

What Separates Schurmer and Wood from the Rest? *Our commitment to you. Find out what makes us different.*

Today more than ever, there are many lawyers and many different law firms that claim to handle personal injury and wrongful death cases. In this environment it is critical that individuals who have been injured or family members who have lost a loved one due to a tragic accident, use diligence in finding the right legal representation.

There are many factors that set Schurmer and Wood apart. The first difference is that we specialize only in personal injury and wrongful death cases. We only handle cases for the injured person or family members who have lost loved ones and we never handle any cases for the defendant or insurance companies. Because of the competitive environment today some lawyers and law firms have decided to handle many different types of cases including representation for defendants. They attempt to handle a variety of types of cases including family law, environmental law and criminal law. It is our firm's position that at times, this can create conflicts of interest and more importantly can take the firm's focus away from the rights and interests of those that have been injured.

Schurmer and Wood is different because we have the necessary experience to handle all different types of personal injury and wrongful death cases. Our lawyers have been handling these cases for over 25 years and we have "seen it all."

At Schurmer and Wood we handle all cases aggressively from the start and do whatever is necessary to make sure our clients obtain the best result possible. We have recently found that many insurance companies are making extremely low offers in the negotiation stages of cases because many attorneys do not want to file the case in court. It has been our experience in almost one hundred percent of the cases where we have received low offers, we obtain significantly better results by filing complaints, proceeding through the litigation

process and forcing the insurance companies to evaluate these cases fairly.

Schurmer and Wood is also proud to have obtained multiple million dollar verdicts and settlements. However, while the firm often handles such high-profile and high valued cases, it is the handling of the smaller cases that also helps to set us apart from the rest: the attorneys at Schurmer and Wood put as much care, effort and attention into the smallest of cases that they do for even the largest of cases.

One notable example occurred recently in a case handled by attorney Lauren Wood. In short, our client obtained a policy limit settlement with the defendant driver in an automobile case of \$15,000.00. She had an Underinsured Motorist insurance policy with her own insurance carrier that provided her with an additional \$15,000.00 coverage. We felt that her case was worth more than the \$15,000.00 although that was definitely in dispute. Many attorneys would have stopped at that stage, taken the \$15,000.00 and ended



the case. Instead, we filed for arbitration with our client's own insurance company and demanded that they pay an additional \$15,000.00. The insurance company denied the claim and indicated that they would never

pay any additional monies. We proceeded through the entire arbitration process and Mrs. Wood obtained an arbitration award of \$28,000.00 above and beyond the \$15,000.00 that had already been obtained. Even though the arbitration award exceeded the policy limit,



the insurance company was only obligated to pay the additional \$15,000.00 bringing the total to \$30,000.00.

This alone would have been an outstanding result; however we felt that the insurance company had not acted fairly or in good faith during the arbitration process. Because of this we filed a lawsuit called a bad faith action directly against our client's own insurance company. After aggressively pursuing this matter we were able to obtain a settlement with the insurance company for an additional \$50,000.00 for our client.

When most attorneys would have closed the case after the initial \$15,000.00, with an aggressive posture and extra effort we were able to obtain an additional \$65,000.00 for our client.

Another recent example involved an automobile versus pedestrian accident. Our client was standing at the corner of an intersection and a left-turning vehicle was hit by a driver going straight through the intersection. One of the cars then traveled out of control, striking our client and knocking her down an embankment. She suffered significant injuries. Our client first went to another local attorney. They made a claim against the driver that turned left at the intersection and because of the seriousness of the injuries obtained an early settlement for policy limits of \$50,000.00. The case was worth more but the attorney told our client

that there was nothing else to do and no additional monies could be obtained.

The client came to our office and we immediately filed a complaint against the other driver that was driving straight through the intersection. Although it was difficult to prove that this other driver was negligent, attorney Earl Schurmer did substantial investigation and also took the defendant driver's deposition. As a result of these efforts, we were able to obtain an additional \$10,000.00 for our client—an amount that the client would not have received but for choosing to switch to our firm.

A final example involved a client who was seriously injured when she tripped over a difficult to see parking stop or curb at an apartment complex. She underwent surgery to repair a fracture to her lower leg and was left with residual pain and reduced range of motion. Ultimately a demand for settlement was made to the insurance company that represented the apartment owners. After much negotiation the insurance company offered \$50,000.00 to settle the case. We immediately filed a complaint in the Superior Court and began the litigation process. We proceeded aggressively and immediately sent numerous requests for information and took the deposition of the apartment owners. Shortly thereafter we were able to settle the case for \$275,000.00.

“When most attorneys would have closed the case after the initial \$15,000.00, with an aggressive posture and extra effort we were able to obtain an additional \$65,000.00 for our client.”

This is the type of effort and dedication that separates the Law Offices of Schurmer and Wood from our competition. It is important to realize that different attorneys can obtain extremely different results from the same case. It is absolutely critical that you obtain the right representation. It is our commitment to you to put the time and work into your case in order to receive the best result possible. ■

The Importance of Immediate Investigation

You want your case to be handled properly. Immediate investigation is a crucial part of making that happen.

In today's tough economic environment, it has become increasingly important for clients who have any type of personal injury or wrongful death claim to seek legal representation as close in time to the actual accident as possible. This is the only way to ensure that your rights are protected and that you will receive just and adequate compensation. There are a number of extremely damaging consequences when a person delays going to an attorney.



First, in almost every type of personal injury or wrongful death claim, early and immediate investigation is critical. Often times, early investigation will mean the differ-

ence between winning or losing a case. For example, in automobile accident cases photographic documentation regarding skid marks, damage to vehicles or even damage to the property surrounding the accident is necessary information in order to determine who caused the accident. Many times this evidence must be provided to accident reconstruction and biomechanic experts in order for them to provide opinion testimony regarding how the accident occurred, the speeds the vehicles were traveling and ultimately whose fault the accident was. If someone delays seeking an attorney and this evidence is not documented, the case might never be won.

In dangerous condition of property cases, measurements and photographs of the dangerous condition are also critical. When a defendant learns of an accident, many times they will make an effort to repair the condition right away. If the actual condition is not documented before it is repaired it may be impossible to prove the necessary elements of this type of case.

It is also important to remember that it is the injured person's burden to prove their case. The only way to do this is to make sure that the appropriate evidence is obtained, and without early investigation this may be impossible.

Another important aspect of these cases is immediate and appropriate medical care and treatment. This is important both from a health standpoint as well as a legal standpoint. Insurance companies will always argue that if there is a delay or "gap in treatment" that the injuries must not have been significant or, in some cases, that the injuries were not caused by the accident in question. Unfortunately, this can be a persuasive argument to juries. One of the first things that we do at Schurmer and Wood is to make sure that injured persons are seen by well-qualified medical providers. This provides the best chance at an early resolution of the injuries as well as maximizing the recovery in your case.

Another potentially damaging consequence of failing to seek immediate legal representation is the potential for giving early statements to the insurance companies. Without fail, if you are representing yourself insurance companies will request—and sometimes inappropriately demand—early statements regarding the facts and circumstances of the accident, information regarding injuries and disturbingly, complete medical histories. Make no mistake this is done only to try to limit your case. The insurance companies will make every effort to obtain any and all information they can use to either win the case entirely or limit your recovery as much as possible. ■

