

## Welcome to the Crowson Law Group



We help injured people just like you. If you have been injured in Alaska, we will work to get you full and fair compensation for your injuries. We will be available to help you every step of the way and we will work hard to get a good settlement in your case.

We've helped thousands of people who were injured in accidents, and we know that an accident that results in injury can be a terrible and frightening experience. Traumatic injuries cause significant physical pain, but accident victims also have many other issues— medical bills to pay, car repairs to consider, lost wages to make up, and paperwork from the insurance company to fill out. We pride ourselves in taking a global approach to client service, and we work hard to help you with each and every issue and concern as you try to put your life back together.

We also have seen enough of these cases to know that a big settlement doesn't solve all of your problems. However, settling too soon or for too little money can make those problems even worse. We work hard to get our clients as much money as possible to compensate them for their experience.

Our experience in the insurance industry provides us with rare perspective and insight into the methods and strategies of insurance companies. We use this knowledge, along with our reputation as willing and competent litigators, to convince insurance companies to pay our clients a fair settlement – one that represents full and fair compensation for the accident victim's ordeal.

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*Our team does not promise you  
more than you deserve, but we  
will not settle for less.*

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## Property Damage Primer

Most people think that the repair or replacement of an automobile after a car accident is a fairly straightforward process, and sometimes it is. However, here are a few things to remember:

- **You can choose your own shop**

Most people simply go to the repair shop suggested by the other driver's insurance carrier. Many insurance companies make it sound as if it is a requirement that you take your vehicle to their "approved" shop, but you CAN choose.

- **Loss of use**

Be sure to ask the insurance company to provide you with some amount for "loss of use" – the time that you did not have access to a vehicle as a result of the damage to your car.

- **Diminution of value**

The insurance company for the at fault driver may pay you the difference between the market value of your car before the collision and its value after the collision.

- **True measure of total loss**

The adverse insurance company only owes for the "market value" of your totaled vehicle. That is, the amount that you could have sold your vehicle for in an arm's length transaction with another private party.

- **LKQ parts**

LKQ stands for "like kind and quality." Since the parts on your car that are being replaced or repaired are obviously "used," it is perfectly legal and accepted to use previously used parts to repair a damaged vehicle. **Note:** this does not mean that an insurance company can use inferior parts. The parts that they use must be of the same "kind and quality" as the original parts.



## What should I know about getting medical treatment?

Many people injured in automobile accidents will hold off on getting treatment, or following up on treatment, in the hope that their condition will improve without medical care. While this works for some people, there are reasons that a person injured in a car crash should seek medical care and follow-up care IMMEDIATELY:

- **Less chance of injuring yourself further**

If you know what is wrong with you because you got a proper diagnosis, you can avoid further injury, perhaps avoiding a permanent injury or surgery.

- **Better chance of recovering completely**

The sooner that your medical professional begins an accepted mode of treatment and therapy, the better your chances of getting well as quickly as possible, as completely as possible.

- **Less pain**

One sure way to hurt as much as you possibly can following an accident is to avoid getting proper treatment. Modern medicine and chiropractic therapy have made many strides in recent decades controlling musculoskeletal pain associated with trauma. Plus, quick treatment oftentimes means quicker results, which in turn means less pain.

- **Document your pain and suffering**

Ironically, the very sort of behavior that will likely increase your pain (delaying treatment) also makes it LESS likely that an insurance company will fairly compensate you for pain and suffering, since the insurance company is usually more skeptical of an accident victim who did not go to the doctor.

- **Make your injury claim worth more**

Besides documenting pain-and-suffering, medical bills, as a rule of thumb, will usually increase the value of an injury claim in the eyes of the insurance company.

The bottom line is this: You did not ask for the accident that gave rise to your claim. You did not want to be injured, and you should not be concerned with saving the insurance company money at the expense of your own health. You should try to get as well as you can, as quickly as you can, by seeing the physician of YOUR choice, and following his or her instructions.



## What do I need to know about my insurance claim?

A few things that you need to keep in mind about insurance companies – and your decision about whether to hire a lawyer. *Please, at a bare minimum, read the following before you deal with an adjuster:*

- Any liability insurance adjuster that contacts you after a car accident in which you suffered an injury is representing an insurance company whose interests are aligned with those of the at fault driver, not with you. Even if it is your own insurance company calling you about your uninsured/under-insured motorist coverage, in essence they represent the person who caused the accident.
- No insurance company owes you anything for your injuries. If a liability insurance company pays you anything at all, it will be in exchange for a “release” (a signed promise not to sue their insured driver) that will end your case forever.
- Insurance companies do not pay because of any moral compulsion, or because “it is the right thing to do.” They pay because they have specific contractual obligations to defend and to indemnify their insured driver. In other words, they have to pay the attorneys fees for their insured if you file a lawsuit, and they have to pay a verdict if you win your lawsuit.
- Since both of the preceding obligations are triggered by litigation against their insured, the best way to compel the insurance company to settle on fair terms is to convince them that you will file a lawsuit against their insured unless they pay you fairly. The best way to convince the insurance company that you will file a lawsuit against their insured is to hire a competent lawyer.
- A competent attorney can help you get more money in your pocket by assisting you with medical payments coverage, public and private health insurance, identifying and filing insurance claims against insurance companies and policies that you might not know existed or were liable for your injuries, negotiating subrogation liens with medical and/or disability carriers, negotiating settlement in the event there is concurrent workers compensation coverage, etc.... All of these areas are complex, and an attorney will help with all of these additional claims without charging anything more than a one-time contingency fee.



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