

# CONSUMER'S GUIDE TO CHOOSING A PERSONAL INJURY LAWYER

By

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Read this guide and you'll discover:

1. How to avoid four auto insurance rip-offs!
2. Five costly misconceptions about lawyers.
3. Four mistakes to avoid when choosing a lawyer.
4. The importance of protecting your legal rights.
5. Get a fair settlement?
6. 100% no-risk guarantee!
7. Five steps to a fair settlement that you can be happy with!

Provided as an educational service by GranthamLaw, LLC, a professional limited liability company focusing on personal injury litigation.

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Dear Consumer,

Choosing a lawyer to represent you in your injury claim can be a difficult and life changing decision.

Why? Because you're bombarded with misleading advertising, confusing claims and simply bad information. From super slick TV commercials, radio advertising, or even worse, unethical practices like "runners" (people who are sent to the site of the accident to tell you which attorney to go to) to unqualified lawyers who have never seen a "real" jury....how do you ever find a qualified, competent, professional attorney who will fight for your legal rights?

You can start by reading this Consumer Guide. In this booklet, you'll discover how to avoid four insurance company rip-offs, four mistakes to avoid when choosing a lawyer, and learn steps to increase the value of your case.

I wrote this guide to help you better understand your legal rights as an injury victim. Now, with this information, you can make an informed, intelligent decision. And if you have any questions about your legal rights or what to do about your injury claims, you're invited to call me at (770) 858-5950 or email any questions to [wgrantham@granthamlaw.com](mailto:wgrantham@granthamlaw.com). I'll be happy to help you in every way I can.

Cordially,

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## **HOW TO AVOID THE FOUR BIGGEST INSURANCE COMPANY RIP-OFFS...**

**RIP-OFF #1: GETTING YOU TO TAKE A "FAST" SETTLEMENT.** Many injured victims get offered fast settlements by the insurance company. Insurance companies know they can often reduce the amount they should pay for a claim by making a quick offer that looks attractive only because it puts some money into a claimant's hands immediately. This may happen while the injury victim is still reeling from injuries, facing huge medical bills and lost wages, and grappling with the prospect of future medical treatment, surgeries and what may be a life long disruption to their whole way of life.

**RIP-OFF #2: MINIMIZING THE SEVERITY OF CLAIMS. BEING TOLD THAT "YOU MAY LOSE YOUR CLAIM."** Some insurance companies push injured victims into taking a lesser settlement because the insurance adjuster says, "they have no real injuries and may not receive any compensation at all " Some insurance adjusters may refer to a "MIST" claim..."Mild Injury, Soft Tissue". While more challenging to prove, a soft tissue case (injuries cannot be seen on x-rays or other tests/scans) can be debilitating with permanent injuries and deserves serious consideration by your attorney and the insurance company.

**RIP-OFF # 3: BEING ASKED TO "SIGN HERE."** Some victims get confused about what they are settling, what they're signing and what they are giving up ("releasing") and may sign away rights to a fair settlement. Always read, know and understand the "fine" print.

**RIP-OFF # 4: WHAT INSURANCE COVERAGE APPLIES AND HOW MUCH COVERAGE IS AVAILABLE?** Georgia law requires the at-fault party to disclose all insurance policies that are available to pay compensation for your injuries (TIP - it isn't always just the driver's own auto policy) and requires the insurance company to disclose the limits of coverage. Your own auto policy may also provide additional coverage. Know what is available. Without this information, you may be denying yourself rights to compensation. Make sure you have your auto insurance policy reviewed by someone who knows how insurance companies work.

## **FIVE COSTLY MISCONCEPTIONS ABOUT LAWYERS:**

### **MISCONCEPTION #1: Every Attorney Has About the Same Amount Of Experience and Training.**

No. The truth of the matter is that experience and training differs greatly from attorney to attorney. Some attorneys may have years and years of experience, but that experience could be drafting wills, shuffling papers in real estate transactions or family disputes and divorces. Why would you want a lawyer representing you in your personal injury claim when they might not know the ins and outs of personal injury law?

### **MISCONCEPTION #2: If a Lawyer Is On TV, They MUST Be GOOD.**

No. Just because a lawyer appears in TV commercials, this doesn't qualify them to handle personal injury cases. It really just means that they spent a lot of money on TV commercials and they may be more concerned with coming up with next month's advertising budget than responding to your call or email.

### **MISCONCEPTION #3: All Lawyers Are Skilled In The Art of Negotiating.**

No. The insurance companies have a team of lawyers and a legal department and employ insurance adjusters whose job is to negotiate claims all day, every day. They don't mess around when it comes to losing money. The insurance company adjuster comes to work, negotiates your claim with company money, and goes home. Meanwhile, you may still be in pain, receiving medical care, scheduling the next surgery, or suffering from permanent injuries and pain 24/7. You need a lawyer who knows how to negotiate effectively and maximize the value of your claim. The truth of the matter is, while I am admitted to the bar in 3 states and have been practicing law for over 30, I have tried many cases, but I settle most personal injury cases out of court. If you don't have a lawyer who is willing, able and experienced in trials, you'll never negotiate the full value of your claim. See my booklet on "How Insurance Companies Settle Cases" for more information on what's involved when haggling with a national or global insurance company

**MISCONCEPTION #4: All Lawyers Are Personally Involved In The Cases They Handle.**

Unfortunately, this is not the case. Some lawyers have so many cases they hardly ever look at the file and they hardly talk to their clients! These law firms are what we call "mills," "factories" or "assembly lines." These lawyers hire paralegals to do most of the busy work and communication, like researching the file, calling witnesses, and communicating with clients.

You need to have a lawyer on your side that is 100% committed to providing quality, personal service and detailed attention to all of his clients. You need to know that your lawyer is personally involved in the preparation, evaluation, and prompt resolution of your case. At GranthamLaw, I will respond to your call or email within 24 hours and treat your case with the utmost importance it truly deserves.

**MISCONCEPTION #5: Just because a Lawyer Says He or She Goes to Trial Doesn't Mean He or She Goes In Front of a Jury !**

No. As a matter of fact, just because they say they're a trial attorney, doesn't mean that they take cases in front of a jury. Many appear in front of a judge to present their case in a "bench trial" and some have never tried a case at all...knowing they will ultimately settle with whatever best offer they can get from an insurance adjuster. Believe me, the insurance companies know who these lawyers are and take advantage of the knowledge that a lawsuit is really just a bluff.

I hate to admit it, but once inexperienced lawyers get in litigation they hurt their clients all the time. They don't file correct paper work. They miss critical deadlines, they don't know how to research and argue their client's cases properly. They don't spend enough time doing their homework preparing their client's case. Even worse, many lawyers have never taken a case to trial and so they don't know what their client's case is really worth.

**FOUR MISTAKES TO AVOID WHEN CHOOSING A LAWYER\*.**

**MISTAKE #1: Choosing a lawyer based on numbers of years in practice alone.** No question about it, your lawyer must have "REAL WORLD" experience. He or she must experience the real world of taking cases to trial and have done some serious negotiations with hard-nosed

insurance companies. Before you choose a lawyer, ask them how many cases have they taken to trial in front of a jury.

**MISTAKE #2: Choosing a lawyer on a single telephone call.** Why not personally interview them before retaining their services? By interviewing the lawyer you can evaluate their knowledge and skill level in handling personal injury or workers compensation cases. The reality is that your lawyer will learn some of the most intimate details of your life in order to effectively represent you. That includes your finances, hobbies, relationships and anything else impacted by your injuries. You want your lawyer to be someone you have confidence in and can confide in.

**MISTAKE #3: Being intimidated solely on the fact that the attorney has a degree and you might not.** In the good old days of medicine (maybe 10 years ago) patients listened to whatever the doctor said as though it came from God himself. In today's society, every patient has usually Googled their symptoms and read up on WebMD and asks questions regarding their health. Don't be intimidated by what any lawyer might say. Instead, ask a lot of questions. Find out what he or she will actually do in handling your claim, what information they'll gather, how they'll learn about available insurance policies and coverage limits.

**MISTAKE #4: Choosing a lawyer who doesn't offer a satisfaction guarantee.** No lawyer can place a guarantee on any case. Just like doctors can't guarantee that their patient will get well following a delicate surgery. However, in my view, every lawyer should be fully accountable for the satisfaction of their client. I believe that every client should be treated with decency, courtesy and respect. In this firm we go by the golden rule. We treat every client the way that we expect to be treated. I want you to be satisfied with the progress I make on your claim, the communication to keep you up to date and responsiveness to any questions you may have. If I can't stop what I'm doing and answer your questions, I will gladly set up a phone appointment to discuss with you at length, until you are satisfied

### **THE IMPORTANCE OF PROTECTING YOUR LEGAL RIGHTS:**

Your insurance company or the insurance company of the party at fault, will not protect your rights. They have lawyers on their side standing by ready to defend their deep pockets.

That's why you need a lawyer who knows what to do, how to do it, and is ready to step up to the plate for you and your rights. You have legal rights you must protect.

Too many people have told me that they wished they had taken action sooner, before important witnesses moved and could no longer be found, delays or gaps in their medical treatment proved fatal to their case. I have encountered many people who have suffered injuries from auto accidents or who have been injured at work, but they failed to seek the "right" legal advice. Some of these people haven't gone to a lawyer because they didn't know they had the right to compensation, some were intimidated, and some had bad experiences with other lawyers in the past. While you typically have 2 years from the date of injury to settle your claim or file a lawsuit, the longer you wait the harder it is to gather relevant information. Videos get overwritten, cars get sold, data recorders ("black boxes") in cars get destroyed, memories fade, people move, etc... On the other hand- if you want to protect your rights - then you need to talk to someone who knows what to do.

### **A FAIR SETTLEMENT**

Money can't turn back time and heal you from your injuries and losses, but it is the only measuring stick we have to provide compensation for those injuries and losses. Nothing can you restore you, physically or mentally, to the way you were before your injury.

If all you want is a lawyer to represent your case, then I respectfully ask that you call another attorney. But if you want to protect your legal rights and maximize the compensation you are entitled to, then what you need is a lawyer who will take the time to thoroughly research and prepare and negotiate your case. If you're willing to take action to protect your rights - you're invited to call my firm. You'll receive a full and complete consultation with me (not a paralegal or "intake specialist") and I'll review your case and render my expert opinion on what course of action to take. If we both agree that my firm fits your needs and we have agreed expectations, we can move forward as your attorneys. Whether you hire my firm or not, the consultation is at no cost or obligation, and you're further protected with our...

### **100% SATISFACTION GUARANTEE!**

We want you to be super pleased - in fact, we want you to be delighted - with every aspect of your free legal consultation. Your consultation comes with our ironclad satisfaction guarantee. As I mentioned earlier in this consumer guide, no attorney can guarantee the outcome of any case. However, we will guarantee that we will return your calls and that our staff will treat you with the utmost respect and courtesy you deserve. You have our word as a professional firm that our staff will treat your case as if it were our only one. Many lawyers don't guarantee their work - but we feel nothing is more important than your complete and total satisfaction. If you ever have any questions or concerns about your case, please call us right away: Call 770.858.5950, Thanks.

#### **FOUR STEPS TO A FAIR SETTLEMENT...**

If you're thinking about having your case evaluated by a lawyer, whether it's my firm or someone else, we encourage you to follow these four steps;

**STEP #1:** Make sure to see a qualified doctor who can properly assess and diagnose your injuries, and **follow the doctor's advice** on continuing care and therapies.

**STEP #2:** Make sure NOT to talk to anyone regarding your injuries or the details of accident until you speak with a lawyer. This includes the insurance company adjuster who will call you to ask if you will give a recorded statement.....not "may call" but will call and you should not agree to a recorded statement without talking with a lawyer first.

**STEP #3:** Go to the police station and retrieve the accident report as soon as it's ready. You can often download a copy off buycrash.com.

**STEP #4:** Stay off social media! There is nothing, and I mean absolutely nothing, that will help your case by posting about it on facebook, instagram, twitter or any other social media site. As sure as the adjuster will call to ask for a recorded statement, they are scouring your social media sites to look for evidence to undermine your claim. Don't be the one to give them that evidence. You cannot win your case on social media, but you can lose it.

If you want to protect your legal rights and receive a fair and just settlement - then we invite you to call our law firm.

We'll be more than happy to answer your questions - provide you with a phone consultation or office appointment, or we can come to your home or hospital bed if you are unable to come to our firm - without cost or obligation of any kind. To reach us, call (770) 858-5950.

#### **THANKS AGAIN!**

.. for reviewing our new CONSUMER AWARENESS GUIDE TO CHOOSING A PERSONAL INJURY LAWYER. I hope you found this information helpful.

We've dedicated our law firm to client education and service, We'll be happy to help you in every way we can. We look forward to your call. Thanks!

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