

Personal Injury | Wrongful Death | Auto Accidents | Product Liability | Premises Liability

R E C E N T N O T E W O R T H Y C A S E S

State Farm Fights Valid, St. Lucie County Claim - But In The End - Pays:

Our 69-year-old client's car was forcefully rear-ended in April of 2016, by a young woman who was operating her dad's truck that was insured by State Farm Mutual Automobile Insurance Company.

Our client's car sustained over **\$8,600 in property damage**, as shown below:



That same day, our client was taken to the hospital in **St. Lucie County** -- with **neck pain, headaches,**

and left upper extremity radiculopathy. Because the problems did not go away, she followed up with her family doctor and an orthopedic doctor who sent her for **Physical Therapy (PT)** and for a **cervical (neck) MRI.** The MRI demonstrated herniations at two (2) levels of her cervical spine C5-6 and C6-7. Although PT helped, it did not fully resolve her **numbness, tingling, and shooting pain down the back of her left arm.** With continued symptoms, her orthopedist administered a **cervical epidural steroid injection** at C6-7 which gave her significant relief; the procedure is depicted on the next page:

ATTORNEYS ON CASE



Jason J. Guari



Scott B. Perry

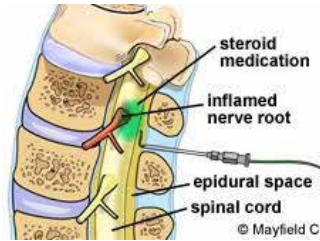
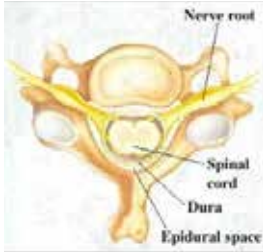
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More Results Inside

- \$200,000 Policy Limit Settlement in Severe Rear-End Crash
- The Importance of Uninsured/Underinsured (UM/ UIM) Motorist Coverage

State Farm Fights Valid, St. Lucie County Claim - But In The End - Pays:

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A Pre-suit/Pre-litigation Demand was sent by this firm to State Farm to seek compensation for our client's injuries and pain and suffering. State Farm's first offer did not even cover half of our client's medical bills. Therefore, our only choice was to file a lawsuit against State Farm's insureds to protect our client's rights.

This process included filing a lawsuit, preparing and responding to written discovery, taking depositions of State Farm's insureds, State Farm's lawyers taking our client's deposition, our client having to submit to a Compulsory Medical Examination (CME) by a doctor hired by State Farm, our firm taking depositions of property damage estimators of the damaged vehicles, our firm taking the discovery deposition of State Farm's expert doctor witness, our firm's attorneys attending multiple hearings, and ultimately the parties attending a confidential Mediation.

State Farm's doctor - to whom State Farm has paid more than \$424,000 last year alone to do these defense examinations - said that if our client was injured, it was just a sprain / strain. His opinion did not make any common sense in light of our client's MRI film shown to the right, as well as her medical symptoms and history:

Our client's treating doctor/orthopedist said that, of course, her 69-year-old spine would have age related changes; however, with a spine as shown in the bottom left, she was more susceptible to injury given the fierce,

rear-end impact.

The radicular symptoms were caused by this crash, especially because she had never had prior complaints. Her

doctor further stated that the herniations shown to the right were - more than likely than not - caused by the crash.



The case settled at Court ordered Mediation - a year and a half after the crash!

This is a classic example of how State Farm is handling legitimately hurt individuals' claims.

State Farm's deny, delay, and defend tactics simply wore down our client, but she held on until Mediation where our firm helped her obtain a just result.

Ultimately, State Farm did not act fairly towards our client until Mediation - after our firm had advanced over \$7,000 in cost money to get to Mediation.

From all the TV advertising that State Farm pays for - especially during professional sporting events - State Farm would have the American public believe that it is merely a beloved American insurance company. The reality is, it has an obligation to make a profit for its shareholders, sometimes at the expense of victims.

State Farm has been unfairly aggressive in its claims handling over the last several years. It knows that it costs claimants and their attorneys' money to pursue claims; therefore, clients and their law firms need to have a strong resolve to fight back! ■

Disclaimer: Each case is unique, and the results in one case do not necessarily indicate the quality or value of another case.

\$200,000 Policy Limit Settlement in Severe Rear-End Crash

Recently, Attorney Scott Murray settled two cases for their Bodily Injury policy limits of \$100,000 each after a severe impact totaled our clients' car and left them both with extensive neck and back injuries.

Our clients, a husband and wife, were stopped at an intersection when suddenly and without warning, they were struck from behind by a negligent driver. The impact was so severe that they were violently pushed into the vehicle in front of them. Their rear window shattered, their windshield cracked, and both headrests broke. They both thought they were going to die.

As a result of this crash, our clients sustained multiple severe injuries, including significant spine damage. Despite months of dedication to diagnostic testing and

ATTORNEY ON CASE



Scott C. Murray

conservative treatment such as MRIs, physical therapy, epidural injections, and rhizotomies, our clients continued to suffer daily pain and discomfort.

In an effort to put pressure on the insurance companies, Mr. Murray provided a time limited demand, which expired prior to their scheduled spinal surgeries.

The insurance company, with the pressure of an outstanding policy limits demand, tendered all available limits prior to the expiration of the demand period.

It is important to have attorneys, like Murray Guari Trial Attorneys, who can help strategically navigate a personal injury case to maximize client recoveries. ■



The Importance of Uninsured/Underinsured (UM/UIM) Motorist Coverage

On March 9, 2018, Mr. W. was a restrained driver of his 2013 Audi S5 traveling north on Federal Highway SE, approaching

the intersection with Osprey Street SE, in Hobe Sound. Mr. W. had a green light signal to proceed north through the intersection and continue on Federal Highway SE.

As Mr. W. approached the intersection, the tortfeasor-driver, was traveling south on Federal Highway SE, made a left turn, violated Mr. W's right-of-way, and forcibly struck the front of Mr. W's vehicle, which deployed four (4) airbags.

The crash totaled Mr. W.'s vehicle – seen below:

Mr. W. immediately went to **Martin Memorial Hospital**,

where he was treated for lumbar (low back) pain, chest pain, and ruptured ligaments in his left hand. He followed-up with **an orthopedic**

hand specialist, and **underwent ligament repair surgery on his left hand on March 27, 2018**. Inserted in the next column are photographs of Mr. W., post-surgery.



The tortfeasor's Bodily Injury ("BI") automobile insurance carrier, Progressive American Insurance Company, paid its insured's nominal, liability insurance limits as the other driver was negligent and at fault for causing this severe crash.



Thankfully, Mr. W. was informed enough – before this crash – to purchase Uninsured/Underinsured Motorist (UM/UIM) automobile insurance coverage for this loss. (The tortfeasor's BI limits were not high enough to pay for Mr. W.'s medical treatment, his hand surgery, his future medical care, and his intangible damages such as pain and suffering and loss of capacity to enjoy life.) **Now, Attorneys Guari and Hedrick will pursue Mr. W.'s UM/UIM claim to ensure that Mr. W. be "made whole" for his damages that were caused by the negligent driver.**

It is very important to purchase Uninsured/Underinsured Motorist (UM/UIM) automobile insurance coverage. We urge you to buy as much UM/UIM insurance coverage as you can afford! ■

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Murray Guari Trial Attorneys PL

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