



YOUR BEST LIFE

Honest. Excellent. Real.

JULY
2021



Have you ever met someone in your life that is just incapable of being happy. If you say peanut butter, they want jelly. If you say go left, they go right... etc.

I have had 3 jury trials in the past 8 weeks. In every case, the insurance company had underestimated what the jury would provide in its verdict. In every case, my clients wanted to settle and NOT go to court. But what are your options? The insurance company is not willing to pay for your medical bills in full. They want to “reduce” them and expect the hospitals to follow suit (they won’t). They cut out paying for charges where in that visit you complained of your fractured knee, but you also mentioned that you were having problems with your elbow, and now they claim the visit was for an unrelated issue. Or your doctor tells you this injury is permanent and there is nothing else that can be done, so, you roll up your sleeves and go about living your life and dealing with the burden of the partially disabling injury, and they say you didn’t treat enough so you must not really be hurting. Or, the insurance company says you went to a chiropractor too long and it is all unnecessary. Or you treated with your treating specialist who operates on you, and they have some hack of a doctor who says the surgery was unnecessary.

The reason insurance companies do this is to create doubt. They don’t really have to prove anything. They just “hint” at it. This is what I always identify during trials as the “Hinting Defense.” I try and reveal this type of behavior is cowardly and expose it. They will hint by saying, “Well, all the other people involved in this wreck only had mild injuries (or no injuries).” What is the hinting defense here? They are indirectly calling my client a liar, a fraud, and a cheat. Or they will pull out the filed lawsuit, take the number in the complaint out of context, and say “Folks, this is the real reason we are here today.” What is the hinting defense here? That we are only here because the plaintiff is greedy and sees this as a chance to win the lottery. Nothing could be further from the truth. My clients have begged the insurance company to settle. But instead, they get low balled and have no other real option. The insurance company drives this train.

The last hinting defense is that the verdict “could devastate the defendant”. Nothing could be further from the truth. If you are a juror in any civil case, you should know that the defense attorney either works directly for the insurance company, the verdict is fully paid by the insurance company, and the defendant has no personal exposure at trial. They are pawns to the insurance company and are contractually bound to be there as part of the policy of insurance which requires them to “cooperate in the defense.” This has been 100% true in every case that I have tried before a jury, and is likely to be true 100% of the time in the future. The jury is kept “in the dark” about whether or not there is insurance due to laws and rules that prohibit that information from being disclosed to the jury.

Thankfully, juries usually get it right. They see through the harshness of the defense and their “win at all costs, regardless of the human costs” attitude of the defense lawyers. And the more aggressive and hateful these insurance lawyers are, the bigger our verdicts. It is frustrating to my clients, but I teach them it is a blessing in disguise.

Happy Summer to all of my G-Law friends!



In the Office

Kings Bowling



Last month we celebrated office achievements with some fun and games!

We took a trip to King's Bowling and everyone had a great time!



JULY'S RAVING FAN OF THE MONTH



“My trip to Nashville, TN ended with a leg injury from a car wreck. As an out-of-state traveler, I am so lucky to have John Griffith and his team represent my case. Their professionalism and compassion made me feel at ease during the first meeting. Nathan is an amazing person to work with – he was always more than happy to explain and answer all my questions. He took care of all paperwork and legal work, so I could concentrate on my medical treatment. Even though I have never met Nathan in person, he consistently worked hard on my behalf to get the maximum benefit for me. Thank you, Nathan, for the great settlement. I highly recommend Griffith law firm to anyone.”

Lynn Ren, Plainsboro, NJ

Let Us Share Your Story!!
Email Livia@griffithinjurylaw.com to be featured in the next newsletter

THE MOST DANGEROUS TIMES TO BE BOATING ON THE LAKE IN TENNESSEE

I spent most of my summers on the lake growing up. I will never forget the freedom of being out on the lake, able to go about anywhere I darn well please. Skiing, inner tubing, and wakeboarding were just a part of everyday summer life. But part of my love of the lake was the mystery and danger of the lake.

The Tennessee Wildlife Resources Agency has been keeping statistics on boating incidents and promoting safety since 1965. According to them, the most dangerous time and activities on the lake are as follows:



- **The most common type of boat involved in an incident is an open motorboat.**
- **The most common age of a boat operator involved in an incident is a driver between the ages of 41-45.**
- **The most likely size of the boat is between 16-26 feet in length.**
- **The most likely cause of collision is a collision with another vessel while recreationally cruising.**
- **The most common cause of these types of incidents is failure of the driver to watch where they are going.**
- **The most likely time to be involved in a collision is on a Saturday and between the hours of Noon and 4 p.m.**
- **The body of water with the most incidents was Chickamauga Lake with 14 total incidents in 2019.**
- **Rented or borrowed vessels were used in 15% of the incidents in 2019.**
- **Jet Skis were most likely to be involved in an incident on Dale Hollow Lake, Kentucky Lake, and Old Hickory Lake.**
- **The most common age group for a Jet Ski incident is 12-15, 21-25, and 51-55 years of age, each age group having 3 incidents each.**
- **The number of whitewater fatalities in 2016 was 11.**
- **Recreational paddle craft fatalities was 2.**
- **The number of Boating Under the Influence/Boating While Intoxicated (BUI/BWI) arrests was 62.**

The lake is a beautiful place to be, but it holds danger and must be respected. If you or someone you care about is injured on our lakes in Tennessee, please call GriffithLaw to discuss your case. We are here to help.

Red, White, & Blue Fruit Pizza

Instructions

1. Preheat oven to 350°F.
2. Grease 12-inch pizza pan with cooking spray.
3. Slice premade cookie dough ¼ inch thick.
4. Lay dough slices in pan. Flour your fingers and press dough together evenly to form a crust.
5. Bake for 15 to 20 minutes or until crust is a deep golden brown.
6. Cool completely.
7. Beat cream cheese, vanilla, powdered sugar and lemon peel in medium bowl until well combined.
8. Spread over cookie crust.
9. Starting in center, arrange fruit in flower like design with strawberries in the very center and a ring of raspberries around it. Use two layers of sliced strawberries in alternating pattern on outer edge. Use blueberries as filler throughout design.
10. ENJOY!

Ingredients

- 1 roll Pillsbury™ refrigerated sugar cookies
- 1 package (8 oz) cream cheese, softened
- 1 teaspoon vanilla
- ¼ cup powdered sugar
- 2 teaspoons grated lemon peel
- ½ cup fresh raspberries
- 2 cups sliced fresh strawberries
- 1½ cups fresh blueberries

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We Want Your Review!

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

To Share Your Story
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