



YOUR BEST LIFE

Honest. Excellent. Real.

MAR
2021

How We at GriffithLaw "Earn Our Keep"

One way we know we can always bring value to your case is when your injury is a permanent, lifelong condition. Insurance companies rarely, if ever, give you credit for the human harms you will face every day for the rest of your life.

They treat it as if it doesn't exist even after your doctor says you will face it. I recently had an adjuster tell me that my clients 5% permanent impairment injury to her body was "virtually nothing." Really? What if I robbed and took from you (Mr. Adjuster) 5% of your life? 5% of your income? 5% of your 24-hour day (1 hour and 12 minutes)? 5% of your joy and happiness for the rest of your life?

It would be great if you could phase out your time and cut that 5% into a single timeslot, and then the rest of your time would be pain free.

(like cutting off a part of a loaf of bread)

But you cannot do that. The pain is intertwined throughout the whole body, like flour in a cake. If someone gave you a glass of water to drink and put only 1/1000 of an amount of arsenic, would you drink it? It's only going to get worse. Permanent injuries get worse as we age. How many of you, fortunate enough to get into the 6th decade of your life (and beyond) have gotten less painful as they have aged? Freedom from pain favors youth. My old college football injuries that got better in my early 20s have returned with a vengeance in my 50s. Many times, when we meet our family friends as we age, one of the first things we discuss is how our bodies are falling apart.

By asking doctors about how the normal aging process will compound your injuries and make them worse in the future, we can help begin to paint the picture of how your health has been taken from you through no fault of your own. There is pain that comes with that unlawful taking, and on a verdict form it is called "permanent injury". It is a "forever injury" and it compounds over time. Insurance companies never take its full value into account. We do. Always. And that is one of the many ways we "earn our keep" when we represent fine, honest folks like you. Protecting your family. Its more than our slogan...It's what we do.



MARCH MADNESS

GRIFFITHLAW vs INSURANCE COMPANIES



COME JOIN TEAM
GRIFFITHLAW! WE'RE ALWAYS
DUNKING
ON THE COMPETITION

MARCH'S **RAVING** FAN OF THE MONTH!



“John Griffith and his team are outstanding. I had a challenging case, where at times we didn't feel so optimistic. Despite this, the team encouraged me. Ultimately we had a fantastic result which I don't think could have happened with any other law firm. I am extremely grateful!”

Kristina Wilson, Franklin, TN



For a chance to be featured as a RAVING Fan of the Month, please leave an online review on Google, Yelp, or Facebook.

What All Victims Should Know Before Accepting a Settlement Offer

The most important thing you must know about settlements is that they are final and legally binding. Settlement agreements include a release of liability, meaning once you sign, the insurance company is not responsible for any additional payments. Even if you later realize the offer you accepted is far short of what you deserve, the liability waiver will prevent you from seeking more money, even if you file a lawsuit.

- **The full extent of your injuries.** A common insurance company tactic is to offer settlements as quickly as possible—even within a few days of the accident. This has plenty of advantages for the insurer: the victim is confused and anxious, has not had comprehensive medical treatment, and is probably much less informed about the claims process than an adjuster. The only way to know how your injuries will affect you in the future is to wait until your recovery is complete. While you are recovering, you can pay your accident-related medical bills using your health insurance, creating a record of exactly how much your treatment has cost. Once you have reached maximum medical improvement (MMI), you will be able to claim the full amount of past medical costs and have a better understanding of how much your ongoing care will cost you in the future.
- **The true cost of the accident.** To a victim, a few thousand dollars can seem like a fortune; to an insurer, it's a drop in the bucket. While a first offer may cover the out-of-pocket expenses you have already incurred, it may fall far short of what you lose as a result of injury complications in the future. A settlement offer should cover the full value of your accident, not just immediate costs such as vehicle repairs, alternate transportation, and current medical expenses. A quick settlement will likely not contain payments for future unknown quantities, including lost wages, future medical treatment, estimated future lost earnings, replacement services costs (such as yard work or child care), nursing care, and mental health treatment.
- **If you reject a settlement offer, you can still get compensation.** Insurance adjusters are trained on what language to use to influence victims, such as implying that settlement offers are “use it or lose it” agreements. The truth is, an initial settlement offer is just the beginning of a negotiation process that may continue all the way to the trial stage. Each time you receive a settlement proposal, you have the ability to accept or make a counter-offer to the insurance company. Settlements can be rejected several times throughout the course of a claim, with the amount offered varying widely depending on how likely you are to win your case in court. Once an accident victim is represented by a personal injury attorney who is willing to go all the way to trial, the insurance company is much more motivated to make a fair settlement offer to avoid the expense of fighting—and potentially losing—in court.
- **One phone call can prevent you from making a serious mistake.** Insurance companies rely on victims' lack of information about their rights in order to pressure victims into accepting quick settlements. The easiest way to protect yourself is to have a personal injury lawyer look over the offer before you accept it. Attorneys are well-versed in the legal aspects of injury claims, including the limitations placed on settlements and calculating the full value of claims.

Spinach & Italian Sausage Tortellini Soup

Ingredients

- 1 lb Mild Italian sausage, ground
- 1 Onion, minced
- 6 Garlic cloves, minced
- 1 quart Chicken stock
- 1 (14 oz can) Crushed tomatoes
- 2 tbsp Tomato paste
- 1 tsp Salt
- 1 Bunch spinach
- 1 (10 oz) bag Tortellini
- 1 cup Heavy cream
- Parmesan cheese
- ½ tsp Red pepper flakes

Instructions

1. Heat a large soup pot over medium-high heat.
2. Add the sausage, onions and garlic to the pot and sauté until the onions are soft and translucent, about 5 minutes. (Drain off any excessive fat.)
3. Add the chicken stock, crushed tomatoes and tomato paste. Whisk until tomato paste is fully incorporated.
4. Bring to a boil, season with salt then simmer for 15 minutes.
5. Add the spinach, tortellini and heavy cream.
6. Simmer for 3-5 minutes until the spinach is wilted and the pasta is tender.
7. Serve with parmesan cheese and red pepper flakes if desired.

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We Want Your Review!

We love hearing from our clients &
want your referrals and reviews!

To Share Your Story
email:
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WE ♥ LOVE OUR CLIENTS!

