

**ANTHONY CASTELLI, ESQ.**  
**Personal Injury Guide**

**Consumer Awareness Guide**

**Consumer Awareness Guide to Choosing a Personal Injury Lawyer**

**By Anthony D. Castelli**  
**Accident and Injury law**

Read this guide and you'll discover:

- How to avoid four potential insurance rip-offs!
- Four costly misconceptions about lawyers.
- Five mistakes to avoid when choosing a lawyer.
- The importance of protecting your legal rights.
- Five steps to fair compensation that you can be happy with!

Provided as an educational service by

Attorney Anthony Castelli  
Concentration in Auto and Work Related Injuries  
513-621-2345

## Consumer Awareness Guide

Dear Consumer,

Choosing a lawyer to represent your injury claim can be a difficult life changing decision.

From super slick TV commercials, to lawyers who have never seen a “real” jury, how do you ever find a qualified, competent, professional attorney, who will fight for your legal rights?

You can start by reading this consumer guide. In this fact-filled booklet, you’ll discover how to avoid four insurance company rip-offs, five mistakes to avoid when choosing a lawyer, and five steps to increasing the value of your case.

I wrote this guide to help you better understand your legal rights as an injury victim. Now, with this information, you can make an informed intelligent decision.

If you have any questions about your legal rights or what to do about your injury claim, you’re invited to call me at 513-621-2345 to arrange a free injury consultation. I have dedicated my practice to serving injury victims. I’ll be happy to help you in every way I can.

Very truly,

Anthony D. Castelli  
Accident and Injury law  
8170 Corporate Park Drive, Suite 220  
Cincinnati, Ohio 45242  
513-621-2345

## **Consumer Awareness Guide**

Anthony D. Castelli has over twenty years of experience in personal injury law.

Anthony Castelli is a member of the Ohio Academy of Trial Lawyers Association and concentrates in personal injury and workers' compensation law. Mr. Castelli is certified as a specialist in Ohio Workers' Compensation Law by the Ohio State Bar Association. Tony is dedicated to helping accident victims that have been injured as a result of someone else's negligence or work accident. He welcomes your inquiries and will gladly answer your questions over the telephone or in person with a free initial consultation.

**Law Firm of Anthony Castelli**  
**Concentration in Personal Injury & Workers' Compensation**  
**513-621-2345**

## **How to Avoid Four Insurance Company Rip-Offs**

**RIP-OFF #1:** PRESSING YOU TO TAKE A “FAST” SETTLEMENT. To some degree, some injured victims get offered fast settlements by the insurance company. The reason for fast settlements is insurance companies know they can make even greater profits by NOT paying what’s rightfully due to an injured victim such as paying for permanent impairment of a body part, permanent disability, or paying for future medical expenses or loss of future income as a result of an accident. Before you settle your case, you want to make sure you know the full extent and future effects of your injury.

**RIP-OFF #2:** BEING TOLD THAT “YOU MAY LOSE YOUR CLAIM OR YOU WON’T GET ANYMORE THAN WHAT THE INSURANCE COMPANY OFFERS.” Some insurance representatives talk injured victims into taking a lesser settlement, because the insurance adjuster says, “they have no objective injuries and may receive little, if any, compensation.” Don’t be afraid to contact a lawyer to see if you have a valid claim.

**RIP-OFF #3:** BEING ASKED TO “SIGN HERE.” Accident victims can get so confused about what they’re signing that the injured victim signs away his/her rights to a fair settlement. That’s why you must read the “fine” print. You may consult with an attorney before you sign anything.

**RIP-OFF #4:** WHEN YOUR INSURANCE AGENT ASKS, “DO YOU WANT TO SAVE SOME MONEY?” Ask him/her what kind of uninsured/underinsured limits you will have on your policy. You may be denying your rights to collect for injuries you suffer as a result of someone else’s negligence who has little or no insurance. Make sure you have your auto insurance policy reviewed FIRST by someone who knows how insurance companies work.

## **Four Costly Misconceptions About Lawyers**

**MISCONCEPTION #1:** Every attorney has about the same amount of experience and training.

The truth of the matter is that experience and training differs greatly from attorney to attorney. Some attorneys may have years of experience drafting wills, or shuffling papers during real estate transactions. Why would you want a lawyer representing you in your personal injury claim when they might not know the ins and outs of personal injury law?

**MISCONCEPTION #2:** If a lawyer is on TV, they must be good.

Just because a lawyer appears in TV commercials, this doesn't qualify them to handle personal injury cases. Please don't be fooled by those slick TV commercials that are prepared professionally by multi-million dollar companies. If a lawyer doesn't have the "right" tools or experience that's needed in today's jungle-like environment, do not retain their services.

**MISCONCEPTION #3:** All lawyers are skilled in the art of negotiating bodily injury claims.

If you've ever dealt with a big corporation, you know they play hard ball. They don't mess around when it comes to losing money. You need a lawyer who knows how to deal from a position of strength. You need a lawyer who is willing to prepare every case as if it's going to trial and has taken injury cases to jury trials.

The truth of the matter is, most personal injury cases settle without a trial. But do they settle fairly or cheaply? If a lawyer is not willing to go to trial, don't you think the insurance companies know this?

**MISCONCEPTION #4:** All lawyers are personally involved in the cases they handle.

Unfortunately, this is not the case. Some lawyers have so many cases they have limited time to devote to each case. Just try to get one of those busy lawyers to return your phone call, let alone a quick call from his legal assistant.

The bottom line here is, no matter how big or small your case, it's important to you! You need to have a lawyer on your side that is 100% committed to providing quality, personal service and detailed attention to all of his clients.

**Five Mistakes to Avoid When Choosing a Lawyer**

**MISTAKE #1:** CHOOSING A LAWYER BASED ON NUMBERS OF YEARS IN PRACTICE ALONE. No question about it, your lawyer must have “REAL WORLD” experience. Before you choose a lawyer, ask them how many cases they have taken to trial in front of a jury.

**MISTAKE #2:** CHOOSING A LAWYER ON A SINGLE TELEPHONE CALL. Why not personally interview them before retaining their services? By interviewing the lawyer you can evaluate their knowledge and skill level in handling personal injury or workers’ compensation cases. That way, you become better acquainted with them and their qualifications.

**MISTAKE #3:** BEING INTIMIDATED SOLELY BY THE FACT THAT THE ATTORNEY HAS A DEGREE AND YOU MIGHT NOT. In the good old days of medicine, patients listened to whatever the doctor said as though it came from on high. In today’s society, every patient asks questions regarding their health. Don’t be intimidated by what any lawyer might say. Instead, ask a lot of questions so you can know what to expect.

**MISTAKE #4:** CHOOSING A LAWYER WHO ISN’T A MEMBER OF A PROFESSIONAL ASSOCIATION SUCH AS THE OHIO ACADEMY OF TRIAL LAWYERS. The Ohio Academy of Trial Lawyers is a trade association of Ohio Lawyers who are dedicated to protecting the rights of injured people.

**MISTAKE #5:** CHOOSING A LAWYER WHO IS UNWILLING TO ADVANCE LITIGATION EXPENSES UNDER ANY CIRCUMSTANCES. Face it, litigation can be expensive. You may not be able to afford the expenses of litigation. If you can’t afford expenses and your lawyer won’t advance expenses, then you are pretty much stuck with taking what the insurance company offers. Find out if the lawyer you are thinking about hiring is willing to advance litigation costs.

## **Five Steps to Fair Compensation**

**STEP #1:** Make sure to see a qualified doctor who can properly assess and diagnose your injuries as soon as possible. Follow your doctors' advice.

**STEP #2:** Make sure NOT to say or sign anything regarding your injuries or the details of your accident until you have collected your thoughts. You do not have to sign anything or give a statement without first consulting an attorney.

**STEP #3:** Go to the police station and retrieve the accident report as soon as it's ready.

**STEP #4:** Ask a lot of questions. The only way to educate yourself as what to do is ask a lot of questions. Here are six questions to ask an attorney before you retain his or her services:

1. How many cases have you taken to trial?
2. How many cases have you won?
3. How much money have you recovered from insurance companies?
4. Are you a member of any professional association?
5. Have you taken any continuing legal education in personal injury law?
6. Are you willing to advance expenses of litigation?

**STEP #5:** Once you're satisfied that you've found an honest, competent lawyer to protect your rights, make an appointment for a **FREE CONSULTATION & AUTO ACCIDENT AUDIT** to have all your questions answered.

By following these five steps, you will put yourself in a position to get full and fair compensation.

## **The Important of Protecting Your Legal Rights**

Your insurance company or the insurance company of the party at fault for your injuries will not protect your rights. They have lawyers on their side standing by ready to defend their deep pockets.

That's why you may need a lawyer who knows what to do, how to do it, and is ready to step up to the plate for their client. You have legal rights you must protect. The worst thing in the world to do is what too many people do – delay or do nothing at all!

Too many people wish they had taken action sooner, before important witnesses moved and could no longer be found or before delays or gaps in their medical treatment proved fatal to their case.

If you want to protect your rights – then you should talk to someone who knows what to do. Please, remember this one point, “Judgement is based on experience, experience dealing with real world cases.” If a lawyer has “limited” or no experience at all, how do you expect him or her to render a “fair” assessment to your case?

**Attorney Anthony D. Castelli**  
**Accident and Injury law**  
**8170 Corporate Park Drive, Suite 220**  
**Cincinnati, Ohio 45242**

**513-621-2345**

*Dedicated to Client Satisfaction, Service and Results Every Time.*