurance company. These insurance companies are much bigger than every lawyer and every law firm out there. It becomes much easier to go toe to toe with them when the attorney has the resources and when they have the capacity to do that.

It can be a difficult balance. The client should consider when choosing an attorney whether that law office would be accessible and look after them and deal with all the little things. This can be a problem in large downtown law firms. The client would have to consider whether this was a place that would stand and fight if it came to that. It can be very difficult to balance all these things, but that is exactly the kind of person the client would be looking for. I have tried very hard to be exactly this lawyer. We take the whole case, not just the part that pays. We settle most cases promptly and fairly, but will fight when we need to. We hold the client's hand through the whole process and tie up all of the loose ends that may need to be dealt with.

WHAT SETS YOUR FIRM APART IN HANDLING AUTO ACCIDENT CASES?

For me, the phrases “full service” or “client-centered” are not clichés; these are words that have very real meaning and I have spent a lot of time thinking about what it is that my clients need and what it is that my clients want. I also think about where these things conflict and how to balance them.

Many of these things are obvious. Clients want to get their bills paid and they want their car repaired. They want to get their health back. I spend a lot of time learning, which are good body shops and which are the opposites. I know all the physical therapy clinics and all the chiropractors, most of the family doctors, all the orthopedic surgeons, all the neurologists, all the TMJ specialists, and most of the other relevant specialists in my area. I know which ones are good and who the client would want to stay away from, who the insurance companies have a red flag on, and that sort of thing.

Of course figuring out the right way to handle obvious situations is fairly basic. Being client-centric actually means talking to the client and finding out from them what they want. After all, there are tradeoffs sometimes between getting the best result and getting the fastest result. That is a client driven decision. Clients have different ability to treat based upon their own schedule and resources. Some clients require more

assistance in dealing with the various issues that arise out of a motor vehicle accident than others. Some prefer to handle many of these issues themselves. We are not a mill operation. There is no one size fits all approach to an automobile collision. An important part of what makes us different is my own willingness to make myself personally available to my clients.

Making myself personally available has certain and very specific meanings. I like to meet with all of my clients at the very beginning of the case. If I am available, I will be a part of the initial intake process. If not, then my staff knows to make the client an appointment to see me as soon as possible after an initial intake. Usually that is the same day or the next day, although that also depends upon client availability. I like to see my clients a month after the accident and again two months after the accident. This is simply an opportunity for them and I to touch base and to make sure that we are all on the same page. It gives them an opportunity to ask me questions and it makes sure that I am fully aware of what they are doing. It also assures that nothing falls through the cracks. In other words, if I am having a meeting a month after the accident, then there should be some serious progress in terms of repair of the car and possibly that the car has already been repaired and paid for. The original prescription receipts should at least have been submitted to the insurance company, if not already be paid. The same might be true with the bills related to the original hospital

visit. Wage request forms should already have been sent out so that we can begin the process of getting the client paid for the time that they have lost from work. In fact, with good employers the wage verification form should already have been sent to the insurance company as should the Personal Injury Protection Benefits Application form. At the same time, the client should already have seen their family doctor and already have an appointment for physical therapy. If the client has not already started the path that the doctor has selected for them, obviously there are a lot of loose ends at this point. Most of that should be tied up by the time of the two month meeting. At that point, the case should pretty much be on autopilot until the offer of settlement. Finally, in terms of the interactions that I like to have, I meet with all of my clients when there is an initial offer of settlement. It does not matter if I love the offer or hate the offer, but I like to communicate the first offer with the client and I prefer to do that myself. This gives me an opportunity to have a heart to heart, but realistic, conversation about what their expectations are, what is realistic, what their willingness to fight is, what I would recommend in their terms of fighting and the like. However, I also understand that for various reasons this might not be the template for every single client. There are some clients who may not have this kind of time to spend with their lawyer. There are others who have various issues that come up along the way and they want to talk to me at some time

that is not on this schedule. I certainly understand that people are busy. Therefore, if they do not have time to see me, they certainly do not have to. I also understand that there are things that come up that are important to them. If they feel the need to see me they are certainly welcome. I do see clients on a walk-in basis, although that is obviously a little bit risky to the client as they may walk in and I may be unavailable, and my staff has carte blanche authority to make appointments for clients to meet with me, if not the same day then the next. Obviously, if a client is abusing this privilege then I will say that to them. Surprisingly, that rarely happens. Again, most people are busy and most people have better things to do than come to see me just for the sake of coming to talk to me. Also, my staff is outstanding at dealing with the routine day to day things that come up during the course of a case. Generally speaking, these people can have their problems addressed without having to see me or having to wait until I become available.

What Are The Most Common Auto Accident Cases You Handle?

We handle the whole gambit of course; cars, trucks, pedestrians, bicyclists and motorcycles. Some of the worst cases in my office have involved tractor-trailers. We have handled some nasty motorcycle cases as well.

A big change I have noticed in the last few years is that the vast

majority of my cases involves rear-end collisions. These rear-enders would commonly happen when my client was stopped at a place where they obviously should be stopped; a red light or a stop sign or in heavy traffic for instance. My client would not have stopped "suddenly and for no reason", but someone slammed into them. These are not the kind of cases that insurance companies like to call "love tap rear-enders".



This kind of accident would usually occur due to distracted driving. For example, if someone was texting, on their cell phone or maybe they were fiddling with their navigations or their handheld devices. This has been happening for a while now, but recently it has just swamped everything else. I do not know the actual statistics regarding distracted cases versus all the other causes of accidents, but I do know that I am seeing a lot of distracted driving cases in my office.

Distracted driving has become the dominant reason we see for accidents. I am sure the insurance industry will be more active when they realize they are spending a lot of money because of this.

We handle everything from the "fender bender" types like a rear-ender where the victim would be complaining that they hurt their neck or they hurt their back. We have also had some

really nasty tractor-trailer cases and we have handled some horrific accidents over the years that I will probably never be able to forget. I have seen enough death, paralysis, broken bones, internal injuries, and extreme skin loss to wake me up in the middle of the night for many years to come.

How Is Your Staff Trained To Help Clients?

First of all, I hire people who are friendly and self-motivated, because these things cannot be trained. Everything else I can teach them. I have trained them to make sure all the bills get paid and paid quickly. On top of that, in terms of the cases themselves, my clients want three things in terms of the bodily injury claim side of it. They want as much money, of course, as they can get and they want the money as quickly as possible. Furthermore, they want it with as little aggravation to themselves as possible and we have spent a lot of time thinking about how to balance these things and to put systems in place. My staff is outstanding at absorbing as much of the burden from the clients as possible. My clients do not fill out paperwork and they do not talk to the insurance company themselves. We do that. My staff helps arrange appointments with body shops, doctors, physical therapy and the like to take some of that stress off as well.

Sometimes delays are necessary to get a proper result and sometimes they are not. For example, we have a rule in this

office where when the last medical record comes in, the demand would need to be out of the door in 24 hours, because all that time between the last medical record coming in and the demand going out could be considered dead time. It would not be adding value to the case. Similarly, because they are always in contact with the clients they can anticipate when treatment is going to end, and time the gathering of records appropriately.

Do You Handle Cases From Other Attorneys?

Yes, and that has taught me many of the things that other lawyers do wrong. It amazes me sometimes when I have cases come in from other lawyers the files are sometimes two years old. The files would contain everything that the doctors and other providers had provided to the lawyers, so everything that was needed to do a demand would be there. For some reason it still had not gone to the insurance company. Sometimes, the basic requests to get these things had not gone out yet.

It also staggers me that many times the client has never met with their lawyer or even any lawyer in the firm at all. I do not know how you can represent a client you have never met with or even spoken to!

How Important Is Communication With The Client?

Oftentimes clients tell me things I did not know. They might

have an injury that I was unaware of. Perhaps things had not been dealt with that I assumed had been. Maybe a bill had not been paid, the car had not been fixed, or they got a referral to physical therapy, but the physical therapist would not give them an appointment. All kinds of things can come up during the course of a case.

Sometimes when they initially came to me, they were not complaining about a headache, but a week later, they have headaches, nausea, dizziness, and such. They might have a closed head injury that took time to appear. Because we are in such communication, we would be able to address these things in a timely manner.



I think we are more unique in this way than we should be. I do not think that what we are doing should in any way be unusual. Anyone who claims to be truly client-centered would do all these things. However, what we do in the area of client communication is what it should be.

DISCLAIMER

This publication is intended to be informational only. No legal advice is being given, and no attorney-client relationship is intended to be created by reading this material. If you are facing legal issues, whether criminal or civil, seek professional legal counsel to get your questions answered.

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Filing An Auto Accident Claim in Massachusetts?

Have A Look At This Useful Info Before You Take The First Step

"I am an attorney myself. A lawyer that represents himself in a case has a fool for a client. When I need representation for myself, I hire Attorney Haskell. When friends and families have cases I need to refer to a lawyer, Attorney Haskell is always the one."

- David

.....

"Attorney Haskell took a very good care of my dad's case. My dad does not speak English at all. He has many staff who could speak my language and that made my dad felt comfortable."

- An Auto Accident Client

.....

"When I went to him, he listened to me, answered all of my questions, and took care of my financial problems very quickly. All of his staff are friendly and helpful. I would recommend him to anyone."

- A Satisfied Client



Louis S. Haskell, Esq.

To me, being full service and client-centered is not a cliché. It is something that I have spent a lot of time thinking about and executing. I offer my clients the best of all worlds. We are well staffed so that there is always a friendly and knowledgeable person to help you with your day to day needs that occur within the course of a case. On the other hand, I meet with every one of my clients. I have been practicing law since 1987 and have personally handled thousands of accident cases, personal bankruptcies, and tax returns. I know how to make deals. I know how to fight and I know when each is the better course. For any case within my practice areas, I either know what you need or I know how to figure it out. I know how to get the best result from your point of view with the least amount of grief and aggravation to you. The success of my practice speaks to the truth of this statement.

Law Office of Louis S. Haskell

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