

*AVOID THEM AND YOU MAY
HAVE A SHOT AT WINNING.*

**1ST
EDITION**

The Ultimate Guide to
ACCIDENT CASES IN FLORIDA

FIVE BIG MISTAKES THAT CAN RUIN YOUR PERSONAL INJURY CLAIM



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At the **MORGAN ■ DRAMIS** Law Firm, we are different.

We do not rely on a high volume of cases. We do not claim to handle every type of law under the sun. We do not want to. We do not need to.

Each year, we accept only a limited number of serious injury, accident and disability cases from the hundreds of people who ask us to represent them. We are not a “**TV advertising personal injury mill.**” Paralegals and assistants do not negotiate our cases with the insurance company. Fewer cases mean that we have more time to devote to you and, we believe, will produce better results overall.

MORGAN ■ DRAMIS has represented accident, injury, and disability claimants and other cases worth millions of dollars throughout the State of Florida. Most of the cases are referred to us by former satisfied clients and by other attorneys. If we accept your case and you are not local to us, we will come to you.

Sometimes the best advice you can get when you are thinking about a lawsuit is that you do not have a claim that can be won. If that is true, we will tell you. We’ll also tell when we think you are better off handling a claim yourself—without an attorney. But, if your case

passes our test and we accept it, you can be assured that you will receive personal attention. We will aggressively represent you, always keep you up to date on what is happening in your case and give you our advice as to whether you should settle your case or go to trial.

We will fully explain all fees and costs to you before we start working on your case. Together, as a team, we will decide on the best method for your case to obtain the best possible result.

Michael Morgan

MYTHS

- If you write the insurance company a letter and are reasonable, you will get a reasonable settlement proposal.
- When you are in an accident and the insurance company calls you to ask for a recorded statement, you have to give them a recorded statement or they won't settle with you.
- All lawyers who advertise that they handle accident cases have the same ability, tools and experience to handle your case.
- The insurance company for the person who hit you is obligated to pay your medical bills as they are incurred.
- All lawyers charge the same fees in injury cases.
- The tort liability system is some sort of lottery that will help you get rich.
- Just because there has been an accident and it wasn't your fault, there must be some insurance company that will pay for your bills, lost wages and injuries.
- If a lawyer refers you to a doctor, that is a good idea.
- Juries in Florida are generous.



Michael Morgan

Who is Behind This Book

- and -

“Why Should I Listen to You?”

I want to first thank you for requesting this book. I think that the information I give you here will help you in your quest to obtain compensation for your injury case.

I have written this book so that consumers could have good, solid information before hiring an attorney or dealing with the insurance company. As I point out later, not every case needs a lawyer! I truly believe, however, that you should have this valuable information right now, for free, before you are pressured by an insurance adjuster to answer their questions or settle your case.

My name is Michael Morgan and I have been representing individuals and corporations in personal injury and other types of complex litigation for more than a decade. I focus my practice to accident, injury and disability cases; so, if you want a divorce or a will, or have a traffic ticket, I can't help you.¹ You can find out more at our firm's web site: www.MorganDramis.com. I am a trial attorney which I believe is valuable to any personal injury victim. Any attorney who is unwilling or afraid to take an Insurance Company to Trial is not equipped to handle your case. Too many attorneys are only interested in settling your case fast and disposing of it and moving on to the next one. At **MORGAN ■ DRAMIS** we fight until we are convinced we have obtained the best possible result for you.

About the Attorneys of
MORGAN ■ DRAMIS

- *Fighting Insurance Companies and big firms since 1991*
- *Listed in Florida SuperLawyers for 4 consecutive years*
- *Lecturer at multiple legal seminars throughout Florida*
- *Board Certified by the Florida Bar in Construction Law*
- *Frequent Lecturer on “Legal Education” for Lawyers*
- *Author of Consumer Books and Reports*



George Dramis

If you live in Florida, call us anyway if you have a case in these areas. We can usually provide you with the name of other attorneys who may be able to help with your situation. We do not charge for this service.

Our two-attorney law firm represents individuals throughout the State of Florida in accident, injury, and disability claims. Our home office is in Sarasota, Florida. My partner, George J. Dramis is a seasoned trial attorney practicing in Florida since 1992.

We realize that a lawsuit may be the most important event going on in your life right now. Your case will be personally handled by us only, George Dramis or Michael Morgan – not a paralegal.

We represent many people who have been injured by the negligence of others. We have also represented families of deceased loved ones in wrongful death cases. While each case is different, and past results cannot be used to predict future success, I can tell you that I have been privileged to help my clients and their families recover millions of dollars in settlements and verdicts from the insurance companies.

Why Did I Write This Free Book?

Insurance companies can take advantage of people before they have a chance to talk to an attorney. For years one major insurance company encouraged claimants to not hire an attorney. Even if you do not need an attorney to represent you in your case, you should still be armed with this important information, right from the beginning of your claim. I wrote this book so that you can be armed with the important information you need, today.

Most attorneys require you to make an appointment in which you would get some of the information that I have provided here. I believe that you should be able to have this information, right now, and without any pressure. The hiring of an attorney to represent you is a very important step that should not be taken lightly.

Frankly, this method of talking to you also saves me time. I've packed a ton of information into this book and it saves me the hours of time that it would take each day just to talk to all of the new potential clients who call. I cannot and will not accept every case and, frankly, each year our firm turns down good cases that simply do not meet our case selection criteria. So, rather than cut you short on the phone, writing this book gives me a chance to tell you what you need to know so that you can make an informed decision about what steps to take with your case. Even if we do not accept your case, I would like you to be educated about the process so that you don't fall victim to the insurance companies.

I Am Not Allowed to Give Legal Advice In this Book!

I know the arguments the insurance company will make — and so should you — even before you file your claim. When you were injured you entered a war zone. The insurance industry has spent hundreds of millions of dollars to inflame the public against you and me. We will be in this together.

I am not allowed to give you legal advice in this book but I can offer suggestions and identify traps to avoid, but please do not construe anything in this book to be legal advice until you have agreed to hire me AND I have agreed, in writing, to accept your case.

What is a Personal Injury Case?

Let's start at the very beginning: Just what is a personal injury case? Lawyers say that they do “personal injury cases” or “accident cases” or “wrongful death cases” and yet, I've learned that not everyone understands exactly what this means.

A personal injury, automobile accident, or wrongful death case is any type of claim where a person has been injured or killed due to someone else's carelessness. If the only damage in your case is that your car got banged up, then you don't have a personal injury case – but you may have a property damage case. We do not handle property damage cases, but there are many lawyers who do so. If both you and your car have suffered an injury, then you have both a personal injury and a property damage claim. In those circumstances, either your insurance company or their insurance company will usually take care of the property damage claim.

If someone's negligence causes the death of another, then this is called a “wrongful death” claim. The law of each state or jurisdiction differs significantly regarding what can be recovered in a wrongful death case. You need an attorney who understands the specialized wrongful death laws.

We won't take your case if you are already represented! If you are already represented by an attorney, this book may raise questions for you. Ask your current attorney these questions. Everyone does things a little differently and we do not accept cases in which another local attorney has already been involved. If you are currently represented, take advantage of this book to increase your knowledge and to ask questions, but please don't ask us to take on your case. We will not steal cases from other attorneys.

**What is, “TORT REFORM”
You Are At War—But It’s a War
That Can Be Won**

The day you were injured, you entered a war zone. Insurance companies and some in the government have declared war on injured people and their attorneys. They have waged the war in the media and their propaganda has had a tremendous effect on juries and their verdicts. This is called tort reform. The success that the insurance companies have had in tainting the minds of jurors has emboldened them to not offer fair settlements until you prove to them that you are ready, willing and able to go to trial.

What Must be Proven to Win a Case?

The law does not demand compensation for every injury. You must prove that someone else was negligent or careless and that it was their negligence or carelessness which caused your injury. If you have suffered an unfortunate accident that is no one else's fault, or if you do not sue the right person, then the law says that you will not win your case.

Do You Really Need An Attorney To Settle Your Case?

You definitely do not need an attorney for every small injury case. In fact, **MORGAN ■ DRAMIS** does not even accept cases where there's little or no property damage or the injuries are minor. Why not? Simple. In the small case, the attorney fee and costs might leave little or nothing for you after your medical bills are paid, and we don't believe that would be fair to you.

How Do I Find a Qualified Personal Injury Attorney?

Choosing an attorney to represent you is an important but daunting task. The decision certainly should not be made on the basis of advertising alone. The Yellow Pages are filled with ads – all of which say basically the same thing. You should not hire based solely on advertising – anyone can buy a slick commercial. In fact, you shouldn't even hire me until you trust that I can do a good job for you.

How Do You Choose?

How do you find out who in your local community is the best for your case? I believe that there are certain questions to ask that will lead you to the best person for your case—no matter what type of claim you have. It may involve some time on your part, but that's OK because the decision as to who your attorney will be is very important.

The world of personal injury, accident and disability claims is, in our opinion, much too specialized for someone who does not regularly handle these cases. Too many times we have looked at cases that other—inexperienced—attorneys have handled. You should be aware that the insurance companies who defend personal injury and accident cases know who the attorneys are in your area who actually go into court to try cases and who do not. The insurance companies use that information to evaluate their risk. One of the first questions some insurance adjusters will ask when a serious claim comes in is: who is representing the plaintiff? **If this information is important to the insurance company, shouldn't it be important to you?** At MORGAN ■ DRAMIS we have been trying cases in actual Courtrooms since 1991. Our attorneys are experienced with the important skill set that is essential to the success of your claim. If you are represented by an attorney who has never tried a serious case or who “handles” a lot of automobile cases but settles them all, you may not be in the best of hands.

So, How do You Find Out Who is Good in Your Area?

Here Are Some Tips

1. Get our **Free Report on Lawyer Advertising**. It will teach you how to “read” the ads. Simply contact me and request the lawyers advertising report, I will be happy to send it to you. It will help you evaluate the attorney advertising in our local yellow pages and give you valuable tips on what things to avoid.

2. Get a referral from an attorney that you know. He or she will probably know someone who does specialize in your area of need. If you don't know anyone at all, go to www.lawyers.com to start.

3. The Yellow Pages can actually be a good source of names. Understand three things, however: First, not everyone advertises in the Yellow

Pages. Most of our cases come from referrals from other attorneys or from satisfied clients. Second, be careful about the ads that tout too many different specialties, no one can do everything well. Third, be careful about the full—page ads. This advertising typically attracts a lot of cases, including the small cases that we do not accept. Make sure that the attorney you hire is selective enough with his or her cases that your important case does not become just one more file in the pile. We know several law firms that simply went out of business buried under the “weight” of full page Yellow Page ads.

4. The Florida Bar has a lawyer referral service. You can reach the Florida Bar’s lawyers referral service 24 hours a day at www.FloridaBar.org, or, during business hours, by calling 800-342-8011. Understand that lawyers have signed up to be listed in certain specialties. Their names come up on a rotating basis. This is another good source for an initial appointment. Just take the questions we talk about here to that interview.

5. Interview several attorneys. Ask each attorney who else handles these cases in your area. If they won’t give you any names, leave. Ask this question of each attorney. The names you see showing up on various lists of recommendations are probably good bets for attorneys doing these cases on a regular basis in your area. This is probably the best way to find the attorney who is right for you.

6. Ask each attorney if they have information just like this book and/or a web site so that you can find out more about qualifications, experience, and method of handling a case before you walk in the door. At **MORGAN ■ DRAMIS** our site offers you 24 hour access to updates on your case. We want you to have the convenience of knowing the status of your case at anytime, day or night, through the use of our unique client password interface exclusive to our website, www.MorganDramis.com.

7. Be careful about any attorney who rushes you to sign a contingent fee agreement. A contingent fee is not the right fee for every type of personal

injury case. You should take the agreement home, read it and understand it. We have heard of instances where fee agreements are delivered by courier within hours of the time you first call the attorney's office. That's right, before you even have had a chance to meet with the attorney. This is outrageous. Even though Florida has specific laws designed to prevent lawyers from making direct contact with accident victims, some lawyers employ "runners" to make contact with accident victims. This conduct is in violation of the rules promulgated by the Florida Bar. Some unscrupulous lawyers hire people to hang out at the police station or listen to police radio to "run" to accident scenes or even hospital rooms to encourage victims to sign contracts with attorneys. Outrageous does not begin to describe this practice!

8. Beware of any attorney who contacts you in writing just after you have had an accident for the sole purpose of soliciting your claim. If you are contacted "cold" it should be for the sole purpose of providing you free information that you can study in your own home on your own time.

9. Beware of an attorney who has a stable of doctors he wants to refer you to. As I discuss in this book, this can actually be the "kiss of death" to your claim. Insurance companies are aware of Doctors whose names continue to appear in connection with personal injury claims. These doctors can become easy targets on cross examination when asked how many times they have testified before in a injury case or how many patients they have received from the particular lawyer. The best scenario is to see a Medical Doctor, (one who has a MD degree) who has qualifications to effectively treat and accurately evaluate personal injuries from accidents but that doesn't derive all or a significant portion his or her business from accident cases.

10. Here are factors and good points to look for and question your attorney about. Note that not every attorney will meet all of these criteria, but the significant absence of the following should be a big question mark.

- **Experience** – obviously, the longer you have been practicing a particular area of the law, the more you will know. Experience is a big factor in most cases.
- **Experience actually trying cases** — ask the attorney how many cases he has actually tried. Has he or she achieved any significant verdicts or settlements? Don't accept the "All my cases are confidential" line! The greater your number of cases actually tried and substantial verdicts and settlements achieved, the more likely the insurance companies will respect you. Past results are not a guarantee of the future but past results do demonstrate some level of experience and success.
- **Respect in the legal community**—does the attorney teach other lawyers in Continuing Legal Education courses?
- **Board Certification**—The Florida Bar tests and sometimes certifies Florida lawyers who demonstrate exceptional skill and mastery in certain areas of the law. It requires a minimum number of trials, testing, recommendations from judges and opposing attorneys to obtain Board certification status. Naturally, it is a great honor and a professional achievement to obtain Board Certification recognition by the Bar. At **MORGAN ■ DRAMIS** we are proud to say that George Dramis has achieved Board Certification recognition from the Florida Bar in the field of Construction law.
- **Membership in Super Lawyers**—a compilation of top achieving lawyers. Super Lawyers is a monthly publication that showcases the best attorneys in various fields of expertise based on multiple indicators including peer recognition and professional achievement. At **MORGAN ■ DRAMIS**, we are proud that George Dramis has been recognized in Super Lawyers for 4 consecutive years.
- **Publications**—has your attorney written anything that has been accepted for publication in legal journals? This is another sign of respect that the legal community has for his or her skills and experience.

11. Ask your attorney if he or she is licensed in the state where your case will be filed. We believe that an attorney who is not licensed in the state where the case will be filed is at a disadvantage when it comes to negotiating with the insurance company. The insurance companies know who is not licensed and thus cannot actually try the case.

Once You Have Decided on an Attorney, Make Sure You Both Understand Your Goals and You Understand How the Relationship Between Your Attorney and You Will Work

12. How will your attorney keep you informed about the progress of the case? At **MORGAN ■ DRAMIS**, we generally send a copy of every piece of correspondence and pleadings in the case to the client. We also take time to explain the “pace” of the case and in what time frames the client can expect activity to take place. The client is invited to call or email at anytime. If I can’t call you back right away, my assistant will help you set up a specific “telephone appointment.” You are also invited to make an appointment to come in at a time that is convenient to you. And last but not least, our website, www.morgandramis.com is uniquely capable of providing our clients with access to their cases 24 hours a day. With a specific password, you will be able to log into your account and review the latest developments in your case anytime day or night.

13. Find out who will actually be working on your case. Make sure that you and your attorney have a firm understanding as to who will be handling your case. There are a lot of things that go on with a case that do not require the senior attorney’s attention. On the other hand, if you are hiring an attorney because of his or her trial skills, make sure that that person is going to be trying your case for you. At **MORGAN ■ DRAMIS**, we will not pass your case off to an associate. When you hire us, you get us for every step of the case.

**If You Don't Hire Us, or if We Decline Your Case,
Please Consider Calling for an attorney referral**

We are Sarasota litigators and have been in this community, including Manatee County for nearly 20 years. We have litigated hundreds of cases and are not only familiar with the Courts, but also many local attorneys. Please feel free to call for a referral to someone we trust will handle your case satisfactorily. (941) 953-4555

What Do We Do for You in a Personal Injury Case?

Here is a more or less complete list of the tasks we may be called to do in your case. Remember that each case is different, and that not all of these tasks will be required in every case. They are:

- *Initial interview with the client*
- *Educate client about personal injury claims*
- *Gather documentary evidence including police accident reports, medical records and bills*
- *Analyze the client's insurance policy to see whether there are any coverages which the client has that may pay all or a portion of the medical bills while the claim is pending*
- *Analyze the client's insurance coverages and make suggestions as to what coverages should be purchased for future protection*
- *Interview known witnesses*
- *Collect other evidence, such as photographs of the accident scene*
- *Analyze the legal issues, such as comparative negligence and assumption of the risk*
- *Talk to the client's physicians or obtain written reports from them to fully understand the client's condition*
- *Analyze the client's health insurance policy or welfare benefit plan to ascertain whether any money they spent to pay your bills must be repaid*
- *Analyze the validity of any liens on the case. Doctors, insurance companies, welfare benefit plans and employers may assert that they are entitled to all or part of the client's recovery*
- *Contact the insurance company to put them on notice of the claim, if this has not already been done*

- *Decide with the client whether an attempt will be made to negotiate the case with the insurance company or whether suit shall be filed*
- *If suit is filed, prepare the client, witnesses and healthcare providers for depositions*
- *Prepare written questions and answers and take the deposition of the defendant and other witnesses*
- *Produce to the defendant all of the pertinent data for the claim, such as medical bills, medical records, and tax returns*
- *Go to court to set a trial date*
- *Prepare for trial and/or settlement before trial*
- *Prepare the client and witnesses for trial*
- *Organize the preparation of medical exhibits for trial*
- *Organize the preparation of demonstrative exhibits for trial*
- *Prepare for mediation and/or arbitration*
- *File briefs and motions with the court to eliminate surprises at trial*
- *Take the case to trial with a jury or judge*
- *Analyze the jury's verdict to determine if either side has good grounds to appeal the case*
- *Make recommendations to the client as to whether or not to appeal the case*

Subrogation

You should be aware that often, if your medical bills were paid by health insurance of an employer's health plan, the insurance company or plan may want you to reimburse it out of any personal injury recovery. Your "insurance" turns out to be not insurance at all, but a "loan." The laws in some states generally prohibit such claims by insurance companies, but they make the claims anyway. We have seen cases where the insurance companies hired lawyers to make the claims for them. What they don't tell you is that this area of law, known as "reimbursement or subrogation" is actually quite complicated and is sometimes governed by a federal law called ERISA (The Employee Retirement Income Security Act of 1974). The Florida courts adopted the common law rule that an insurer is generally not entitled to maintain a subrogation action against its insured to recover medical expenses which the insured recovers from the tortfeasor (at fault party) unless the insured recovers the full amount of his damages.

Your attorney must understand the implications of subrogation on your case.

The Legal Process in Personal Injury Cases

In most cases today, attempting to negotiate with the insurance company before filing suit is not a worthwhile endeavor. Insurance companies use pre-suit negotiation only to attempt to find out as much about you, your lawyer and your doctor as they can. It is my opinion that many lawyers waste precious time attempting to negotiate with the insurance company before filing suit. If I accept your case it is because we believe it is meritorious and you deserve a trial by jury.

Once the lawsuit is filed, both sides engage in the legal process called discovery. Each party is allowed to investigate what it is the other side is going to say at trial. The defendant will be permitted access to your medical and work history, including your income records. You may have to give a deposition under oath and you may be required to submit to a medical examination by a physician of the defendant's choosing. The defendant is also subject to discovery. He

will answer written and oral questions about his own background and he will have to give sworn testimony about the incident at issue.

Why You Should Hire Us

As I said at the beginning of this book, “we are different.” Rather than run around trying to manage hundreds of cases at a time, we carefully select the few cases that we will accept at any one time.

There are many attorneys who advertise for personal injury cases. Unfortunately, some of these attorneys have so many small cases in their offices that no case gets their personal attention. Others have no real intention of trying your case themselves and if the case cannot be settled with the insurance company, they will refer the case out for trial. There are good experienced attorneys in this field, but it is very difficult for a consumer to separate the good from the bad. You need to ask your attorney all of these questions.

Our clients get personal attention because we are very selective in the cases that we take. We decline hundreds of cases a year in order to devote personal, careful attention to those that we accept. We do not make money by accepting many small cases hoping to get a small fee out of each. There are many attorneys who do mass advertising and accept small cases and we will be happy to refer you to several such attorneys. These firms are better staffed, often with younger attorneys and more paralegals, to handle many cases at one time.

What Cases Do We Not Accept?

Due to the very high volume of calls and referrals from other attorneys that we receive, I have found that the only way to provide personal service is to decline those cases that do not meet our strict criteria. Therefore, we generally do not accept the following types of cases:

□ Cases with no clear objective evidence of injury. Sorry, but if you have a sprained neck or back, but the x-rays, MRIs, and CT scans do not indicate a very large disk bulge or herniation, then we will not accept your case. Insurance companies don't pay a lot for these cases because

they know that local juries don't award significant sums of money without clear objective evidence of injury. There are plenty of lawyers who take these cases and we will be happy to give you the names of several of them.

□ Cases with less than \$10,000 of "hard damages." Your case must have at least \$10,000 in past and future medical bills and/or past and future lost wages before we will consider accepting it. We would like to represent everyone who needs a good attorney, but we cannot. So, the combined total of your past and future medical bills and lost wages must exceed \$10,000. If you have a question about this, contact us and we can help you figure it out.

□ Cases with significant pre-existing injury in the same body part. If you have had three back surgeries before this accident, then the chances of a jury awarding you a substantial amount of money for your back injuries here is very low. Again, I feel that it is not worth the risk to the client to pursue these cases.

□ Cases where the statute of limitations will soon run. I like to have at least four months to adequately and properly investigate and evaluate your claim. Waiting until the last minute to file your lawsuit does not give sufficient time to complete pre-suit preparations.

□ I will not represent you if you were charged by the police in the accident. I know that the police can be wrong; but if after interviewing the witnesses and evaluating the scene the policeman gave you a ticket and not the other guy, then I will not represent you.

□ If your only care has been by a chiropractor, then I won't represent you. This goes along with what I said above about having a serious back injury. I respect the chiropractic field, but our experience is that juries don't. There are plenty of attorneys who are happy to try cases where the only healthcare provider is a chiropractor, but I won't. (You should read my special report that tells why a respected local judge called a chiropractor a "Hired Gun.")

Well, Are There Any Cases Left?

Yes, there are, and that's just the point. We are a small firm and accept a limited number of cases each year.

“We Concentrate our Efforts on Increasing the Value of Good Cases—

Not Filing and Chasing Frivolous Ones”

I represent many clients with valid claims. When I devote my time and resources to representing only legitimate claimants with good claims, I am able to do my best work. I have found that getting “bogged down” in lots of little cases, each with a “special problem,” is not good for my clients with legitimate claims.

THE FIVE BIG MISTAKES THAT CAN RUIN YOUR PERSONAL INJURY CASE

Here are what I consider to be the Five Big Mistakes that can wreck your personal injury claim. These mistakes are based upon my experience and discussions with many judges and jurors

1. The Client is Referred by the Lawyer to a Doctor

Local judges call this “service” the kiss of death to a claim. The problem is that jurors are highly suspicious of lawyers and doctors who have a referral relationship. While the client may not know how many of that lawyer’s clients have been referred in the last 12 months to a particular doctor, you can bet that the insurance company knows it or will find out about it. How credible do you think that doctor’s testimony will be when the jury finds out that he treated 50 patients from the same lawyer last year?

Are there exceptions to this rule? Yes, there are.

You may have a very special need for a doctor with a special expertise. It is perfectly legitimate for the attorney to make that suggestion/recommendation. If every client, though, is getting referred to the same chiropractor or the same orthopedist, then that is a huge problem. (So beware of the attorney who has a stack of doctor/chiropractor cards in his office. You need to ask the right questions and fully understand the business relationship, if any, between that attorney and the doctor.)

2. Hiding Past Accidents From Your Lawyer

Once you begin a case, the other side will be interested in knowing how many past accidents you have been in. The reality is that they probably already know the answer or have easy access to that information. All insurance companies subscribe to insurance databases and often the only reason they ask you this question is to test your credibility. If you have been in other accidents, your lawyer can investigate this and make a determination as to whether this is a valid problem in your case or not.

If you do not tell your lawyer, however, and you misrepresent your accident history to this insurance company, then it is almost guaranteed that you will lose your case. (Imagine how damaging it would be at your trial if the insurance company lawyers reveals your past accident history that you did not disclose up front. Not only would it surprise the judge and jury, but it would surprise me! Since I work for you, it is best to tell me everything up front, in the confidence of my office so that we can deal with it properly and be prepared when the trial date arrives)

3. Hiding Other Injuries

It goes without saying that you should be upfront and honest with your attorney about any injuries that occurred before or after this accident. Again, if you saw a doctor or other healthcare provider, then there is a record in existence that the insurance company will find. We can do our best to deal with this first if we know about it. If you lie about it, and the insurance company finds out, then your case is over.

4. Not Having Accurate Tax Returns

In almost every case, a claimant will have lost income because of the accident. You will only be able to claim that lost income if your past tax returns are pristine. You don't want to risk going to jail by claiming a loss of income, only to have your past tax returns not back up your claim. Again, being honest with your attorney is the only way to be, because he or she can deal with the problem if they know about it.

5. Misrepresenting Your Activity Level

Insurance companies routinely hire private investigators to conduct videotape surveillance. If you claim that you cannot run, climb or stoop, and you get caught on videotape, you can forget about your claim. There is no explanation (other than "you got my brother, not me") that can overcome the eye of the camera.

Our Services

We are here to represent you at every step of the way in your claim. Sometimes the best advice is that you do not have a claim that can be won. If that is true, we will tell you so. If your case meets our criteria for acceptance, you can be assured that you will receive our personal attention. I will keep you advised as to the status of the case and give you my advice as to whether your case should be settled or whether we should go to trial. If we go to trial, we will be the attorneys trying your case.

An initial consultation is free. We will fully explain all fees and costs to you before proceeding. Together, as a team, we will decide on the tactics best suited for your case.

Michael Morgan

Thank you for taking the time to read this book. My goal was to provide you with important information useful for those who have been in an automobile accident or sustained an injury as a result of someone else's negligence. It is a difficult time in anyone's life. Dealing with hospitals, being away from your family and work place, suffering with painful injuries, medications, body shops, and not the least of all, insurance companies. My experience has given me the motivation to write this book in hopes to better level the playing field between consumers and big insurance companies. Thank you again for taking an interest in this book and our firm, **MORGAN ■ DRAMIS**. I look forward to meeting you to discuss your case.

Michael Morgan

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www.morgandramis.com

FIRM OVERVIEW

From the time you first call us to the final resolution of your case, the experienced trial lawyers of **MORGAN ■ DRAMIS, P.A.** provide close and frequent communication, professional and effective legal counsel. Our lawyers are compassionate about each and every one of our clients such that our very existence depends on building personal relationships and consistently providing cost effective legal representation to everyone. We pledge ourselves to professional excellence and private, personalized service tailored to your individual needs and circumstances. We represent clients throughout Southwest and Central Florida in a wide range of civil litigation matters from automobile, truck and motorcycle accidents, construction law claims to complex commercial and business litigation matters. At **MORGAN ■ DRAMIS** we have a great deal of knowledge and experience in all aspects of personal injury law and commercial litigation which makes our Firm a wise choice to handle your particular case. So many lawyers and law firms offer personal injury representation; however, very few actually have the trial experience that is so valuable when dealing with insurance companies. Regardless of how complex or difficult your case may be, we will never give up and we will vigorously fight to ensure you receive a fair and just result. It is our unyielding dedication to you and your case that is the hallmark of our Firm. Our main office is located in downtown Sarasota, Florida. We offer a no cost initial consultation and accept many cases on a contingency fee basis which means there are no attorney's fees unless we recover compensation.

ABOUT THE AUTHOR

MICHAEL L. MORGAN



Michael L. Morgan, born in San Diego, California, August 2, 1964; admitted to The Florida Bar, 1998, U. S. District Court for the Middle District of Florida, 1999.

Education / Honors: University of Florida (B.S. 1995); Southwestern University School of Law, Los Angeles, California (J.D. 1998); Interscholastic Trial Advocacy Program; Board of Governors (1997-1998).

Member: The Florida Bar; Sarasota County Bar Association.

Prior to attending law school, Mike founded StormFront Sports Management in Los Angeles for the purpose of representing amateur athletes as a sports agent. In its first year of existence, StormFront was able to obtain interest for its clients in the National Football League, as well as athletes who competed for the United States in the 1996 Olympic Games. During law school and until his graduation, Mike interned with the Los Angeles City Attorney, Civil Liability Division under the supervision of City Attorney, James K. Haan. Upon obtaining his JD from Southwestern University, Mike joined one of Sarasota's largest law firms where he continued to practice civil trials and construction law cases. In 2005, Mike established his own Firm where he represented and advised owners, developers, contractors and subcontractors in virtually all facets of the law. Mike is an active community contributor and supporter of such organizations as The Cystic Fibrosis Foundation, John & Mable Ringling Museum of Art, and is a regular contributor to The Childrens' Cancer Research Fund. Mike enjoys sport fishing, travel and good food.

PRACTICE AREAS: Construction Law; Personal Injury Law; Condominium Association representation; Business Litigation and Contract Disputes.

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