



# The Lapidus Law Firm, PLLC



PERSONAL ATTENTION AND DEDICATION THROUGH EVERY PHASE OF THE CASE

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## NEWSLETTER

### FROM THE DESK OF



**Lawrence S. Lapidus**



**THE LAPIDUS LAW FIRM PLLC  
1990 M STREET, N.W. SUITE 350  
WASHINGTON, D.C. 20036**

**HEART OF THE DOWNTOWN BUSINESS DISTRICT  
KNOWN AS THE "GOLDEN TRIANGLE"**

**CONVENIENTLY LOCATED BETWEEN TWO METRO  
STOPS FARRAGUT WEST ON THE BLUE LINE  
AND DUPONT CIRCLE ON THE RED LINE**

**MORE SPACE, MORE AMENITIES,  
BETTER LOCATED TO BETTER  
REPRESENT YOU!**

**OUR PHONE NUMBER  
AND EMAIL REMAIN THE SAME**

**202 785 5111**

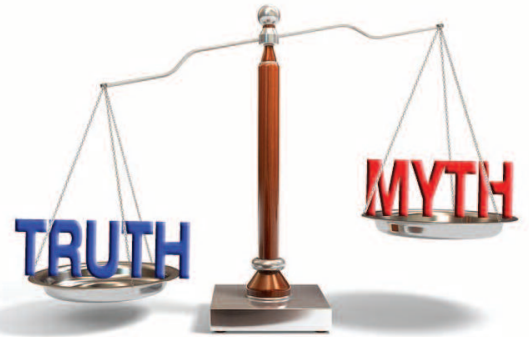
**LLAPIDUS@LAPIDUSLAWFIRM.COM**

**IF YOU, YOUR FAMILY, FRIENDS,  
OR COWORKERS  
ARE INJURED CALL US .  
WE CAN HELP!**

## Myths About Personal Injury Claims

**MYTH** A claim filed against the policy holder's company causes the insurance carrier to raise the claimant's rates.

**TRUTH** Rates are set by State Insurance Commissions. In most states, rates go up every year regardless of a person's accident record. If a policy holder's rates do go up, the increased cost is generally very small compared to the probable gain in settlements, which are tax-free unless punitive damages are involved.



**MYTH** Insurance companies, with their experienced army of adjusters and lawyers always act rationally and will offer a quick settlement in a case where the defendant admits fault.

**TRUTH** A settlement depends on the nature and extent of the victim's injury and not upon the admission of fault by the driver who struck your vehicle. Insurance companies assess the value of your claim based upon hospital and medical charges and whether or not a doctor has evaluated the injury as "permanent". These Companies typically undervalue neurological injuries, such as a concussion, long-lasting numbness of the fingers or hands.



**MYTH** All personal injury lawyers work about the same way for any client injured as a result of an accident

**TRUTH:** Lawyers vary widely in their approach to claims and settlements . Many dislike actually takin case to trial and consequently will recommend a "low ball" settlement offer, regardless of the nature and

extent of the injury involved. Our approach is different: we believe the court system and the legal rules involved can be utilized to obtain a reasonable settlement in most cases. When negotiating claims, we typically develop choices for the client analyzing case value while keeping in mind a client's specific financial needs and risk tolerance. We always explain both the upside and downside involved in a settlement offer.

If you, a friend, or relative have been injured in an auto accident, I can help.

**Call Me** for a Free Consultation

**DC/VA 202-785-5111  
MD 301-605-4296**

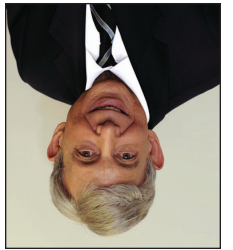
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