



Valentine's Day Edition



CARPEY LAW

Stuart A. Carpey, Esquire



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# THE CARPEY CHRONICLE

THE Information Resource For Accident Victims In Pennsylvania

## WE ARE COMMITTED

To providing exceptional legal services to each and every one of our clients.

## OUR 6 SATELLITE OFFICES

### ■ Bala Cynwyd

Two Bala Plaza, Suite 300  
Bala Cynwyd, PA 19004

### ■ King of Prussia

1060 First Avenue, Suite 400  
King of Prussia, PA 19406

### ■ Malvern

101 Lindenwood Drive, Suite 225  
Malvern, PA 19355

### ■ Plymouth Meeting

600 West Germantown Pike  
Plymouth Meeting Exec. Campus,  
Suite 400  
Plymouth Meeting, PA 19462

### ■ Radnor

Radnor Financial Center  
150 N. Radnor Chester Rd.,  
Suite F 200  
Radnor, PA 19087

### ■ Media

811 N. Providence Road  
Media, PA 19063

## Secrets to Defeating the Insurance Company in Your Personal Injury Case

You may have heard that it is easy to settle a personal injury case "for a lot of money." The reality is that insurance companies scrutinize everything about you and your case, including:

- Liability (how the accident happened)
- Injuries
- Wage Loss
- Prior Accidents
- Prior Injuries
- Prior Medical Conditions
- Prior Insurance Claims

At Carpey Law, we know what insurance companies look for and we present your case in a way most beneficial in maximizing your settlement. We prepare for trial from day one. Here are the best practices to follow and for you to be aware of:

### ■ Understand the Evidence Needed to Prove and Win Your Case

Photographs, property damage estimates, police reports and witness statements are the kinds of tools needed to prove how the accident happened. The medical records prove your injuries as does proof of wage loss.

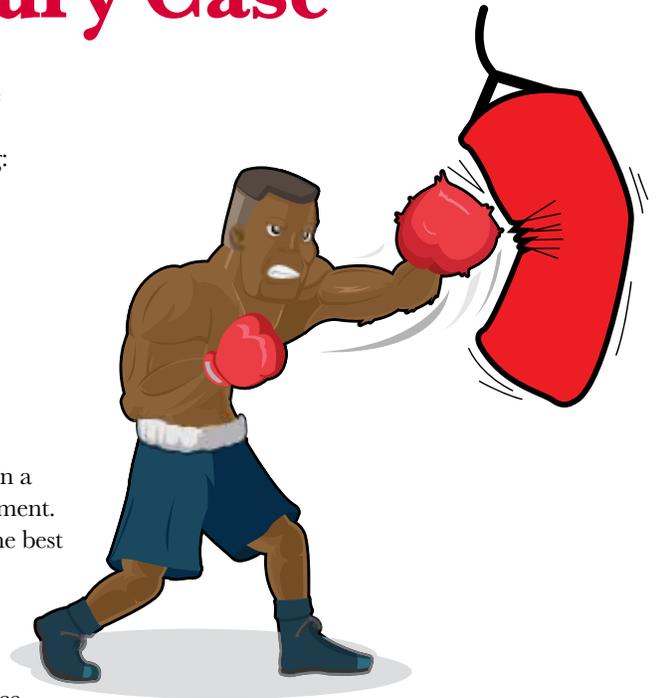
### ■ Recognize that Your Case Will Take Time to Resolve Successfully

In Pennsylvania, you have two years from the date of the accident to file a lawsuit. Some cases settle before then. Some cases have to be put in suit. If that happens, your case is "docketed" in the court system, and will come up for trial depending on the court's docket (or calendar). That means it could be

anywhere from 1-3 years from the time suit is filed (not from the date of the accident) until your case goes to trial.

### ■ Be Diligent in Your Medical Care

Waiting too long to seek medical treatment, stopping your medical care before you've been discharged by your doctor, and not following your doctor's instructions are all reasons that insurance companies will use to limit the amount they pay you in compensation for your injuries.



# Carpey Law Thanks You For Your Loyalty!

At Carpey Law we are proud that the greatest part of our growth has come from where we have focused our energy and attention on building client relationships and maximizing the settlements and verdicts of our clients' cases. Our focus on client outcomes has also given us the unusual pleasure of very long term relationships with clients and their families, many going back more than 20 years. Our loyalty to and care for our client's interests has been repaid many times over by the loyalty of our clients and their appreciation of our efforts. We are glad to help you or your friends and family with any personal injury or accident matter.

*Very truly yours,  
Stuart Carpey*

## “Why Do I Have To Pay My Doctors Back At The End Of My Case?”

Recently, a client asked us this question when she was informed that several of her doctors had outstanding medical bills related to her treatment for her case and that they were entitled to repayment. As an injured person with an ongoing personal injury case it is important to understand who is entitled to reimbursement from the successful resolution of your case.

In a typical motor vehicle accident case, your own insurance company pays your medical bills up to the amount you purchased (the minimum requirement on a car insurance policy in PA is \$5,000). You do not have to pay this back since you pay for this coverage every month when you get your bill for your car insurance. Once that money has been paid out, or “exhausted”, your doctors will begin billing your health insurance. If you do not have health insurance, the doctor may maintain a lien against your case.

In a fall down accident, your health insurance coverage pays your medical bills. If you do not have health insurance, your doctors may maintain a lien against your case for your treatment. Clients frequently assume that the other person's insurance company is responsible for paying all of their medical bills but that is not correct under the law in Pennsylvania. Rather, the other person's insurance company is responsible for paying for your pain and suffering. That's typically the larger portion of the case, and that comes in the form of settlement or award at the end of your case.

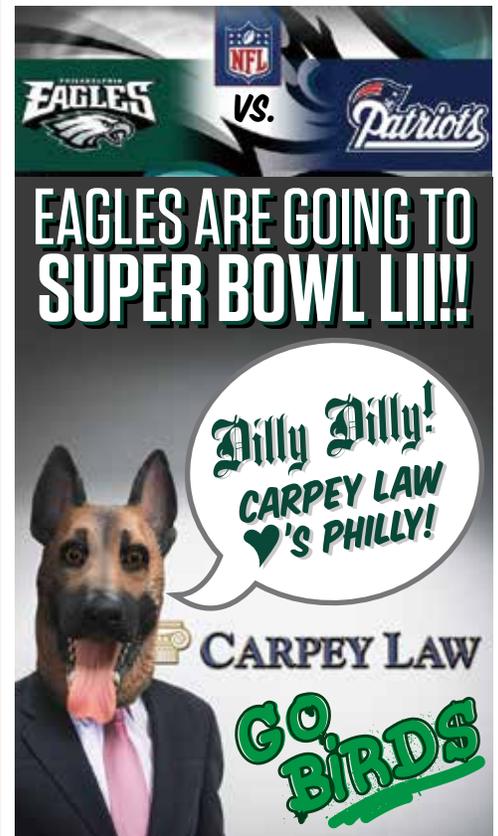
After the successful resolution of your case, the first entity that gets reimbursed is the entity that is owed a lien, including:

- Medicare
- Department of Public Welfare
- your health insurance
- worker's compensation

Any of those entities may have a lien against your personal injury settlement, and those entities have to take a piece out of the personal injury proceeds **before anyone else gets reimbursed**. This is a matter of Pennsylvania law. Of course, your attorney's fee gets paid as well as any expenses your attorney pays in order to prosecute the case: for instance, expenses to file suit, expenses to get deposition transcripts, and expenses to get medical records. All of this is itemized for the client and is taken out of the proceeds from the settlement or the jury verdict.

Doctors who have liens against your case will also seek reimbursement, at a reduced rate (only if you were in a car accident) as per the Pennsylvania Motor Vehicle Financial Responsibility Law. After all, they did perform services for you that helped prove your injuries in your case and they are, therefore, entitled to reimbursement.

Only after those items are paid does the client receive the proceeds of the personal injury settlement or jury verdict.



## REMINDER ABOUT OUR FIRM'S COMMUNICATION POLICY

**About us:** We perform very high quality legal work. We are highly competent and we have a highly competent support staff, but we are not perfect. We can make mistakes. We will correct a mistake if we find it or if you point it out.

It is our policy to return phone calls in the order they are received and based on the priority of the

situation. If you leave a message, your call will be returned usually within 24 hours. Some clients feel that calling multiple times in a day will get their call answered faster, but that is not the case. Email is the quickest way to get a response from anyone in the office.

We work by appointment only. Without an

appointment, it is unlikely Mr. Carpey would be able to meet with you.

Please utilize our support staff to answer your questions and to give you status reports. Our legal team is experienced and will often be able to respond to your requests.

LAURA CARPEY'S RECIPE OF THE MONTH

# Grilled Shrimp with Roasted Garlic-Cilantro Sauce

**INGREDIENTS**

- 1.5 lb uncooked prawns
- Salt and pepper
- Olive oil

**Roasted garlic-cilantro sauce:**

- 1 small head garlic, top trimmed off
- 1 cup chopped fresh cilantro leaves
- 1 lime, juice of
- 1 tbsp dry white wine
- 3 tbsp olive oil
- 2 tbsp chili sauce like this one

**INSTRUCTIONS**

1. Preheat your oven to 400 degrees F.
2. Peel, devein and rinse the prawns or your choice of shrimp. Pat dry and season with salt and pepper. Place the prawns in the fridge until ready to grill.
3. Trim the top of the garlic head off, but leave the garlic intact. Drizzle generously with olive oil. Roast the garlic in the 400 degree F-heated oven for about 10-15 minutes or until slightly tender and fragrant. When ready, remove from the oven. Let cool briefly. Peel and crush or chop the roasted garlic as finely as possible.

4. Now prepare the roasted garlic-cilantro sauce. In a small bowl, combine the roasted garlic with the remaining sauce ingredients of cilantro, lime juice, white wine, olive oil and chili sauce. Whisk together and set aside.
5. When ready, lightly oil and heat a cast-iron grill or griddle to medium-high. Dress the prawns with a little olive oil and grill for 3-4 minutes on each side. You want to achieve some char, but be careful not to overcook the prawns.
6. Remove the prawns from the grill to a bowl and coat well with the roasted garlic and cilantro sauce. Transfer to a serving platter. Alternatively, transfer the grilled prawns to a serving platter and simply add the roasted garlic-cilantro sauce on the side.
7. Serve with pasta or rice and a green salad for dinner; or simply as a party appetizer. Enjoy!



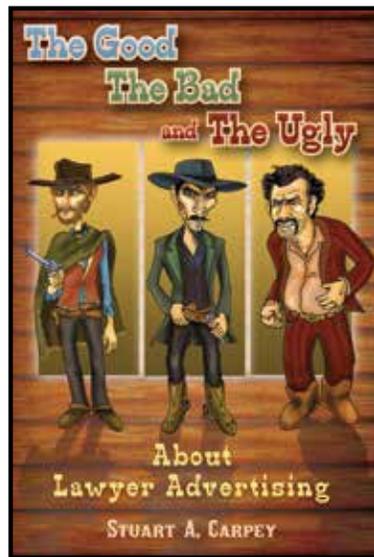
# Why Most Lawyer Advertising Stinks

If you were a personal injury attorney and you didn't have a perfect "10" rating on AVVO (Stuart does), weren't listed in the Top 100 Trial Lawyers in America and The National Trial Lawyers Association (Stuart is), and didn't have a track record of success and a long list of happy clients (Stuart does), what would you say in your advertising?

Right. "We are aggressive."

We would like to offer you Stuart's book **"The Good, The Bad and the Ugly About Lawyer Advertising"** for FREE! You can contact our office by phone, request by e-mail ([tleit@carpeylaw.com](mailto:tleit@carpeylaw.com)) or download it direct from the website!

Most people don't really know how to find a good, trustworthy provider of what we do, so you are doing others a great service by telling them about us.



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[tleit@carpeylaw.com](mailto:tleit@carpeylaw.com)  
 (610)834-6030



*Without You  
 We'd Be Lost  
 At Sea!*

*Your referrals continue to be one of the best ways for clients to find our firm. We are honored to assist your friends and family with their legal problems caused by an accident.*

*Answers to "Stuart's Trivia Game"  
 1. False 2. False 3. False 4. True 5. True 6. True*



# CARPEY LAW

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VISIT OUR WEBSITE  
[carpeylaw.com](http://carpeylaw.com)

*AVVO is an attorney rating system and Stuart A. Carpey is rated 10.0 - the highest rating AVVO offers.*

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**CALL ME RIGHT NOW WITH ANY LEGAL QUESTIONS ABOUT INJURIES FROM ANY ACCIDENT OR MEDICAL CARE. I PROMISE TO GIVE YOU A STRAIGHT FORWARD ANSWER. THAT'S MY GUARANTEE. 610.834.6030**

Give this newsletter to a friend.  
They'll thank you for it,  
and so will I.

*Stuart Carpey*

## Stuart's TRIVIA GAME: TRUE OR FALSE?

1. If I have “limited tort coverage” on my car insurance policy, I have the best coverage I can get.
2. An attorney in Pennsylvania can give a gift to someone who refers him a good case.
3. At a deposition, an attorney representing a non-party witness has the right to tell him or her not to answer a particular question.
4. If I purchase “uninsured motorist coverage” I am protected in the event that I am involved in an accident with a driver who does not have car insurance.
5. In a personal injury case, the word “damages” refers to injuries sustained by the accident victim.
6. It is illegal to text while driving in Pennsylvania.

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