



YOUR BEST LIFE

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OCT
2020

Adjusters Make Our Decisions to File a Lawsuit EASY

Our system of justice allowing money damages is not something new to the US that our forebears dreamed up and put in the 7th Amendment. Having a jury of peers deciding damages goes back to Chapter 39 of the Magna Carta, that no free man may suffer punishment without the "lawful judgment of his peers." But actually, the concept of money damages goes back even much further. Exodus 21 tells us that if a person kills another man's ox he shall "make restoration" by "give money to its owner."

Sales Cycling

By Sabine Robinson and Dan Rosandich



Many jurors I encounter often say they have a hard time giving money for damages caused to a person. I gently remind them that giving money as restitution for harm caused is not novel, it is scriptural.

In recent years, I sit with relatives around the fire during Thanksgiving and Christmas and have some ask me if I enjoyed suing people. Before asking them why in the world did they think that, I decided to give them a dose of my reality I live in every week.

Can you imagine your son or daughter being injured by someone who was looking at their cell phone and not paying attention to the road? Can you now imagine getting a phone call that your child is on their way to the emergency room by lifelight? Can you also imagine the relief you feel when you are told they are alive and going to live, but they are permanently injured for the rest of their life? Now imagine a claims adjuster calling you and offering to settle your child's case for less than the medical bills, not to mention no money to cover future harms and losses.

What do you do? You have no real power to make the insurance company do anything, and they know that. Additionally, the insurance company is not in a hurry to settle your claim. They have time on their side. They get to hang on to your money owed to you, and earn interest off of it. Pretty good deal for them. That is why the sooner you get a great attorney for your case, the better. I tell my office that when our clients have been wronged, the insurance company is clinging to our clients' money. And the sooner we wrestle it out of their hands, the closer to justice we will get.

Also, this past week we have had a claims adjuster blame our client's 5 year old child in the care of a private day care try to tell us that the "5 year old boy is responsible for his injuries because he was not napping when he was supposed to be." During which time he crawled over to a light socket and stuck a piece of metal into it, shocking him and sending him to the ER by ambulance for an overnight stay.

So... Yes! In some instances we are eager to bring the right cases to a jury of peers and seek justice. Claims adjusters to not have the last word. I am so thankful to represent so many of you and do our very best to bring justice into your reality. Sometimes it is a long and difficult road we travel together, but we do get there, together.

I hope all of you have a wonderful Thanksgiving. This is my favorite time of year and hope your season is full of joy for you and your family.

In
the
Office

HAPPY HALLOWEEN

Happy Halloween from Team Griffith Law! We rounded up some photos of the teams "mini mes". How cute are these trick-or-treaters??



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

“

This team went above and beyond. They always took my calls and were available to answer any questions I had about my case. I absolutely felt they had my best interest at heart and worked hard to get me a fair settlement. Extra thanks to Kirby for taking my many calls and taking time to explain in detail the workings of my case. I would definitely recommend.

”

-Robin Ebersold, 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.

FIVE SECRETS

THE INSURANCE COMPANIES DON'T WANT YOU TO KNOW

1. **The insurance adjuster is trained to control the direction of your claim in order to provide maximum benefits for the insurance company and minimum benefits to you-** For those claims where there is authorization for payment the adjuster is trained to do two things: 1) close the claim as soon as possible and 2) pay as little money as possible.
2. **Any Statement Given By You Will Very Likely Be Used Against You-** The adjuster rarely warns you that the comments or statements you provide in the recorded interview may produce the consequence of diminishing the value of your claim or outright denial of it.
3. **A Prior Injury or Medical Condition Will Likely Be Used Against You--** Many cases are denied based on the adjuster's discovery of the fact that the injured party had pre-existing pain or a pre-existing medical condition.
4. **A Quick Settlement Is Not Always The Best Settlement--** Know that the medical records that document the severity of the injury will be used as a tool to assist with the determination of the claim's value.
5. **The Medical Treatment For Your Injury Will Be Closely Scrutinized By The Insurance Companies-** Know that the medical records that document the severity of the injury will be used as a tool to assist with the determination of the claim's value.

LOADED POTATO SOUP

INGREDIENTS

- 6 cups diced potatoes
- 1 1/2 cups chopped yellow onion
- 1 1/4 cups peeled & diced carrots
- 1 cup diced celery
- 2 (14.5 oz) cans chicken broth
- 1/3 cup butter
- 1/3 cup all- purpose flour
- 2 1/2 cups milk
- 1/2 cup sour cream

DIRECTIONS

- Combine potatoes, carrots, celery and onions with chicken broth in a large pot and season with salt and pepper to taste
- Cover pot and bring to a boil over medium-high heat (about 10 minutes), once it reaches a boil reduce heat to medium and continue to cook about 15 – 20 minutes longer until potatoes are very soft when pierced with a fork.
- Meanwhile, in a medium saucepan melt butter over medium heat, add flour and cook for 1 minute while whisking constantly. While whisking, slowly add milk and cook, stirring constantly until mixture begins lightly bubble and thicken.
- Once potatoes are soft add thickened milk mixture to potato soup mixture and stir (potatoes should start breaking down into soup). Add sour cream and mix well.
- Serve.

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TRICK-OR-TREATING COVID STYLE

Bethany, a case manager at GriffithLaw, is also attending law school while also taking care of her family. Here's what she has to say about Halloween this year.

"2020 has been one strange year! Like many families, we have been forced to adapt to this new norm. For Halloween, I decided to plan a hide-a-seek-trick-or-treat in our home. I think the girls will enjoy searching for candy throughout the house. [I'm sure my husband will enjoy it too.] Although this year has put a wrench in things, the holiday spirit must go on!"



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WE ♥ LOVE OUR CLIENTS!

