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

OUR 5 SATELLITE OFFICES

- **Bala Cynwyd**
  Two Bala Plaza
  Suite 300
  Bala Cynwyd, PA 19004

- **Malvern**
  101 Lindenwood Drive,
  Suite 225
  Malvern, PA 19355

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

- **Media**
  811 N. Providence Road
  Media, PA 19063

- **Philadelphia**
  211 N. 13th Street
  Suite 801
  Philadelphia, PA 19107

WHY DO INSURANCE COMPANIES DELAY SETTLEMENT?

Insurance companies and big corporations utilize an overall strategy to delay, deny and defend. What that means is that they traditionally delay payment of legitimate claims for as long as they can, they deny responsibility for payment, and they defend their position in court. These are tactics to not pay money to people that are expecting to be compensated for their injuries in the personal injury setting, or for folks who are owed money on an insurance policy.

We know these tactics. Our firm has been in the fight for over 32 years, every single day, against insurance companies and big corporations. Insurance companies will uniformly process a claim, and then deny payment, without even having all the information they would need to properly evaluate the claim. This happens all the time in the following types of cases.

- **Personal injury Claims**
- **Long Term Disability Claims**
- **Short Term Disability Claims**
- **Workers Compensation Claims**
- **Medical and Health Insurance Claims**
- **Property Damage Claims**

The very fact that they deny a claim serves to “kick the can further down the road.” It makes it look like they are doing something on your case, but they are just papering the file. They are not objectively evaluating your claim or your case when they do this. Whether it is a liability claim, health insurance claim or otherwise, insurance companies make it their business to block your rightful reimbursement of insurance benefits using these and various other delay tactics. And, when they lose in court they face very few consequences, other than having to pay what they should have paid in the beginning. The kitchen table economics of all of this is that the insurance companies get to keep their money longer. They get to invest it how they want. Yet, if you pay insurance premiums you should not be forced to jump through hoops to get paid by your insurance company, or if you get injured in an accident due to someone else.

If you are facing these kinds of difficulties, you need someone in your corner who knows how to combat the insurance companies. You need an experienced trial lawyer. Call Carpey Law.
**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 (tsonnentag@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.

To get your FREE book:
www.carpeylaw.com

(tsonnentag@carpeylaw.com)

(610)834-6030

“Lawyer Advertising”

Stuart A. Carpey

Photo credit: thecozyapron.com

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**LAURA CARPEY’S RECIPE OF THE MONTH**

**Rigatoni Meatball Soup**

**MEATBALL INGREDIENTS**
- 1 pound ground beef (85/15 ratio, organic if possible)
- 1 French roll (2-3 ounces), processed for 20-30 seconds
- food processor for breadcrumbs
- 1 egg, whisked
- 1 teaspoon salt
- 1 teaspoon dried basil
- 1 teaspoon dried oregano
- 1 teaspoon dried parsley
- 1/2 teaspoon black pepper
- 4 cloves garlic, pressed through garlic press
- 1/4 cup grated parmesan cheese
- Splash of milk or half & half (about 2 tablespoons)

**SOUP INGREDIENTS**
- Olive oil (about 2 tablespoons)
- 1 onion, roughly chopped
- 1 teaspoon dried basil
- 1 teaspoon dried oregano
- 1 teaspoon dried parsley
- Pinch salt
- Pinch black pepper
- Pinch red pepper flakes (optional)
- 8 cloves garlic, thinly sliced
- 2 tablespoons tomato paste
- 1/4 cup red wine (optional)
- 1 (28 ounce) can organic whole, peeled tomatoes
- 6 cups warm chicken stock (I like Better Than Bouillon to make my stock)
- 1 tablespoon chopped flat-leaf parsley
- 8 ounces uncooked rigatoni, cooked according to package instructions
- Grated mozzarella cheese (about 1/4 cup per serving, so about 2 cups total)

**INSTRUCTIONS**
1. Prepare your meatballs by placing your ground beef into a large bowl, and then adding in the remainder of the meatball ingredients; gently mix together just until combined, and using a tablespoon, scoop portions of the meatball ingredients; gently mix together just until smooth.
2. Saute the onion, scraping up the good bits from the meatballs as much as possible; add in the dried basil, oregano, and parsley, plus a pinch of salt, pepper and red pepper flakes (if using), and stir for a couple minutes until things soften.
3. Add in the garlic, and stir that to combine, and once it becomes aromatic, add in the tomato paste, and stir to incorporate that in, about 30 seconds or so; add in the red wine to deglaze (if using), and after about 20 seconds, add in the whole tomatoes and the chicken stock.
4. Simmer the soup for about 15 minutes; then, using a blender or a hand-held immersion blender, puree the soup until smooth.
5. Add the meatballs into the soup, and bring it back to a gentle simmer, simmer, uncovered, for 15 minutes more until the meatballs are tender.
6. To serve, add 1/2 cup of the cooked rigatoni to a bowl, and ladle in some of the soup (about 1 1/2 cups) along with 4 meatballs, top with about 1/4 cup grated mozzarella cheese, and either enjoy immediately, or place under the broiler for a minute to melt and slightly brown the cheese.

If possible, use canned San Marzano tomatoes. They are from San Marzano, Italy, and many brands have them in addition to their regular canned tomatoes. They cost a bit more, but the flavor is exponentially more than regular canned tomatoes, and worth it!

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**REMEMBER 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 assistants and paralegals are very experienced and will often be able to respond to your requests.
Stuart Speaks At A Legal Marketing Conference in Virginia

Last month, Stuart was invited to speak at a legal marketing conference in Virginia. Stuart focused his presentation primarily on building and managing the solo and small law firm, and establishing client loyalty.

At Carpey Law, we recognize that clients (and prospective clients) want to be treated with respect, want their phone calls returned, and have the right to know what’s going on in their personal injury cases. Once we take on a case, we are all in. If we don’t think we can help someone with their case, we tell them promptly and tell them why. We think clients respect that. Many times law firms, particularly personal injury firms, lose sight of the importance of client communication. At Carpey Law, our communication policy sets us apart from other firms. It has helped to establish great client loyalty and is key to the ongoing success of Carpey Law.”

TO THANK YOU FOR EVERY REFERRAL…
WE THANK OTHERS!

Each time you make a referral to our law firm, we make a donation to the Wounded Warrior Project, which supports wounded soldiers and veterans.

Wounded Warrior Project is a nonprofit organization based out of Jacksonville, FL. Their mission is to honor and empower wounded warriors. Its purpose is to raise awareness and to enlist the public’s aid for the needs of severely injured service members, to help them aid and assist each other, and to provide programs and services to meet their needs.

Since its inception, Wounded Warrior Project has been successfully easing the troubles of veterans all over the country, and Carpey Law greatly supports these efforts.

For more information on Wounded Warrior Project, or to make a contribution, please visit: www.woundedwarriorproject.org.

Our success is built on referrals from clients and friends. If you know of anyone who might benefit from our services, please feel free give them our contact information.

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.

Thank you to the following people who referred cases to us last month: John Spence, E’van Dill-Smith, and Mario George.

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INSIDE THIS ISSUE:

- Why Do Insurance Companies Delay Settlement?
- Laura Carpey’s Recipe of the Month: Rigatoni Meatball Soup
- Why Most Lawyer Advertising Stinks
- Stuart Speaks At A Legal Marketing Conference in Virginia

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

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.

Answers on Page 3

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

Stuart Carpey