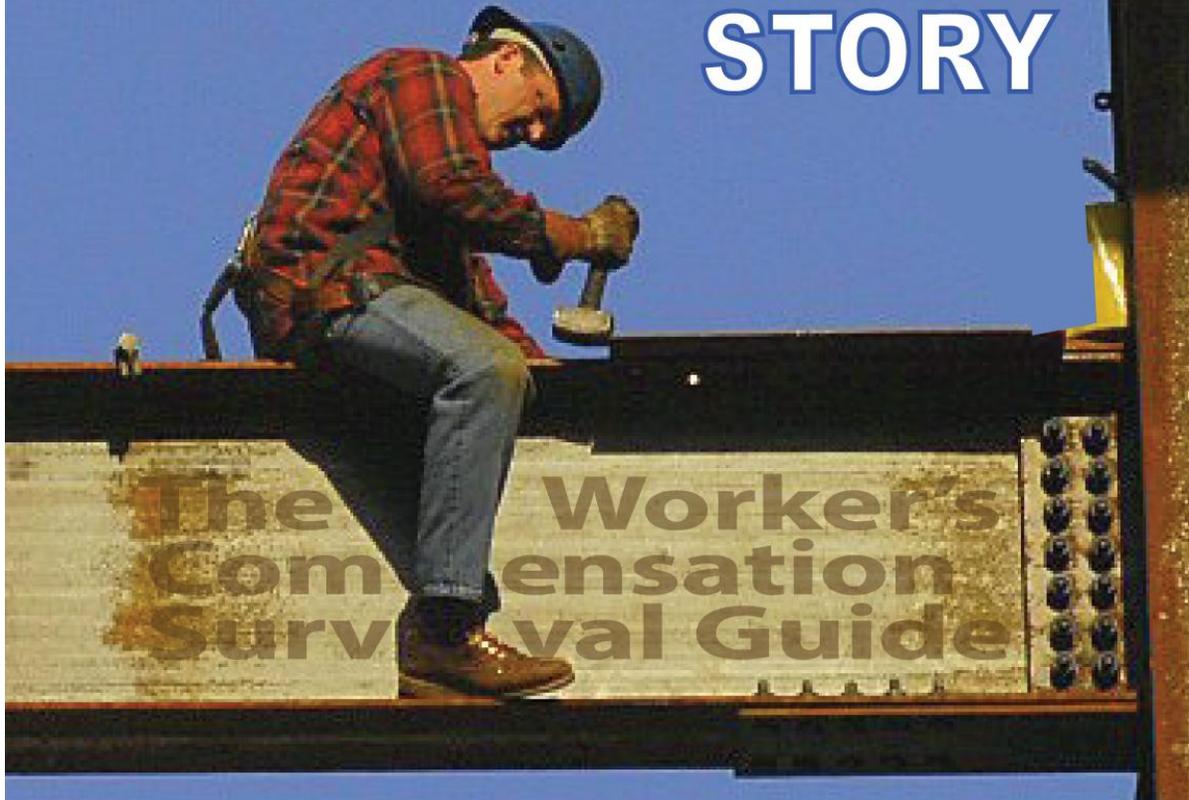


**VICTOR B. FINKELSTEIN**

# **HOW TO AVOID BECOMING A WORK INJURY HORROR STORY**



**THE ULTIMATE GUIDE TO WORKER'S  
COMPENSATION IN MISSOURI AND KANSAS**

*The Ultimate Guide To  
Workers' Compensation Cases in Missouri and Kansas*

# **HOW TO AVOID BECOMING A WORK INJURY HORROR STORY**

*The Essential Rules For Being Successful With Your  
Workers' Compensation Claim*

**FORWARD**

**WHO WE ARE,  
WHY WE HAVE WRITTEN THIS BOOK,  
AND WHY YOU SHOULD LISTEN TO US**

Before you get started, we would like to thank you for requesting this book. The information it contains can help you or a family member or friend in obtaining appropriate compensation for injuries that have occurred in the course of employment.

We have written this book so that work injury victims could have good, quality information about workers' compensation injury claims *before* hiring an attorney or dealing with an insurance company. As we will be the first to advise, not every case needs a lawyer! We truly believe, however, that you should have this valuable information right now, for free, before you are pressured by an insurance adjuster to answer their questions or deal with your case.

Contrary to their advertising, and their media campaigns, an insurance company is not in business to be fair to you or appropriately compensate you for injuries you have received on the job. Like any other business, its goal is to make a profit. It does this by taking in more money selling insurance than it pays out in claims. Obviously, the insurance adjuster's loyalty is to his or her employer and the goal is to keep outgoing payments to a minimum. This goal is the opposite of yours. When you think about it, you are definitely *not* in good hands with the insurance company when it comes to claims. Thinking otherwise can lead to a *work injury disaster!*

We have been representing injured people against insurance companies since 1995, pursuing injury claims on behalf of individuals. We limit our practice to personal injury and work injury cases, so if you need legal assistance with a divorce, a will or a business matter, we can't help you.<sup>1</sup> You can find out more about us and our firm, Kansas City Accident Injury Attorneys, at our website at [www.kansascityaccidentinjuryattorneys.com](http://www.kansascityaccidentinjuryattorneys.com).

<sup>1</sup> If you live in Missouri or Kansas, you can call us anyway if you have a case in one of these areas. We can usually provide you with the name of other attorneys who may be able to help with your situation.

Year after year, we see insurance companies take advantage of people before they have a chance to talk to an attorney. Insurance companies routinely encourage claimants to not hire an attorney. While you may not need an attorney to represent you in your work injury case you should be armed with this important information, right from the beginning of your claim. We wrote this book so you can be informed, today.

Most attorneys require you to make an appointment in which you would get some of the information we have provided here. We believe that you should be able to have this information, right now, and without any pressure. The hiring of an attorney to represent you is a very important step that should not be taken lightly.

Candidly, this method of talking to you also saves us time. We've put a lot of information into this book and it saves us the hours of time that he would take each day just to talk to all of the new potential clients who call. We cannot and will not accept every case and, frankly, each year we turn down good cases that just don't meet our case selection criteria. So, rather than cut you short on the phone, writing this book gives us the opportunity to tell you what you absolutely need to know to make an informed decision about what steps you should take with your case. Even if we do not accept your case, we would like you to be educated about the process so that you don't fall victim to the insurance companies.

***We Are Not Allowed To Give Legal Advice In This Book!***

We know the arguments the insurance company will make – and so should you – even before you file your claim. When you were injured you entered a war zone. The insurance industry has spent hundreds of millions of dollars to inflame the public against you and me. We will be in this together.

We are not allowed, however, to give legal advice in this book. We can offer suggestions and identify traps, but please do not construe anything in this book to be legal advice until you have agreed to hire us and we have agreed, in writing, to accept your case.

***YOU HAVE BEEN INJURED IN AN ACCIDENT AT WORK AND YOU BELIEVE THAT YOU HAVE A WORK INJURY CLAIM. NOW WHAT?***

***LET'S START AT THE BEGINNING***

***You Have Entered a Combat Zone!***

When the accident at work happened, you were unknowingly thrown into a combat zone in a war involving employers, injured employees, insurance companies and those fighting to protect the rights of people injured in the course of their job duties. While you may not have had a dog in this fight before, now that you have been injured you are a part of the battle, like it or not.

Even though you may have been a model employee in the past, the fact that you have been injured in many instances transforms you into the “enemy” in the eyes of the employer. Necessary medical care may be questioned or offered at an “occupational health clinic” whose only interest seems to be in getting you back to work regardless of how you are feeling. Instead of being respected, you are now looked at with the suspicion that you are somehow faking or exaggerating your injuries. The insurance adjuster is less than friendly and all you want to do is get well and get back to work.

If you have never been through a work injury before, the workers' compensation systems in both Kansas and Missouri can be daunting and bewildering. Contrary to what many people think, your employer may not be on your side and you may feel that you are not getting all of the information you need.

Like it or not, you are now directly involved in a war that involves you if you seek to be fairly compensated under the law for your work injury. Yes, there is battle to be done, but it is a battle that you can win!

### *Separating Myth From Reality*

There is so much disinformation out there about workers' compensation cases that we could write an entire book on that topic alone! Once you are in an accident at work, it is vital that you be aware of these myths. Some of the most important are as follows:

Myth No. 1

Every employer is sympathetic to an employee's injury.

Myth No. 2

Your employer will immediately send you for appropriate medical care.

Myth No. 3

The doctors at the occupational health clinic truly care about the injuries you have suffered.

Myth No. 4

The doctors at the occupational health clinic will provide you with all of the care you need for your injuries.

Myth No. 5

The specialists you are sent to provide totally independent opinions concerning your medical situation.

Myth No. 6

Once your care has been completed, a comprehensive evaluation will be performed by the doctor.

Myth No. 7

An evaluation of any permanent physical impairment or disability resulting from your injury will be objective.

Myth No. 8

An evaluation of any permanent physical impairment or disability resulting from your injury will necessarily take into account the need for future medical care.

Myth No. 9

Workers' compensation is a "cut and dried" system.

Myth No. 10

The workers' compensation systems in Kansas and Missouri are designed to fully compensate you for your injuries.

### ***What is a Workers' Compensation Claim?***

As attorneys, we work with "work injuries," "industrial diseases cases" and "workers' compensation cases" every day, and it can be easy for us to forget that you don't. In fact, people who have known us for years have asked us for a referral to a workers' compensation attorney when we thought they knew exactly what we do!

Very simply, a workers' compensation case involves any type of claim where a person has been injured or killed as a result of an on the job injury or industrial disease. There are many varieties and causes of work injury claims. Work injury claims can arise from lifting; bending; motor vehicle accidents of all kinds; slip-and-fall accidents; from a failure to use safety devices; from a co-workers' actions; and from prolonged exposure to excessive noise to name a few.

### ***HISTORY IS THE KEY TO UNDERSTANDING WORKERS' COMPENSATION LAWS***

#### ***Our Common Law Tradition***

As colonies of England, we inherited its legal system known as the English common law. The common law encompasses the traditional unwritten law of England, based on custom and usage, which began to develop over a thousand years before the founding of the United States. Over time, legal decisions and commentaries on the common law began providing precedents for the courts and lawyers to follow.

One foundational principle of the English Common Law is that if someone is injured or damaged due to the negligence of another, the injured party has the right to seek compensation from the negligent party. Negligence is doing, or failing to do something, that society expects us to do or not do. For example, if I run a stop sign while driving, I have been negligent because society expects me to stop at stop signs.

Our common law system of compensation is a fault based system, meaning that the party pursuing the claim must establish that the other party was negligent and at fault for the accident and injury. If this burden is met, the claim will be successful.

Our common law system of compensation for injuries has served us well and is with us yet today. Having said that, there is one area in which our common law system for compensation for injuries never worked well...Injuries occurring in the course of employment.

If an employee bent over and picked up a heavy box and hurt his back, it was unlikely that he could prove that the employer was at fault in causing his injury. In other cases, the injury might have been the fault of a co-worker and not the employer. The injury may have even been caused by the negligence of the employee himself. Again, no recovery in that situation was possible.

As the Industrial Revolution occurred in the early nineteenth century, the economies of western Europe and the United States shifted from being primarily agricultural in nature to a manufacturing orientation. More and more people were working in factories and more and more work related injuries occurred.

While some work related injuries were certainly caused by the negligence of the employer, in the vast majority of work injury cases, the employer had a technical legal defense to the injury, the injury was not caused by the negligence of the employer or the employee was the cause of the injury.

In most situations, the injured worker had no legal recourse. Moreover, even if the employer's negligence could be proven, the employee was unable to obtain immediate medical care or other benefits in the event of an injury.

Western European nations were the first to address this situation with laws that provided scheduled payments of compensation to workers who were injured on the job **regardless of fault**. These systems were premised on the notion that employers should bear the cost of injuries suffered by an employee during their employment. It was felt that the employer could pass the cost of such compensation on to the ultimate consumer of the product or service provided. As a matter of social policy it was felt that such a system was necessary in order to protect the economy and a stable work force.

Unfortunately, these reforms were slow in coming to the United States. Workers' Compensation laws were first passed in Missouri in 1925 and the system was "elective" until 1974. In Kansas, workers' compensation laws were first passed in 1911 and were also elective in nature until 1974.

### *The "No Fault" Nature of Workers' Compensation Laws*

The "no fault" nature of workers' compensation laws has been at the heart of the issue surrounding adoption of workers' compensation laws. There has been a fundamental belief by business interests that one should not have to pay for injuries that were not caused by their fault. This is at the core of the dispute, even today.

The fact that workers are entitled to benefits regardless of fault and with the cost of workers' compensation insurance coverage rising the more such coverage is used, it becomes easier to understand why an employer's attitude changes toward an injured worker. Coupled with fraudulent claims that do indeed occur, the table is set for an unsuspecting employee to face hostility following an injury.

Even if the employer is not hostile to the injured worker, the physicians at the occupational medicine clinic and the insurance adjusters who handle these claims often are. The number of patients seen and claims handled operate to create an environment in which there is little understanding or sympathy for the injured worker.

The battle between those representing employer and insurance company interests and those representing workers continues on an annual basis in the state legislatures. In 2005 Missouri adopted sweeping changes to its workers' compensation law that directly limit the ability of workers to obtain benefits. More recently, in May 2011, the Governor of Kansas signed a bill amending the Kansas Work Comp Act. The amendments did increase the compensation rates for employees, but it also enacted many of the same limitations to compensation contained in Missouri work comp law.

### ***WHAT BENEFITS ARE PROVIDED BY THE WORKERS' COMPENSATION LAWS?***

Workers' Compensation laws in Missouri and Kansas provide for three types of benefits for a person who is injured while performing work-related duties.

1. The employee is entitled to receive medical treatment for the work-related injury and does not have to pay for that treatment. The employer or insurer makes payment. But remember that the employer has the right by law to select the physician. So if you seek treatment that has not been authorized, you may have to pay for that treatment yourself. In Kansas, the employer has to pay up to \$500 of unauthorized medical expenses, as long as this is not used for an impairment rating.
2. Temporary total disability (TTD) is compensation for the time the doctor says you are unable to work because of the injury. Those benefits are calculated at two-thirds of your average weekly wage not to exceed a maximum rate set by the legislature. Your average weekly wage is based on your average earnings over 13 weeks (in Missouri) or 26 weeks (in Kansas) prior to your injury. Temporary total disability benefits cease when the doctor says you are able to return to work, unless you are released with restrictions which your employer cannot accommodate. Although the TTD benefits are only two-thirds of your average wage, it is important to remember they are tax-free.

3. Compensation for a permanent disability. Once a doctor has done all he or she feels can be done medically to help you, and you are not as physically able as you were before the injury, then you have a disability. And if there isn't anything else the doctor can do to make you any better, your disability will be "permanent," meaning you will suffer the effect of the injury from that point on. That disability will either be "total" meaning you are unable to perform any work, or "partial" which means you are able to work but there are limitations or restrictions as to what you are able to do. Compensation is for the disability only. The law does not provide compensation for pain and suffering.

***I HAVE BEEN INJURED AT WORK AND BELIEVE I HAVE A WORK INJURY CLAIM.  
NOW WHAT?***

***Consult With An Attorney When You've Got Everything to Lose***

Following a work accident that results in an injury or death, you will be confronted with a variety of issues that will require your attention. For example:

- I've been injured on the job, what do I do?
- I've been injured on the job. What should my employer do?
- Where can I get medical care?
- Who is responsible for my medical bills?
- If I cannot work, who will be responsible for compensating me for lost wages?
- Should I give a statement to the insurance company?
- I am having a dispute with my employer about my workers' compensation benefits. What can I do to resolve it?
- I'm not happy with the company doctor's medical treatment. Can I refuse medical care?
- Are there any injuries that are excluded from being compensable under the law?

Because these questions are of critical importance to you and because they come at a time when you are often least able to appropriately deal with them, we believe that you should consult with an attorney in order to be certain that you obtain the immediate information you need. While you certainly do not need an attorney in every small work injury case, it often is hard to tell how significant your injury situation might be immediately following the accident.

*It is better to be safe than sorry and a consultation with an attorney regarding your injury situation will cost you nothing.*

***Do I Really Need An Attorney To Settle My Case?***

You definitely do not need an attorney in every work injury case and we will be the first to tell you if this is true with your case. In fact, our office does not even accept cases where the injuries are minor. **Why would we decline such cases?** In the small case, the attorney fee and costs might leave nothing for you and we don't believe that would be fair to you.

## *How Do I Find The Right Workers' Compensation Attorney For My Case?*

Choosing an attorney to represent you is an important but daunting task. The decision certainly should not be made on the basis of advertising alone. The Yellow Pages are filled with ads - all of which say basically the same thing. You should not hire based solely on advertising - anyone can buy a slick commercial. In fact, you should not even hire us until you trust that we can do a good job for you.

1. First, we believe the world of work injury claims is too specialized for someone who does not regularly handle these types of cases. Too many times we have seen cases that have been handled by attorneys inexperienced in personal injury matters. The fact that an attorney can handle a divorce, draft a will or handle a speeding ticket, does not mean that he or she is the appropriate choice for a work injury claim. You should be aware that the insurance companies that defend workers' compensation cases know who the attorneys are in your area who handle these cases regularly and those that will actually go to court to try such cases. The insurance companies use that information to evaluate their risk. If this information is of importance to the insurance company, shouldn't it be important to you?

We believe it is so important that you get to an attorney experienced in handling work injury cases that we will be happy to provide you with the names and telephone numbers of other attorneys even if you don't become our client. These are people we have a great deal of respect for and that share our desire to see that an injured person is appropriately compensated for their disability.

2. Second, we believe experience is an important factor in your decision making process. The longer an attorney has practiced in a given area, the better. Not only is the length of experience important, but also the nature of the experience. The more experience and attorney has actually trying cases is a definite plus. Past results do not guarantee success, but do demonstrate some level of experience and success.

3. Third, we believe that an attorney should be able to provide you with information just like this book and/or a web site so that you can find out more about the qualifications, experience and method of handling a case before you walk in the door.

4. Forth, you should meet with the attorney. The attorney client relationship is a personal one and you should feel comfortable that you can work with the attorney and trust that the attorney can do a good job for you.

5. Fifth, you should determine how your attorney will keep you informed about the progress of your case. In our practice, we will provide you with all correspondence related to your claim and will be happy to discuss the status of your matter with you at any time. We normally do this by way of e-mail in order to do this in a cost effective manner.

6. Sixth, you should find out who will actually be working on your case. Make sure that you and your attorney have a firm understanding as to who will be handling the matter. There are a lot of things that go on in a case that do not require a senior attorney's attention. On the other

hand, if you are hiring an attorney on the basis of his trial skills, you need to be certain that he will be the one trying the case for you.

7. Seventh, get a referral from an attorney that you know.

We won't take your case if you're already represented! If you are already represented by an attorney, this book may raise questions for you. Ask your current attorney these questions. Everyone does things a little differently and we do not accept cases in which another local attorney is already involved. If you are currently represented, use this book to increase your knowledge and to ask questions, but please don't ask us to take on your case. We won't.

***If we do not accept your case, we can help you find an attorney. This is not meant to be all encompassing or an endorsement of any particular attorney, but simply to give you a good start! If you have any questions, e-mail us at [info@kcaccidentattorneys.com](mailto:info@kcaccidentattorneys.com).***

### **AS YOUR ATTORNEYS, WHAT DO WE DO FOR YOU?**

Here is a list of tasks that we may be called to do in your case. Please keep in mind that all of these tasks may not be necessary in every case and that each case is different.

- Initial consultation and interview with the client;
- Educate the client regarding work injury claims;
- Discuss medical care options with client;
- Interview known witnesses, if necessary;
- Obtain photographs of the accident scene and injuries;
- Collect any other necessary documentary evidence;
- Analyze legal issues presented by the facts of the case;
- File appropriate claim forms;
- Monitor client's medical progress;
- Pursue mediation and hardship settings in the event of disputes over compensation due;
- Obtain medical records concerning client's medical care;
- Obtain written reports concerning client's condition;

- Send client for independent medical examination;
- Contact insurance companies and put them on notice of claim;
- When medical treatment has been completed, review and analyze treatment records;
- Prepare demand package;
- Determine appropriate value of client's case;
- Attempt to negotiate settlement with insurance carrier;
- If settlement cannot be reached, pursue claim in court on behalf of client;
- Take appropriate depositions;
- Prepare the client, witnesses and healthcare providers for depositions;
- Produce to the defendant all pertinent data for the claim such as medical records;
- Prepare the case for trial and/or settlement before trial;
- Prepare the client and witnesses for trial;
- Organize the preparation of medical exhibits for trial;
- Organize the preparation of demonstrative exhibits for trial;
- Prepare for pretrial mediation;
- File briefs and motions with the court to eliminate surprises at trial;
- Take the case to trial before a judge;
- Analyze the verdict to determine if either side has good grounds to appeal the case;
- Make recommendations to the client as to whether or not to appeal the case.<sup>2</sup>

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<sup>2</sup> Our contract with you does not obligate us to participate in any appeal.

## ***THE ESSENTIAL RULES FOR BEING SUCCESSFUL WITH YOUR WORKERS' COMPENSATION CASE***

Regardless of the nature or size of your work injury claim, there are “Essential Rules” that we believe *must* be followed in order for you to not only survive, but be successful with your work injury claim. These rules are based upon our experience in handling work injury cases for many years as well as our discussions with many judges, clients and other attorneys. Although success in a work injury claim can never be guaranteed, following these rules provides a firm foundation for a victory. Further, it is our belief from years of experience that a failure to follow these rules is likely to lead to a “work injury horror story”. Don’t be a victim twice. Follow these rules!

### ***RULE #1 Know Your Limitations***

Unless your claim involves a minimal injury, or you have specialized training in handling injury claims and can perform all of the tasks set out above, you should seek the advice and counsel of an attorney. Getting well from an injury while you deal with your everyday life is enough of a task without adding the requirement that you have the expertise necessary to appropriately pursue a work injury claim. What you don’t know can and will certainly hurt you.

If I make a mistake while attempting a do-it-yourself home improvement project, I can simply re-do it later or hire the work done by a professional. The only thing lost is time and money. If you make a mistake handling your own work injury claim, it may well cost you your claim. You only get one chance to do it right!

A favorite trick of the insurance companies is to convince you that you can handle your own claim and that there is no reason to hire an attorney. Once you fall into that trap and thereafter attempt to resolve your claim, the insurance company makes lowball offers that are clearly unacceptable and far less than the true settlement value of the claim. Unfortunately, once these offers are made, it becomes harder to find an attorney, as many attorneys are not willing to take the case on a contingent fee basis calculated on the recovery over and above the prior offer of the insurance company. In these situations the client may be forced to accept less than what they could have recovered had they hired an attorney from the outset.

### ***RULE #2 Be Honest With Your Lawyer Regarding Past Accidents And Injuries***

In order to be able to provide the best possible representation, an attorney must know of *all* prior accidents and injuries suffered by a client, no matter how small and no matter when they occurred. While such injuries may not have an obvious connection with the current injury, they may have an indirect connection that is unknown to you. They may not be relevant to your current claim, but your attorney is the person to determine this, not you.

Further, all insurance companies subscribe to a database that provides information to them about prior reported injury claims. In all likelihood, the insurance company will have information

about any prior injury claims you have had. Often they will ask about such injuries simply to test your credibility. If you do not tell your lawyer about such accidents and misrepresent your accident and injury history to the insurance company, they will be able to call your credibility into question. They will argue that if you are not telling the truth about prior accidents and injuries, you are probably not telling the truth about the current injury. Credibility issues like this will destroy your case!

***RULE #3 Be Honest With Your Lawyer About Other Injuries And Health Conditions***

Similarly, it is vitally important that you disclose to your lawyer any injuries occurring subsequent to the accident in question and any other health conditions from which you may suffer. If you saw a doctor or health care provider, there probably will be a record about it and the insurance company will know about it. Whether or not such injury or health condition is relevant to your current claim is a determination that is not up to you! Your attorney can deal with any issues that arise from such information if he knows about it. If you are less than honest about such information and the insurance company finds out, your claim will be toast!

***RULE #5 Keep Your Lawyer Up to Date Regarding Your Medical Care and Injury Status***

An attorney obviously cannot live with you or be with you each time you go to the doctor or other medical care provider. Because of this, it is important that you keep your attorney advised about how you are doing and what is happening with regard to your medical care.

This is vitally important information. If there are particular issues regarding your status or care that need to be addressed, your attorney can help you through such issues and help you in bringing them appropriately to the attention of your medical providers. A failure to keep your attorney so advised, may lead to more care than you need, less care than you need or even the wrong care. A failure to deal with treatment issues is a recipe for disaster!

***RULE #6 Keep All Medical Appointments and Follow Through With Prescribed Care***

It is vitally important that you keep all medical appointments and follow through with prescribed care. Insurance adjusters look skeptically at injury claims of people who fail to go to their scheduled medical appointments or fail to follow through with medical care prescribed by their doctor.

Obviously, it may not be possible to keep a scheduled appointment. If this is the case, the client should reschedule, preferably before the date of the appointment. If this is not possible, the client should reschedule as soon as possible thereafter and advise the doctor why the appointment could not be kept.

Prescribed medical care is also important. Unless the treatment recommendation is in some way controversial, you will have a hard time convincing anyone that you are still suffering the effects of the injury if you do not follow through with what a doctor has recommended. Remember, the

burden is on you to prove the extent of your injuries. A refusal to undergo treatment suggests that you are no longer injured.

***RULE #7 You Must Tell Your Doctors about the Extent of Your Injuries***

When you go to the doctor for treatment, it is vitally important that you tell him or her of the **full extent of your injuries**. Men are particularly bad about this. Often the doctor will come in and ask how the potential patient is doing. Instead of saying not well and identifying their specific problems, men often simply say they are doing fine. If you are doing fine, why are you at the doctor?

Tell your medical providers of *all* of your problems. A doctor cannot diagnose and treat something he has not been told about. If you tell the doctor you are fine, odds are that he is going to believe you. Providing a detailed and complete history of your problems is not whining!

Doctors are busy people and often in a hurry to get to the next patient. If you need to write your complaints and questions down, do so in order that they not be forgotten in the crush of time.

***RULE #8 Do Not Misrepresent the Extent of Your Injuries and Activity Levels***

By the same token, you should never misrepresent the extent of your injuries and activity levels. Doctors have methods of determining whether they believe you are exaggerating your injuries and insurance companies routinely hire private investigators to conduct videotape surveillance. If you claim that you cannot bend over, squat down or lift certain items and then get caught doing so on videotape, your claim is effectively destroyed. There is virtually no explanation that can effectively overcome the eye of the camera.

***RULE #10 Do Not Speak to Anyone Other Than Your Attorney About Your Case***

You have probably heard the old adage, "Lose lips, sink ships." What was true in war time is true with regard to your injury claim. Your claim, is *your* claim. It is a personal matter and not to be discussed with others.

Insurance companies and their attorneys not only use video surveillance, but also speak to your friends and neighbors about you and your injury claim. What you say to such people regarding your situation is open to discovery. Inadvertent statements may be misunderstood or taken out of context in a way that could come back to haunt you.

In today's technological age this also includes internet communication, particularly social media websites such as Facebook and Twitter. Avoid posting any information about your claim and do not post any pictures of your subsequent to your accident. The claims adjuster can and will look for this information and try to use it against you.

## ***OUR SERVICES***

Very simply, we are here to represent you at every step of the way in your personal injury claim. Our mission is to advocate your interests fully and ethically in a manner that is intended to compensate you as fully as possible for the injuries you have suffered.

Sometimes, the best advice we can give is that you do not have a claim that can be won. If that is our opinion of the case, we will tell you so. We are not here to pursue claims we believe have no merit. That would not be in our interest and is certainly not in yours.

If your case meets our criteria for acceptance, you can be assured that we will fully pursue your claim and provide you with the information and advice you need in order to be able to make your way through the legal process. We will keep you advised regarding the status of the case and whether the case should be settled or whether you should go to trial.

An initial consultation regarding your case is free. We will fully explain all fees and costs to you before proceeding. Together as a team, we will decide on the best approach to a positive resolution of your claim.

### ***Free newsletters from Kansas City Accident Injury Attorneys***

Want to know how to best to deal with insurance company denials? Want to find out specific steps you contain define the best lawyer for your case? Want to read the quote inside story" about frivolous lawsuits? Would you like some practical advice about buying insurance from someone who does not sell insurance?

These are some of the topics that are covered approximately eight times a year in a free newsletter sent to your home by Kansas City attorney Victor B. Finkelstein of Kansas City Accident Injury Attorneys, P.C.

Mr. Finkelstein strongly believes that many legal disputes could be avoided if people had better general knowledge about the legal system, insurance coverage and the insurance claim process.

There is absolutely no cost of obligation and from time to time we run contests to give away free stuff!

If you subscribe and later feel like we are wasting your time, there is an 800 number in every issue that you can call to "unsubscribe." Don't worry, this is not the boring, "canned" newsletter that most firms buy and slap their name onto. We are actively involved in the writing process and we aim to provoke people to pay more attention to their legal affairs.

**There is no need to destroy this book. Just photocopy this form, fill it out and mail or fax it to us. Fax to 816-471-7199 or mail to Kansas City Accident Injury Attorneys 1102 Grand, Suite 1901, Kansas City, MO 64106.**

Please add me to your mailing list.

Name: \_\_\_\_\_

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City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

If you would like to also receive our e-mail newsletter, published approximately twelve times a year, just give us your e-mail address. We do not share our mail/e-mail lists with anyone!

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(e-mail address)