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THE CARPEY CHRONICLE

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610.834.6030

THE INFORMATION RESOURCE FOR ACCIDENT VICTIMS IN PENNSYLVANIA

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.

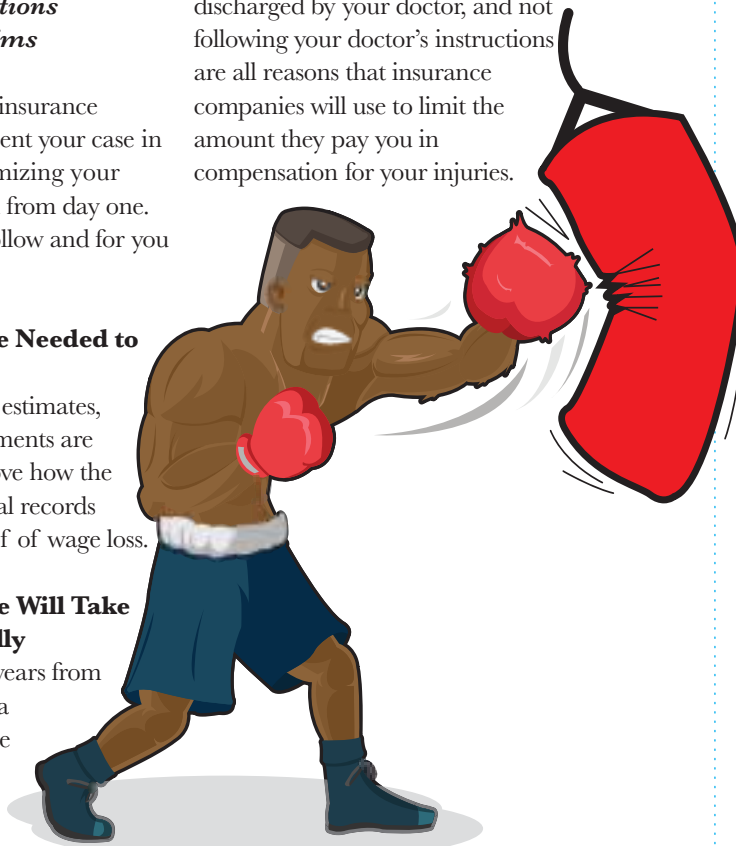
■ Recognize that Your Case Will Take Time to Resolve Successfully

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.



WE ARE COMMITTED

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

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OUR 4 SATELLITE OFFICES

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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

■ PHILADELPHIA

1500 Walnut Street
Suite 500A
Philadelphia, PA 19102

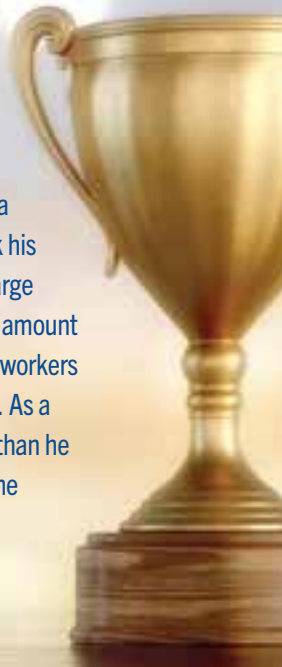
Disclaimer:

Any results I achieve on behalf of one client in one matter does not necessarily indicate similar results can be obtained for other clients in any other case. In addition, results in cases obtained by other law firms have no connection with cases I handle. I am a Pennsylvania personal injury and trial lawyer, not a miracle worker. I evaluate every case on its own merits. I only accept a limited number of new cases each year based upon my evaluation of the liability, damages, and other aspects of the case.

Stuart Carpey

VICTORY OF THE MONTH

Our client was a delivery driver who was hit by another driver making a left turn while on the job. He had a back surgery and as a result, was left with a workers' compensation lien. Stuart was able to work his magic and get a great settlement for the client (so large the insurance company insisted that the settlement amount be confidential), and Stuart was also able to get the workers compensation carrier to drastically reduce their lien. As a result, our client's total settlement was much more than he ever expected to receive. Needless to say, he was one very satisfied client.



LAURA CARPEY'S RECIPE OF THE MONTH

Sheet Pan Shrimp Puttanesca

INGREDIENTS

- 1 red onion, cut into wedges
- 3 cups sourdough bread, cut into 1-inch cubes
- 1 pint (2 cups) cherry tomatoes cut in half
- 1/2 cup pitted kalamata olives
- Kosher salt and freshly ground black pepper
- 4 tablespoons olive oil
- 2 pounds jumbo (U15) shrimp, peeled and deveined and tails removed
- 2 tablespoons red wine vinegar
- 1 tablespoon capers, drained
- 1/3 cup fresh parsley leaves, plus 2 tablespoons, chopped
- Parmesan shavings, for garnish

INSTRUCTIONS

1. Preheat the oven to 375 degrees F. Combine the onion, bread cubes, tomatoes and olives on a rimmed baking sheet. Sprinkle with 1/2 teaspoon salt and black pepper to taste. Drizzle

with 2 tablespoons of olive oil and toss everything together. Disperse evenly on the baking sheet and bake until the bread just starts to crisp, 12 to 15 minutes.

2. In a medium bowl, toss the shrimp with 1 tablespoon olive oil and 1/2 teaspoon of salt. Arrange on the baking sheet among the bread mixture. Bake until the shrimp are opaque and just cooked through, 8 to 10 minutes.

3. Meanwhile, whisk together the remaining 1 tablespoon olive oil and vinegar in a small bowl. Stir in the capers and set aside.

4. Remove the baking sheet from the oven. Add the parsley leaves and dressing and toss to evenly coat. Transfer to a platter and garnish with the chopped parsley. Add Parmesan shavings. Serve immediately.



The Client Experience

For more than 38 years, the client experience at Carpey Law has been a key part of providing the best possible experience and service for our clients.

A great client experience does not happen by accident. Keeping in mind that for many of our clients, when they come to us, this is the first time they have been involved in the legal process. They may not have any idea of what to expect. Part of what we do at Carpey Law is set realistic expectations and provide clear timelines for what will happen in each client's case.

We also have processes in place to provide excellent communication and support, which is essential to ensure that every client receives the best legal advice from Carpey Law.

We explain that there are specific steps and rules that must be followed in order to successfully move the case forward. Typically, there is no rapid method to resolve any personal injury case, but rather, cases take time. Each case is different. However, one of our goals is keeping our clients informed and confident as their case proceeds.

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 - 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 30 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*



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.

We Make Medical Bills Disappear

Have you recently been hospitalized or received medical treatment resulting in an enormous medical bill that wasn't covered by your health insurance? Do you believe your health insurance company is responsible for paying your medical bill but the hospital or doctor's office is giving you the run around? Are you being threatened with collections and are worried about your credit score? Give us a call and we'll make your medical bill disappear! Carpey Law is happy to provide this new service of getting your medical bills reduced or wiped out entirely.

For details, call our office at (610)834-6030.

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 assistants and paralegals are very experienced and will often be able to respond to your requests.



CARPEY LAW

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Maverick and Gigi Carpey ready for Halloween. Mav is a pumpkin. Gigi is Cinderella.

Call me 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

...*Because It's*

Your
FAVORITE
NEWSLETTER

**INTERESTING, CREATIVE,
EDUCATIONAL,
INSPIRATIONAL, AND
REAL PRETTY TO LOOK AT!**

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