

ANTHONY D. CASTELLI

# Consumer Awareness

## Guide to Choosing a Personal Injury Lawyer

*Provided as an educational  
service by:*

*Anthony D. Castelli, Esq.  
Concentration in Auto and  
Work Related Injuries*

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Read this guide and you will discover:

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

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**Dear Consumer,**

**Choosing a lawyer to represent you in 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 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, the five mistakes you should avoid when choosing a lawyer, and five steps you can take to increase 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 are 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**

**Anthony D. Castelli has over 29 years of experience in personal injury law. He is a member of the Ohio Association for Justice and his practice concentrates on personal injury, workers’ compensation, and Social Security disability 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 injured as a result of someone else’s negligence and workers injured on the job. He welcomes your inquires and will gladly answer your questions over the telephone or in person with a free initial consultation.**

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## **HOW TO AVOID FOUR INSURANCE COMPANY RIP-OFFS**

### **RIP-OFF #1: PRESSING YOU TO TAKE A “FAST” SETTLEMENT.**

**Some injured victims are offered fast settlements by the insurance company. The reason for fast settlement is insurance companies know they can make greater profits by NOT paying what’s rightfully due to an injured victim. By settling early, insurance companies generally do not pay for permanent impairment of a body part, permanent disability, 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 “YOU MAY LOSE YOUR CLAIM” OR “YOU WON’T GET ANYMORE THAN WHAT THE INSURANCE COMPANY ALREADY OFFERED”.**

**Some insurance representatives persuade injured victims to take a settlement that does not fairly compensate them for their injuries. They do this by saying the injured victim has no objective injuries and will receive little, if any, compensation from a jury. 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 are signing. Often an injured victim signs away his or her rights to a fair settlement. That is why you must read the “fine” print of any document the insurance company asks you to sign. You should consult with an attorney before you sign anything.**

### **RIP-OFF #4: BEING ASKED BY YOUR INSURANCE AGENT, “DO YOU WANT TO SAVE MONEY?”**

**Ask your agent what kind of uninsured/underinsured limits you have on your policy. Many consumers have inadequate or no liability coverage. If you are seriously injured by one of these underinsured consumers, and your uninsured/underinsured coverage is inadequate, you will be undercompensated for the injuries you suffered. The end result would be your rights to a fair compensation would be denied. Make sure you have your auto insurance policy reviewed by someone who understands the different types of insurance coverage and knows how insurance companies work.**

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## **FOUR COSTLY MISCONCEPTIONS ABOUT LAWYERS**

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

**The truth of the matter is experience and training differ greatly from attorney to attorney. Some attorneys may have years of experience drafting wills, shuffling papers for real estate transactions, or representing people charged with a crime. Why would you want a lawyer with vast experience in probate, real estate, or criminal law matters represent you in your personal injury claim? They may 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 does not mean they are qualified to handle personal injury cases. Please don't be fooled by those slick TV commercials prepared professionally by multi-million dollar companies. If a lawyer doesn't have the right tools or experience 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. You need a lawyer who has tried personal injury cases to take your case to a jury.**

**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, you can be sure the insurance companies know this. This could result in a lower compensation for you.**

**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 limit the time devoted 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 is important to you! You need a lawyer on your side that is 100% committed to providing quality, personal service, with attention to detail for all of his clients.**

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## **FIVE MISTAKES TO AVOID WHEN CHOOSING A LAWYER**

**MISTAKE #1: Choosing a lawyer based solely on number of years in practice.**

**No question about it, your lawyer must have “REAL WORLD” experience. Before you choose a lawyer, ask them how many cases they tried before a jury.**

**MISTAKE #2: Choosing a lawyer on a single telephone call.**

**Why not personally interview the lawyer before retaining their services? By interviewing the lawyer, you can evaluate their knowledge and skill in handling personal injury, workers’ compensation, and Social Security disability cases. That way you become better acquainted with them and their qualifications.**

**MISTAKE #3: Being intimidated by the lawyer’s education.**

**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 that to expect.**

**MISTAKE #4: Choosing a lawyer who is not a member of a professional association such as the Ohio Association for Justice.**

**The Ohio Association for Justice is a trade association of Ohio lawyers dedicated to protecting the rights of injured people. Make sure the lawyer you hire is affiliated with organizations dedicated to the rights of the injured.**

**MISTAKE #5: Choosing a lawyer unwilling to advance litigation expenses under any circumstance.**

**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, you may be stuck taking a low offer from the insurance company. Find out if the lawyer you are considering hiring is willing to advance litigation costs.**

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## **FIVE STEPS TO FAIR COMPENSATION**

**STEP #1:** Make sure you see a qualified doctor who can properly assess and diagnose your injuries as soon as possible. **FOLLOW YOUR DOCTOR'S ADVICE.**

**STEP #2:** Make sure **NOT** to say or sign anything regarding your injuries or the details of the crash until you've had time to collect your thoughts. You do not have to, and in fact should not, sign anything or give a statement without first consulting an attorney.

**STEP #3:** Go to the police station and retrieve the crash report as soon as it is ready.

**STEP #4:** Ask a lot of questions. The only way to educate yourself as to what you should do is to 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 tried?**
- 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 associations?**
- 5. Have you attended any continuing legal education dedicated to personal injury law?**
- 6. Are you willing to advance expenses of litigation?**

**STEP #5:** Once you are satisfied you have found an honest, competent lawyer to protect your rights, make an appointment for a **FREE CONSULTATION AND AUTO CRASH AUDIT.** There all of your questions will be answered.

**By following these five simple steps, you will put yourself in a position to receive full and fair compensation!**

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## **THE IMPORTANCE 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 is 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 you. You have legal rights you must protect. The worse thing in the world to do is what too many people do—delay or do nothing at all! This could end in a loss of your rights.**

**Too many people wish they had acted 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, talk to someone who knows what to do. Please remember this. A realistic assessment of the value of your case should be done by an experienced lawyer. A lawyer experienced with real world cases. If a lawyer has limited or no experience at all with personal injury cases, how do you expect him or her to render a fair assessment of your case?**

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**Dedicated to client satisfaction, service, and results every time!**