

**MURRAY  
& GUARI**  
TRIAL ATTORNEYS PL

*Helping Clients When They Need It Most.*

# Representing Injured Victims in Motor Vehicle Crashes

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Fall 2014  
Hablamos Español

1525 N. Flagler Drive, Suite 100 ■ West Palm Beach, FL 33401

Auto Accidents ■ Premises Liability ■ Product Liability ■ Personal Injury & Wrongful Death

www.murrayguari.com ■ (561) 366-9099

# Hurt in a Motor Vehicle Crash

More than 338,000 Florida drivers are in a motor vehicle crash each year according to Florida Highway Safety & Motor Vehicle statistics.

For the past 10 years, our law firm has consistently represented victims of motor vehicle crashes and have held large insurance companies accountable for their insureds.

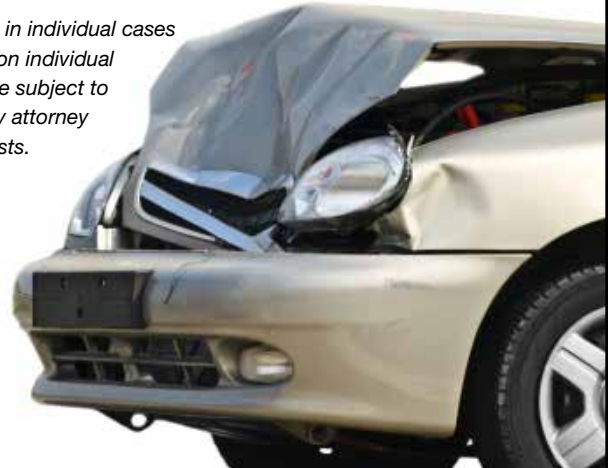
According to the 2008 Insurance Research Council (IRC) study, auto accident victims who use a lawyer received **3.5 times more money** on average than those who did not.\* The same IRC study also found that injury victims typically received **40% more compensation** just by consulting a lawyer to learn their rights.\*

We take pride in the fact that **WE DO NOT** represent insurance companies. **WE DO NOT** represent big interest. **WE DO NOT** represent manufacturers of dangerous or faulty products - **WE REPRESENT YOU.**

It often takes experienced auto accident attorneys and trained professionals to determine all the factors involved to pursue a victim's rights. Insurance companies are not necessarily looking out for your best interest. If you have any concerns or questions regarding a motor vehicle injury crash claim, we are here to help.

Also, call us today or visit our website to get your free Auto Accident checklist for our glove box. ■

*\*Recoveries in individual cases vary based on individual facts and are subject to reduction by attorney fees and costs.*



## Auto Repair Shops Sue Insurance Companies

Does your auto insurance provider make you believe that you can't choose where to get your vehicle repaired? Does your auto insurance provider direct you to repair shops that have agreements with your insurer to fix the car as cheaply as possible?

According to a recent article in the Orlando Sentinel auto repair shops across the United States – including some in South Florida – are suing insurance companies, claiming they don't pay enough to adequately repair cars.

Louisiana is one of the first states to file charges against State Farm, with other suits against insurance providers to follow. Last week, Attorney General Buddy Caldwell filed suit alleging that auto insurer State Farm is illegally steering customers involved in car accidents to repair shops that use junkyard parts and to choose cheap fixes over safety. The Attorney General says

this practice violates the states unfair trade practices with a systematic effort to lower its costs at the expense of its customers.

Auto repair shops have come forward saying they are forced to make shortcuts at the expense of customer safety, while the insurance industry is free of liability.



In Florida, suits have been consolidated in Orlando where 80 insurers and over 100 auto-repair businesses are involved. The Florida lawsuits claim that insurance companies like State Farm, pay repair shops on an arbitrary basis and "artificially suppress the labor rates."

Repair shops recommend that consumers who have been in an accident and have had their vehicles repaired, to have post-repair inspections completed by an independent repair shop to ensure that the work has been completed and to ensure consumer safety. ■

# Insurance Industry Secret

## Sophisticated Technology May Increase Your Premiums

In addition to your driving record, we recently shared that insurance companies use your **credit score to determine your auto insurance premiums** and that there is not much you can do about it. Insurance companies are more concerned about how well you pay your bills or how likely you are to file a claim.

Now, consumer advocate groups want regulators to stop insurance companies from using **sophisticated software to help car insurers illegally bump up bills** on customers it tags as less likely to switch companies. This often skirts consumer protection laws and leads to higher premiums.

The software mines consumer data to help car insurers figure out who is more likely to tolerate higher premiums and who is less likely to shop around. The industry calls this **price optimization**.

As reported in the Palm Beach Post:

- The Consumer Federation of America, a consumer advocacy organization, wants state regulators to stop insurers from using such illegal techniques because they can result in drivers with the same risk profile being charged different premiums. “Every state has laws that say that prices must be based on risk and may not unfairly discriminate. Insurance companies appear to be using these techniques without disclosing that fact to state regulators,” a statement from the consumer group said.



- Florida’s Office of Insurance Regulation spokesman Harvey Bennett stated that he believes, “price optimization should not be a factor in determining insurance premiums nor have we allowed it.”

- “This so-called ‘price optimization’ is the latest effort by insurers to mine personal consumer information and to evade state consumer protection laws prohibiting unfair discrimination in insurance pricing,” said Birny Birnbaum, executive director of the Center for Economic Justice. “Insurers have generally failed to disclose their use of price optimization to insurance regulators.”

Consumers beware. When it comes to buying auto insurance, we recommend that you shop around. ■

## Uninsured Motorist Coverage - Stacked or Unstacked

### UM Coverage – A Must Have!

Uninsured or Underinsured Motorist coverage (UM / UIM) is not mandatory but provides protection to you, resident relatives, and passengers in your vehicle if involved in an accident with someone who has no liability coverage or not enough insurance to cover your damages.

UM coverage comes in two forms - “Stacked” or “Unstacked.” Simply stated, “Stacked” multiplies your limits for this coverage by the number of cars you are insuring. For example, if you have 2 cars in your household and choose “Stacked” coverage, the UM benefit amount is multiplied by 2. Although this increases your premium, the UM benefits double, thereby providing you with added personal protection. Most important, Stacking allows you to expand UM/UIM insurance coverage for a loss if you are in a vehicle other than your own. “Unstacked” limits you to what is documented on the declarations page, regardless of the number of vehicles you own or have insured.

If you are getting a new policy or are about to renew your policy, remember to ask about “Stacked” UM coverage! If you have questions about uninsured motorist coverage, please call our office. ■

# Force Placed Insurance

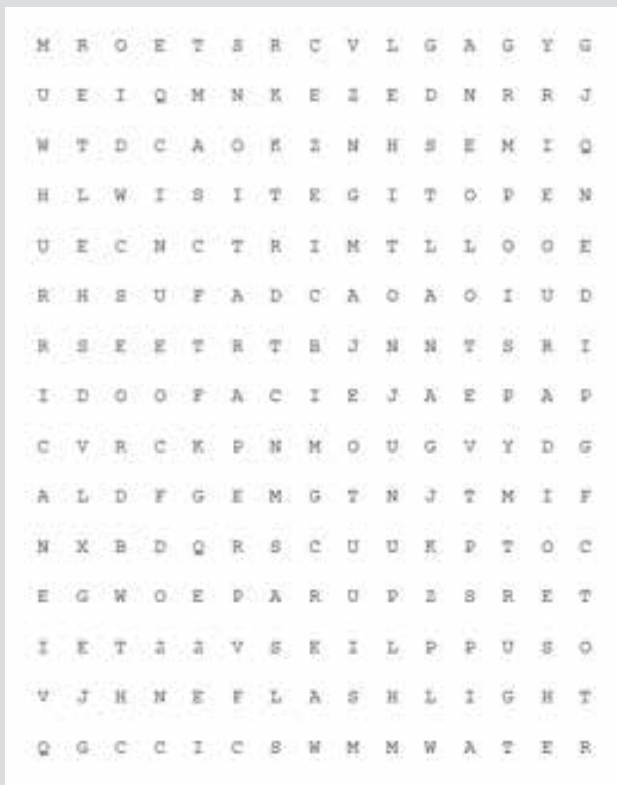
## Has Your Lender Used “Force-Placed Insurance” on Your Property?

Do you have a home mortgage that is, or was, held by: **ALLY FINANCIAL, PHH MORTGAGE, METLIFE HOME MORTGAGE, BB&T MORTGAGE, FIFTH THIRD BANK, or WALTER INVESTMENT MANAGEMENT CORP.**, and during that relationship, you received notice that your homeowner’s insurance had lapsed (whether correct or incorrect) and that your Bank/Mortgage Company was securing replacement insurance coverage (“Force Placed Insurance”) at the homeowner’s expense?

If this has happened to you, please contact us 561-366-9099, because we are considering Class Actions based upon the potentially improper, fraudulent, and/or misleading procedures and/or the excessive charges homeowners may have incurred in connection with “Force Placed Insurance” by these banks. ■



### Hurricane Preparedness Word Search



### Circle-Word List

- |            |              |           |
|------------|--------------|-----------|
| Battery    | Evacuation   | Food      |
| Flashlight | Gasoline     | Generator |
| Hurricane  | Medication   | Money     |
| Plan       | Preparations | Radio     |
| Shelter    | Supplies     | Water     |

### And The Answer is?

What was the costliest hurricane to hit the United States?

- Hurricane Andrew
- Hurricane Wilma
- Hurricane Katrina
- Hurricane Ivan



\*See page 6 for answer.

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## JOIN US FOR THESE UPCOMING LEUKEMIA & LYMPHOMA SOCIETY EVENTS.

Friday, November 14

**LIGHT THE NIGHT**  
Meyer Amphitheatre  
West Palm Beach

Saturday, November 15

**LIGHT THE NIGHT**  
Sunset Cove  
Amphitheater  
Boca Raton

Saturday, January 3

**POLO FOR A PURPOSE**  
International Polo Club  
Wellington

Saturday, January 31

**ANNUAL  
PALM BEACH GALA**  
The Mar-a-Lago Club  
Palm Beach

Tuesday, March 3

**ANNUAL GOLF CLASSIC**  
Trump International  
Golf Club  
West Palm Beach

## Stay Connected

Our social media accounts allow us to connect with you in real-time and share the latest news and information regarding our practice, important safety information and legal updates. We look forward to being a part of your social network. ■



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<http://pinterest.com/murrayguari>



<http://www.linkedin.com/pub/jason-guari-esq/5a/a0/446>



SCAN with a smart device:  
Phone, Tablet.

For more information:  
<http://goo.gl/CG7sC>



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PRESORT STD.  
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Answer: Hurricane Katrina - \$84.6 billion

# Murray & Guari Trial Attorneys

## How Can We Help



At Murray & Guari Trial Attorneys, we **represent victims** throughout Florida who have suffered serious personal injuries due to the negligence of others. At our firm,

you will find a team that is **truly concerned about your well-being and getting justice**. We are proud that our clients come to us based on a personal recommendation from past clients and from other attorneys in the community who respect our reputation and the quality of our work. We would be honored to put our experience, skill and integrity to work for you. ■



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