

The ULTIMATE guide to protecting your family from
irresponsible drivers in Washington



CAR INSURANCE BUYING **SECRETS UNLOCKED**

How to find and buy the coverage that will best protect your family.



MAX MEYERS LAW^{PLLC}

*The Ultimate Guide to Buying
Car and Motorcycle Insurance in Washington*

Car Insurance Buying Secrets Unlocked

How to find and buy the coverage
that will best protect your family

|

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Introduction

First, thank you for requesting this book. I believe that the information I provide in this book will help you get the best insurance coverage for your family.

I have written this book so consumers have good information about the basics of insurance policies. I believe this information will help you protect your family against irresponsible drivers. After speaking with my clients, friends, and family and asking them what they knew about their own car insurance policies, I discovered the insurance industry has done a poor job of educating its consumers. As you will see, in my opinion this is not a mistaken oversight on the part of the insurance industry. Rather, there appears to be a deliberate attempt to keep consumers in the dark about the most important car and motorcycle insurance they could buy.

My name is Max Meyers and I have been representing individuals against insurance companies and fighting for the rights of injured people since 1998. You can find out more about me at my law firm's website at www.MaxMeyersLaw.com.

Max Meyers

Part I

The truth about insurance today.

Most Washingtonians carry shockingly low car insurance.

You get that terrible phone call—your husband has been seriously injured in a car wreck. He has been hit head-on by a teenage drunk driver.

You go to the hospital. Your husband has a brain injury and a grotesquely broken ankle. The doctors aren't sure if they can save the foot and may need to amputate. The nights at the hospital are long and tense, but surgery saves the foot. Now the real work begins. He's sent to a rehabilitation center to re-learn skills he lost because of his brain injury. It will be months if not years before he can become employed. The costs are staggering:

\$15,670.98 for surgical repair of shattered ankle

\$9,645.89 for every day in the hospital

\$3,356.78 for every day spent in the rehabilitation center

\$???? For the lost ability to work

\$???? For future medical care

There's one thing you didn't think you needed to worry about—how to pay the astronomical medical bills. Surely you could sue the drunk driver. He is required to have auto insurance—isn't he? The medical bills and lost wages would be paid out of a claim made against the teenager's car insurance policy, right?

WRONG!

This nightmare is just beginning. The teenage drunk driver had stolen the car that hit the husband. Washington law requires insurance coverage of at least \$25,000 in liability coverage, but the insurance coverage does not apply when the car is stolen and the thief is in an accident with the car. The teenage drunk driver was uninsured. In fact, it is

estimated that 18% of all Washington drivers are uninsured. And roughly 21.5% of Washington drivers who get in car accidents are uninsured. Scary, isn't it?

WHAT ABOUT SUING THE DRUNK DRIVER?

Sure, you can do that. But what does he have? He's only a teenager. He's not employed and is now in jail for stealing the car. If you sue and win, he can file for bankruptcy protection and never have to pay a dime.

After this kind of scenario I always ask the question that many of my clients can't answer:

Q: "How much Uninsured Motorist Insurance Coverage did you buy from your own car insurance company?"

A: "I have no idea, what is uninsured motorist insurance," they often say.

I ask them to bring in their own car insurance policy in and let me look at it. But unfortunately ...

No one ever explained the importance of buying lots of uninsured motorist coverage.

In Washington all auto liability insurance policies must (unless you sign a waiver declining it) carry at least \$25,000 in UIM benefits to cover injuries suffered by an individual because of another person's negligence. Unfortunately for this family, they wanted to save some money and their insurance agent did not explain the importance of uninsured motorist coverage, so they waived it.

I blame the insurance companies for not thoroughly explaining—and urging you to keep and buy—more of the most important insurance protection available in Washington.

They won't tell you, so I will!

Part II

What is auto insurance?

When you buy auto insurance, you have a contract between the insurance company and you. You pay the premiums, and the insurance company will protect you—even from uninsured drunk drivers.

WHY IS MY AUTOMOBILE POLICY SO LONG AND COMPLICATED?

I can't blame the companies for producing policies that no one understands. Most of the wording of a car insurance policy is required by law. Insurance companies in Washington do not vary much from company to company.

There are four major parts of your policy that you must understand: The liability coverage, the property damage coverage, the personal injury protection (PIP) coverage, and the uninsured motorist (UM) or underinsured motorist (UIM) coverage.¹

Liability insurance protects your assets if you cause a car wreck and hurt someone. The **liability** coverage you have will protect your assets from the person you injured. The insurance company will defend you (including hiring an attorney for you if you are sued) and pay the injured person up to the limits of the liability coverage you bought.

How much Liability coverage do you need?

The answer to that question depends largely upon how much of your assets need protection. An easy way to determine this number is to figure out your net worth and make sure you have at least that much insurance coverage. This is a simplistic formula and does not take into account if you have assets protected by trusts.

Part of the purpose of liability insurance is to protect your assets from any legal claims that may be asserted against you following an accident you are at fault for causing.

¹ Of course, there are lots of other coverages available, such as towing, rental car and wage loss. None are anywhere near as important as liability, personal injury protection and uninsured motorist.

Nobody likes to be sued following a car accident. If you made a mistake and caused a car accident where someone was seriously injured and has tens of thousands of dollars in damages, you better have high insurance coverage if you have a high net worth.

In such a situation you could fairly easily find yourself without adequate insurance and have to empty your savings accounts, cash out your investment portfolio, or sell your house because you failed to protect your assets. You are on the hook for all the injuries and damage you cause in a car accident. Don't lose all you've worked for, get the coverage you need to protect your family.

The specific amount of liability coverage I recommend is covered later in Part IV.

However, people with significant wealth should discuss their insurance needs with an insurance professional as their financial situation is more complicated than this book covers.

What does Property Damage insurance cover?

Property damage insurance covers the damage to your car from an accident. It may also cover damage to your car from weather, storms, theft, and vandalism.

There are two classifications under property damage coverage: Collision coverage and Comprehensive coverage.

Collision coverage is for damage to your car caused by a collision with other vehicles or objects, regardless of who's at fault. In a rear-end car accident this coverage will pay for the repairs. The same is true if you are in a single car collision where you run into something like a ditch or light pole.

Comprehensive coverage protects against damage to your car not caused by a collision. If your car is stolen or vandalized, this coverage applies. If your car catches fire or is damaged in a hail storm, this coverage applies.

Part III

What is Personal Injury Protection (PIP) coverage?

And do I really need PIP coverage?

Built into many car insurance policies (also other types of insurance policies, including homeowners insurance) is a form of health insurance called by various names, including **Personal Injury Protection (PIP)** or medical payments also called med-pay. This coverage is available to the driver and any passengers in the insured car for injuries sustained, regardless of the fault of the driver. It is important to note that the insurance policy of a driver who hits another car does not pay the medical bills of the people he may injure in the other car under his PIP benefits or med-pay in most situations. (Liability insurance covers this instead.)

PIP benefits are limited to the driver of and passengers in the insured car. The injured person looks to his own insurance policy or the policy on the car in which he was a passenger for PIP or med-pay benefits. There is an exception to this general rule for Pedestrians and Bicyclists. In Washington Pedestrians and bicyclists may be covered by PIP benefits of the car that hits and injures them.

Depending on the state, lost wages from missing work due to your injuries may be covered by PIP benefits, and are also known sometimes as economic loss protection benefits. Simple med-pay benefits ordinarily do not include reimbursement of lost wages.

The amount of PIP, med-pay, or economic loss protection benefits available is determined by reference to the policy limit for this particular type of coverage, which may, in turn, be dictated by the law of the state in which the policy is issued. **In Washington all auto liability insurance policies must (unless you sign a waiver declining it) carry at**

least \$10,000 in PIP benefits to cover medical bills, lost wages or any combination of the two. However, I recommend you carry \$35,000 or the highest amount your insurance company will sell you.

Part IV

What's the most important insurance you can buy?

UNINSURED / UNDERINSURED MOTORIST INSURANCE

In Washington all auto liability insurance policies must (unless you sign a waiver declining it) carry at least \$25,000 in UM/UIM benefits. **Uninsured Motorist (UM) Insurance** will step into the shoes of a person driving without any insurance who negligently hits your vehicle, causing you to suffer injuries. So, if you are driving and a driver who has no insurance injures you, then your insurance company will pay damages up to the limits of the UM coverage you bought.

UM provides the insurance coverage that the car that hit you should've had. UM protects you against those people who break the law by driving without insurance and then get in a car accident.

What happens if while I'm driving I'm hit and injured by someone driving a car without enough insurance? Unfortunately, this happens all the time. Many drivers only carry the minimum \$25,000 in liability insurance. If you are hit and seriously injured by an underinsured driver you would look to your own car insurance for **Underinsured Motorist Coverage (UIM)**.

Underinsured Motorist (UIM) Insurance steps into the shoes of the driver who has insurance but not enough coverage to pay for all of your damages, like medical bills and lost wages. UIM gives you added protection when you are in a motor vehicle accident that causes serious injuries.

In a car accident involving an uninsured or underinsured but negligent defendant, you make an injury claim under your own UM/UIM insurance policy. Your insurance company then steps into the shoes of the negligent person who caused the accident and settles your claim or pays you any verdict by a jury. You should not feel bad about using your own car insurance to pay for someone else's car accident because that is exactly what UM/UIM insurance is designed to handle and why you purchased it. You paid the money for the coverage, so you shouldn't feel bad when you use it!

Again, in Washington all auto liability insurance policies must (unless you sign a waiver declining it) carry at least \$25,000 in UM/UIM benefits to cover injuries suffered by an individual because of another person's negligence. (This includes underinsured motorists.)

What does “50,000/100,000” mean?

Whenever auto insurance is expressed as \$50,000/\$100,000 or \$300,000/\$300,000, the policy is telling how much is available per person and what total amount is available per accident. So, if you have \$50,000/\$100,000 coverage, each injured person would be covered up to \$50,000, but the total available for the entire accident is \$100,000. If four people are hurt in the accident, the most any one person will be paid is \$50,000, but all four people would share the total of \$100,000. In this situation, if any one person's claim exceeds \$50,000, or all four together exceed \$100,000, you would be responsible for what the policy did not pay. **You can see why adequate coverage is so important.**

HOW MUCH UNINSURED MOTORIST COVERAGE SHOULD YOU BUY?

Buy as much UM/UIM coverage as your insurance company will sell you!

Washington law requires you to carry at least \$25,000 in UM/UIM insurance—unless you sign a waiver declining it. The insurance must offer and require at least this amount to you. However, they may not tell you how IMPORTANT good UM/UIM

insurance coverage is. Since they don't tell you the reason why, you may have thought the minimum is good enough since everyone is required to have insurance anyway and the agent was "just trying to sell you something extra you don't need."

Buy the highest limits you can afford.

Sometimes people think that if they buy ten times the insurance, it'll cost a small fortune. Not so!

You may be thinking to yourself, I have \$25,000 in liability and UM coverage and you want \$250,000, but your premium will be ten times as much.

NOT TRUE!

It can be confusing to get all the information you need to make informed decisions about how much insurance coverage you can afford, so I did a cost comparison of premiums charged by five large insurance companies. Here's what I found:

If you call your own insurance company about buying more coverage, you may see that the increase in your premium is not the same as the ones our research showed; however, you will be surprised that the increase is nowhere near five or ten times what you presently pay.

Allstate - The difference between \$25,000 and \$250,000 was about \$300 annually.

State Farm - The difference between \$25,000 and \$250,000 was about \$164 annually.

GEICO - The difference between \$25,000 and \$250,000 was about \$126 annually.

Esurance - The difference between \$25,000 and \$250,000 was about \$100 annually.

Progressive - The difference between \$25,000 and \$250,000 was, astonishingly, about \$75 annually (\$6.25 per month).

(Each of these companies has a website where you can get sample premiums. I received the above quotes in 2008 for a married couple in their mid-30s with good driving records. Every insurance customer is different. I show you these results to show you the POWER of a few extra dollars and the IMPORTANCE of increasing your UM/UIM coverage.)

Part V

Is there any difference between motorcycle and car insurance in Washington?

Yes, there is!

The major difference is that motorcycles are not required to carry insurance under Washington law. Why, you may ask? Mostly because insurance is aimed toward protecting the other people you may cause damage or injury in an accident. As any rider knows, the motorcycle is usually not going to cause much damage to the other vehicle in an accident. If a motorcycle is at fault for an accident, the passengers in the car hit usually do not suffer any injuries while the rider likely has suffered serious injuries. The motorcycle and the rider are the ones that suffer a majority of the damage. So it's the motorcycle rider's choice in Washington State whether to buy insurance.

Every motorcycle rider should buy motorcycle insurance. Your car insurance does not transfer to your motorcycle. If you cause an accident with your bike, the damage to the car can nowadays easily run into the thousands of dollars for what appears to be minor damage. If you don't have that kind of money in your bank account on a regular basis, insurance coverage is a very good idea.

Does motorcycle insurance have the same coverages available as car insurance?

Yes and no.

Like car insurance, there are generally four major parts of your motorcycle policy that you must understand: the liability coverage, the property damage coverage, the medical payments (med-pay) coverage, and the uninsured motorist (UM) or underinsured motorist (UIM) coverage.

As in car insurance, motorcycle **liability** insurance protects your assets if you cause a motorcycle wreck and hurt someone or damage another vehicle. The **liability** coverage you have will protect your assets from the person you injured. The insurance company will

defend you (including hiring an attorney for you if you are sued) and pay the injured person up to the limits of the liability coverage you bought.

Also similar to car insurance, motorcycle **property damage** insurance covers damage to your bike in an accident regardless of fault. The basic coverage usually only covers the stock motorcycle parts. If you have added accessories or custom parts, then you often have to purchase additional coverage for those parts.

Luckily with motorcycle insurance, uninsured or underinsured motorist (UM/UIM) coverage is basically the same as in car insurance. The only difference being that it is not mandatory under Washington law, but if you choose to purchase UM/UIM (and you should!) it works the same way as described earlier in this book.

Is motorcycle Med-Pay the same as auto PIP coverage?

No.

The biggest difference is in the amount of medical expense coverage you can purchase to cover your own injuries if in a motorcycle accident. Insurance companies only offer very modest amounts of med-pay coverage on motorcycles. The amount of med-pay coverage you can buy is commonly between \$1,500 and \$2,500. That amount of coverage, and then some, will be used up by a trip to the emergency room if you crash and suffer injury.

Med-pay coverage will cover a passenger on your bike the same way PIP covers passengers in a car. Again, the modest med-pay amount will not come close to covering all the medical bills of an injured passenger when a serious motorcycle accident has occurred. The bike passenger can make a claim under the liability coverage of your bike insurance if you caused the accident or the liability insurance of the at-fault vehicle. However, liability insurance does not pay medical bills as they are incurred, so this can be a big problem for the injured biker and/or bike passenger who are seriously injured in a motorcycle accident.

What's the solution?

Two words: **Health Insurance**. If you are a motorcycle rider, you must have good health insurance. Even if you have motorcycle med-pay coverage you still need good or very good health insurance. As any rider knows, the likelihood of serious injury in a motorcycle accident is very high. If you don't have health insurance, how will you pay for all the medical bills? You put yourself at serious financial risk if you don't carry health insurance on top of motorcycle insurance.

One of the common reasons for bankruptcy is overwhelming medical bills following an unexpected serious injury or illness. Protect yourself and your family and make sure you have adequate motorcycle and health insurance before you hit the road.

Part VI

AND NOW THE BIG QUESTION:

Why doesn't the insurance company issue a report and recommendation just like this?

Answer: Because it's a great deal for you and a rotten deal for them!

Just do the math!

You pay a little more money for a lot more protection.

And...

While the insurance company can find out a lot about you and price your liability coverage correctly, (i.e., it can refuse to sell you insurance if you have a bad driving history), it can't do anything about drunks driving around without insurance!

Insurance companies like security and certainty, and they get neither when they sell you high amounts of UM/UIM coverage.

Here's what you need to do now.

Take out your policy and review the "Declaration Page." It's the one that shows what coverage you have and what you pay for it. (If you can't figure it out, fax it to me at 425-828-0871.)

If it's anything less than \$1,000,000 (yes, one million dollars), then call your agent and ask this question: What would it cost me to upgrade my insurance to \$1,000,000 of liability and \$1,000,000 of UM/UIM coverage? (Washington law prohibits UM from being greater than your liability coverage.)

The agent will probably (1) suggest you don't need that much, or (2) suggest you buy an "umbrella policy." Don't accept these suggestions; just get them to quote the coverage. Then get them to price the coverage downward. For example, get them to price

\$500,000.00, \$300,000.00, etc. Some companies don't even sell UM/UIM coverage at the level I recommend. If that's the case, it might be time to switch insurance companies.

Make a choice and buy the additional coverage.

(Very few umbrella policies actually provide UM/UIM coverage. Be very careful, even if your agent says the umbrella provides UM/UIM. Get it in writing if they insist that it does.)

If you have any questions, please call me –

I feel that this information is so important that I will waive my \$350 fee to sit down and explain this to you and walk you through, step-by-step, the process of increasing protection for you and your family.

Part VII

Ten secrets your insurance company won't tell you about buying insurance.

Knowing how the insurance industry works can save you a lot of money and grief. Here are some secrets behind the premiums. Getting a good deal on auto insurance is hard enough. Keeping your premiums from rising? That can feel like playing a game where the rule maker refuses to tell you the rules.

Here are ten secret ways the industry works, with tips to help you save:

SECRET #1. If you have good credit, you'll pay less. Almost all insurers pull your credit report. Why? Studies have shown a direct correlation between your credit score and the likelihood that you will file a claim. Insurers also know that if you pay your bills in a timely fashion and have had the same credit accounts for a long time, you're more stable than someone who pays late and frequently opens and closes accounts. They use this information to create your "insurance-risk score," which is one factor that determines your auto-insurance rate.

Tip: Your insurance-risk score is not available to you, but it may be similar to your credit score. If you have unusual credit activity, wait a month for it to return to normal before buying auto insurance. If your credit history is shaky, clean it up as soon as you can.

SECRET #2. Your car model affects your premium. You won't get these numbers from your insurer; in fact, you may not be able to get them at all. But the auto insurers do have a rating system for every car make and model. Most use a system devised by the Insurance Services Office, which starts with the cost of the vehicle and then factors in safety and theft data. Cars are given a rating from 1 to 27, and the higher the number, the higher your premium.

Tip: If you're buying a new car, ask your insurance company about the difference in premiums for cars you're considering.

SECRET #3. Pay in full to avoid installment fees. "Fractional premium" fees are usually charged when you pay your annual premium in installments rather than all at once. Payments usually are offered on a six-month, quarterly or monthly basis, but almost every insurance company charges an administrative fee for breaking up the payments. The more you break it down, the more those fees add up.

Tip: Ask about fees for paying in installments. If the fees are small enough, it may be worth it. Remember that insurance companies can cancel your policy for late payment, many times with minimal notification, so make sure you don't miss an installment. If you can pay the premium up front, it may simplify the process and save you a few dollars.

SECRET #4. That iPhone in your car isn't covered. Stolen or damaged personal items like an iPhone, Droid, laptop, or tablet aren't covered by your auto insurance.

Tip: You can file a claim on your home insurance. Most home-insurance policies will cover smaller, less expensive items such as compact discs. However, if you carry expensive items such as computer equipment, ask about a rider to your home-insurance policy. It's wise to take photos or video of any expensive personal items before they go missing.

SECRET #5. You'll pay for your bad driving. The industry standard is to increase your premium by 40% of the insurer's base rate after your first at-fault accident. For example, if the company's base rate is \$400, your premium will go up by \$160. Not all auto insurers play by this rule, though, and some may increase your individual rate by 40%. Regardless of what formula they use, in the majority of cases, your rates will go up.

Tip: Some insurance companies have a "forgive the first accident" policy. The qualifying variables are wide ranging, so ask your company if it has a forgiveness policy and how to qualify.

SECRET #6. You'll pay for your friend's bad driving, too. If your friend borrows your car and crashes it, you'll have to file a claim with your insurance company. You'll have to pay any deductible that applies, and your rates will probably go up as a result of your claim.

Tip: If your friend didn't have permission to take your car or motorcycle, in most cases you won't be held liable for the damage. But if your friend is uninsured and causes damage that exceeds your policy limits, the injured party can come after you for medical and property-damage expenses. Best bet? Don't lend out your car or motorcycle.

SECRET #7. The value of your "totaled" car or motorcycle may surprise you.

Auto-insurance companies don't use the standard Kelley Blue Book or National Association of Automobile Dealers (NADA) value. Instead, each company has its own proprietary list of vehicle values, and most have specialized software for valuing vehicles in each region. They take into consideration the vehicle's mileage and pre-accident condition.

The insurance company may also ask local dealers what they'd charge for a similar replacement vehicle. However, the insurer will consider quotes from suburban towns as reasonable estimates, even if you live in the city. You might have to drive several hours to reach the cheapest dealer, just to save the insurance company money. And the insurance company might be quoted a better deal than you could get if you walked onto the lot.

Tip: If you disagree with your insurance company's value determination, there are several things you can do:

- Next time, get "gap" insurance. It will pay the difference between what an insurer will cover and what you owe, which can be several thousand dollars.
- If you have maintenance records that show you've had the oil changed every 3,000 miles and you've had the vehicle checked routinely by a mechanic, present copies to the insurance company to show the vehicle was in good condition. If you've been paying premiums on any special parts or upgrades, make sure those are included in the insurance company's evaluation.
- Get price quotes on replacement vehicles from three dealers within a reasonable driving distance and submit these to your insurance company. Ask the insurance company for a list of dealers within a specific distance who can sell you an equivalent vehicle for the value the company is claiming.

- If you still aren't satisfied, you can step up the process and go to mediation or arbitration. Mediation involves presenting your case to a neutral party for help in reaching a compromise; arbitration is a binding decision. You can also, of course, take the issue to court.

SECRET #8. Check into "diminished value." Say your vehicle has been in an accident, but was repaired. Is it worth less than the exact same vehicle that hasn't been in an accident? If the accident caused a substantial amount of damage, you may want to file a claim with your insurance company for that lost value. Insurance companies fight these claims very hard, but you can prevail.

Tip: You often need to get a letter from a dealer stating the amount by which the vehicle's value has been diminished.

SECRET #9. You can wait to add your teenager to your policy until he or she is licensed. You are not required to add your teenager to your policy just because he or she has reached driving age. In most cases, you can wait until he or she has a license—or, if you're in a high-risk insurance pool, a permit.

Tip: Don't forget to tell your insurance company that you have a licensed teen. If you have to file a claim on his or her behalf, your insurance company is entitled to charge you back premiums from the date your teen received a license.

SECRET #10. You must officially cancel your insurance policy when you switch insurers. Your policy most likely states that you can cancel your coverage at any time by notifying the company in writing of the date of termination. However, most people assume that if they decide to terminate the policy at the end of the coverage period, all they have to do is ignore the bill. The insurance companies don't see it that way. They will send you another bill for the next premium payment, and when you don't pay it, the company will cancel you for nonpayment. That goes on your credit record.

Tip: Call your insurance agent or the company and let him know you are canceling your policy. Give a specific date, or you may end up uninsured for a period of time. The

company will send you a cancellation request. Most often, the form is already filled out and all it requires is your signature. Make sure you read it to check for errors.

You may have to prove to your former insurance company that you have new coverage. And if you've financed your car through a dealership, update the dealer on your new insurance information, because purchase contracts often require proof of coverage.

Part VIII

Less is More

A few select clients . . . more personal service: Less is More when you hire Max Meyers.

I am dedicated to providing personal service to each one of my clients. I don't rely on having lots and lots of cases all of the time. Each year I accept only a limited number of injury and accident cases. I have found that by being selective about whom I choose as clients, I can provide the personal service that every injured person deserves.

I do not aspire to be everything to everyone. I don't practice in ten different areas of law. Instead the primary focus of my practice is on Injury Law in Washington.

I have represented accident and injury victims in Washington since 1998. Most of my cases are referred to me by former satisfied clients and by other attorneys.

I will be honest with you and I insist on honesty with me. If you do not have a case that can be won, I will come right out and tell you. Or if your case is one that you would be better off handling yourself, I tell you that too. However, if your case passes my selection criteria and I accept your case, you can count on receiving my personal attention. I will battle the insurance companies for you, and together we will decide what course of action is best during each step of your case.

All fees and costs will be thoroughly explained to you before I begin work on your case. Together, through strong teamwork with you, I can achieve the best results for you.

Max Meyers

This Book Is Not Intended To Give Legal Advice!

I am not allowed to give legal advice in this book. I can offer suggestions, but please do not construe anything in this book to be legal advice about your specific case until you have agreed to hire me AND I have agreed, in writing, to accept your case. Nothing in this book should be interpreted to form any kind of attorney-client relationship between you and Max Meyers or his law firm Max Meyers Law PLLC.

Part IX

About my practice.

As I just explained in the prior section of this book, “Less is More,” instead of suffocating under the pressure of trying to manage hundreds and hundreds of cases at a time, I carefully select the cases that I will accept each year. My law practice does not operate on a “high volume” business model. I don’t advertise on T.V. or buy big Yellow Page ads like many of the “personal injury mill” law firms do. I don’t handle every case that walks in the door. I don’t have to, and frankly, I don’t want to.

I am highly selective about the cases I accept. Unlike the high volume **personal injury mills**, I don’t allow paralegals to negotiate your case with the insurance company. My clients get personal attention because I am selective in the cases that I take. I decline many cases in order to devote personal attention to those cases that I accept.

I know injury attorneys who have never tried an injury case in court. These lawyers have no real intention of trying your case themselves and may pressure you to take whatever settlement offer they can get out of the insurance company. They have large staffs who do nearly all the work and you get little to no contact with your attorney. That’s not what I want, for myself or my clients.

I have been handling accident cases in Washington since 1998. Most of my clients are referred to me by satisfied clients and other attorneys. Sometimes I get referrals from defense attorneys and insurance adjusters whom I faced in prior cases. If I accept your case, and you don’t live nearby or are bedridden due to your injuries, I will often come to you.

At times the best advice I can give a client is that the case cannot be won, or that the risk and cost of moving forward with the case is too great for the client to take on. Other times, I’ll tell the client that he or she would do better by handling the case on their

own because it is too small for my office to accept. Sometimes I am willing to guarantee that the client will receive more money in settlement than the insurance company's last offer.

I recognize that if you are currently dealing with a car- or motorcycle-accident injury claim that is likely the most important event in your life at this moment. If my office accepts your case, you can be assured your case will be personally handled by myself, and you will have direct contact with me as your attorney. You can also count on me to vigorously pursue your case against the insurance company and its lawyers until the best possible result is obtained.

You can learn more about Mr. Meyers at the firm's website: www.MaxMeyersLaw.com.

About the Author



First, thank you for requesting this book. I believe that the information provided in this book will help you make an informed insurance purchase. I have written this book so consumers have good, solid information to make decisions about insurance purchases.

Hopefully, you found this helpful and educational. I know that by reading this book you now are armed with more information and understand insurance better than most consumers.

My name is Max Meyers and I have been representing individuals against insurance companies for over fifteen years. I have been fighting for the rights of injured people since 1998.

I represent people in Washington accident and injury cases. If you or anyone you know is dealing with a car, motorcycle, or bicycle accident injury claim I have other books and resources. My *Secrets Unlocked* series of books can help guide you through the injury claim process and help you determine whether you need to hire an attorney or not.

You can find out more about me at my firm's web site www.MaxMeyersLaw.com.

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Want to keep pace with the latest news regarding injury cases you hear about in the media? Need some practical advice about buying car insurance from someone who does not sell insurance? These are some of the topics covered monthly in a free newsletter by Washington injury attorney Max Meyers.

Mr. Meyers believes that if people had access to good information that can educate them on the important aspects of insurance claims process and legal system many legal disputes could be avoided.

If at any time you feel we are wasting your time, our newsletter provides a telephone number for you to call and “unsubscribe.” We don’t ever share our mail or email lists with anyone!

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Why do Insurance Companies encourage you NOT to buy specific, important coverages?

In writing **Car Insurance Buying Secrets Unlocked - How to find and buy the coverage that will best protect your family**, Washington personal injury attorney Max J. Meyers is acting on his belief that every consumer needs to know which insurance coverage provides the most important protection personally and for an entire family. He believes that the information provided in this book will help you determine which insurance coverage to buy and how much is needed to protect you and your family.

Most insurance companies won't let you in on the secrets contained in this book unless pushed to do so by an educated consumer.

Mr. Meyers has devoted his legal career extensively to representing injury victims against insurance companies involving car, motorcycle, bicycle/pedestrian, semi-truck accidents and wrongful death claims. He is an experienced Washington injury attorney who handles cases across the State of Washington.

For more information about Mr. Meyers and his law firm please visit
www.maxmeyerslaw.com.



ABOUT THE AUTHOR:

Mr. Meyers is a graduate of the Seattle University School of Law. He has been licensed to practice law in Washington State since 1998. He is a member of the Washington State Association for Justice and many other leading industry groups. He has been rated as Superb by Avvo.com.

"I believe you should be informed about the injury claim process BEFORE you hire an attorney." - Max Meyers

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