

YOUR BEST LIFE

NEW

HONEST EXCELLENT REAL

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HOLIDAY EDITION



John Griffith is the founder and owner of GriffithLaw located in Franklin Tennessee. John is former TTLA President (2020-2021), Vice President (2018-2019), and Legislative Chair (2013-2019). In 2012, he attended the Trial Lawyers College by Gerry Spence. In 2018, John was selected by his Tennessee Trial lawyer peers as the “Trial Lawyer of the Year” after receiving several record breaking jury verdicts John has chaired and spoken at multiple seminars on jury trial presentation. In his spare time, John plays guitar and sings with his wife, Jenny, and plays for his Church; he spends time with his awesome kids, coaches youth football, and practices/competes in Brazilian Jiu Jitsu.

MUST-KNOWS WHEN BUYING CAR INSURANCE

Most people who know me know that I deal with just about every insurance company that exists in the liability/casualty world. People ask me my thoughts on these so regularly, I thought I would share my opinions with my GLAW family.



Years ago, I met with a distant family member-in-law over Thanksgiving. She asked my thoughts on the worst insurance companies to deal with. I had no idea this person’s father was an agent for State Farm. After I said my 2 cents, she smugly said, “I have State Farm, I love them, and I don’t want MY insurance company paying all those frivolous claims to you lawyers.” I responded, “Well, the problem with that is the next time you are in a wreck and really hurt someone, guess whose claim is now going to be considered “frivolous” and won’t get paid??? Guess what happens next? YOU get sued and now your personal assets may be at risk.” Don’t ask the question if you cannot handle the truth.

YOUR BEST LIFE

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1 Which insurance companies are the **BEST**?

In my experience, Travelers and Chubb are two of the top-notch insurance companies. USAA is right behind them. What makes them the best? They will (for the most part eventually) protect their insureds (that would be you) from lawsuits. I can never say that any insurance company is fantastic or wonderful. Perhaps another way to state it - these are the companies, in my experience of handling car wreck litigation for the past 26 years, that are the least bad. If you have insurance with these upper-tier companies, they will more likely pay a fair value and quickly settle claims made against you. What is the value for you? A much less chance of you getting sued.

Which Companies are the **Worst**?

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State Farm, Liberty Mutual, Allstate, Progressive, and Direct, are all tied as leaders of the basement dwellers. What makes them bad? They don't pay fair value for injury claims. Not even close. They will usually start what they call "negotiations" for way less than the medical bills an injured person has incurred. Here is a hypothetical example: If you have been hurt by a person insured with State Farm and you have \$50K in medical bills, State Farm is likely to start negotiations at \$30 or \$40K. You did nothing wrong, you have all these medical bills hanging over you with collections hounding you day and night, and now State Farm expects you to accept \$20,000 less than your medical bills, go into debt, just so they can save money, and not pay your claim? I say *Bravo Sierra (BS)* to that.

If you are a client at GriffithLaw, we have found it is the best policy when dealing with these worst insurance companies, to not waste any time negotiating and proceed directly to filing a lawsuit and suing their insureds. No good deed goes unpunished with these stingy companies. Our GriffithLaw policy is once we have identified the at-fault party's insurance as one of these guys, we file suit immediately. That's how bad they are. Otherwise, we wait for you to reach maximum medical improvement, order your medical records, send a demand, and then waste 2 more months of your precious time to hear back from them if we are lucky. Next, after patiently waiting, we eventually receive a crap offer as their "final offer" and now we have simply wasted 6 months of our lives. No sir. Not here, not now. We don't waste that time. Bottom line, if you want to significantly increase the likelihood of YOU getting sued, you should go out and purchase State Farm, Liberty Mutual, Allstate, or Progressive Insurance.

I have gotten multiple jury verdicts that are in excess of the defendant's available insurance limits. Prior to the trial, we offered to settle well under those limits. The insurance companies risk their insured's assets and gamble that, at trial, the jury will agree with their miserly opinions and not pay much in damages. They often turn out to have guessed incorrectly -- now their insureds are left holding the bag with the excess judgment they now have to pay out of their pockets.

These are my opinions only dealing in the world I work and live in.

One last bit of great advice, you need to check your UM coverage limits on your policy and see how much you have. If you don't have at least \$250/500 UM coverage, you are betting that you will A - never get in a bad car wreck, and B - every other person on the road will have plenty of insurance coverage. Remember, the minimum limit required to be legal is only \$25,000. That won't even pay a lifeflight bill. We have too many claims with more harm and losses than coverage. Protect your family and do this now. Please.

Have a Happy Thanksgiving!!!!



Special Announcements

ALL THAT'S NEW AT GRIFFITHLAW

New Managing Attorney Alert!

We are thrilled to share the exciting news that Joshua Cantrell has been promoted to the role of Managing Attorney here at GriffithLaw! With his unmatched dedication and deep commitment to our clients, Josh is the true cornerstone of our legal team. His leadership and expertise will undoubtedly continue to elevate our firm's ability to provide superior legal services and excellent client communication. Please join us in congratulating Joshua Cantrell on this well-deserved achievement!



Graduation Announcement!

We are excited to extend our heartfelt congratulations to Gavin DuVall, our dedicated Intake Director, on her recent graduation with a Master of Business Administration (MBA) from the University of the Cumberland's. Gavin's commitment to her professional growth is an inspiration to us all! Congratulations Gavin!

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Feeling very

Grateful!

for our outstanding clients
and their glowing 5-star reviews!



"My experience at GriffithLaw firm was wonderful! I had the pleasure of working with Nathan and he got me the compensation I deserved in a timely manner and kept me updated throughout the whole process which I really appreciated!"

-Makenzie H

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Happy Thanksgiving!

Follow Us Online!

WE ❤️ LOVE OUR CLIENTS!

