

DLG News

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Christopher Davis Featured On King5's Upfront with Robert Mak

On December 2, 2007, the **King5** TV Sunday news magazine show, **Upfront with Robert Mak**, addressed insurance claims handling problems. The show, titled "Will Your Insurance Pay Up?," featured homeowners still waiting to settle claims from last year's windstorm, insurance companies that don't promptly pay claims, and other unfair insurance claims handling practices. The program also featured Davis Law Group's founder, attorney **Chris Davis** and his book "*The Ten Biggest Mistakes That Can Wreck Your Washington Accident Case*".

The producers chose to close the program by asking Chris to summarize his experience with insurance companies and offer advice to consumers who are facing the insurance claims process. The following is a transcript of the portion of the program that contained Chris' interview.

TRANSCRIPT

MAK: So what does this mean for consumers? And can you take steps to avoid a dispute with your insurance company? Seattle trial attorney Chris Davis has a new book "*The Ten Biggest Mistakes That Can Wreck Your Washington Accident Case*". What should you do if you are in an accident? We are joined now by attorney Chris Davis. Mr. Davis, give me one of the biggest mistakes that people make after an accident or a wind storm and they have to file an insurance claim?

DAVIS: The biggest mistake that I see is probably the failure to preserve evidence or document-

ing the claim, the injury, or the harm that's been done. That might include taking photographs calling the police, obtaining witness statements...all the information in the beginning so you can prove the claim down the road.

MAK: Now you start with the premise that consumers should not think of their insurance adjustor as having their best interest in mind. And yet we just hear Mr. Newman say that insurance companies do settle claims quickly...that people are generally satisfied.

DAVIS: I would say this, the insurance industry is in it to make a profit; adjustors are trained to save the company money by settling claims for less perhaps than they may be worth. So right off the bat there is an adversarial relationship. Yes, many claims are settled promptly, the question though is whether those claims or those settlements are actually fair. I am simply advising people to at least consult with a lawyer or find out what your rights are in

Continued on page 3



Chris Davis interviewed by King5's Robert Mak

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Ask The Attorney



Question: What happens if I was injured in a collision caused by an uninsured driver?

Answer: You may have a claim for UM benefits under your own policy. If you make a UM claim, your own carrier has the right to use all defenses that the other driver may have had against you. A UM claim essentially creates an adversarial relationship between you and your own insurance carrier. Thus, it may be wise to retain experienced counsel when asserting a UM claim. As can be expected, your

own carrier will NOT be looking out for your interests (even though you are its own insured!). Instead, your carrier will be looking for ways to pay out as little money as possible. In the event you do not have UM coverage, you may have no other practical means of obtaining compensation for your injuries. This is why you should always carry UM coverage, preferably with limits of at least \$100,000.

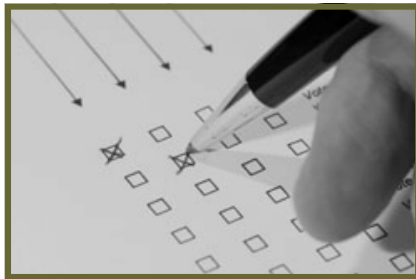
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Referendum 67 Passes By Wide Margin

The recent election results have now been certified. Referendum 67 easily passed with 57% of Washington voters approving this measure. Now called the **Insurance Fair Conduct Act**, this new law will go a long way to "leveling the playing field" between accident vic-

tims and their own insurance company. If an insurance company unreasonably denies or delays a claim, it could be liable up to three times the amount of damages being claimed plus pay the claimant's attorney fees and costs of litigation. However, the "treble damage" provision is discretionary with the judge, and will likely not be applied except in the most egregious cases of unfair conduct.

The election set a record when the insurance industry spent more than \$11 Million to defeat this pro-consumer piece of legislation that was initially approved by the Washington legislature earlier this year. I am happy to know that the citizens of Washington cannot be "bought" by the powerful insurance industry. Although the pro-Referendum 67 supporters were financed mostly by lawyers, the insurance industry still spent almost three times more than lawyers in their effort to de-

feat the legislation. Clearly, the "truth" can still win out even in the face of strong measures taken by the rich and powerful corporations that are intent on limiting the rights of individuals.

If you have been treated unfairly by your own insurance company, and believe you may have recourse under the Insurance Fair Conduct Act, please contact Davis Law Group for a **FREE** no-obligation consultation about your rights. ●

Don't Miss Your Medical/Chiropractic/PT Appointments

If you have been injured in an accident it is important that you do not miss your scheduled medical, chiropractic, or physical therapy appointments—even during the busy holiday season. Your treatment plan is designed to help you return to your normal functioning and activity levels. You certainly

do not want to make your injuries worse by failing to adhere to the recommended treatment.

As you know, insurance companies will use every excuse they can find to deny, delay, and defend against your personal injury claim. Don't make their job easier by skipping your appoint-

ments. Not only are these appointments an important part of the healing process, but failing to attend all of your appointments may create the false impression that your injuries were not serious and that you weren't making your best effort to get well. ●



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WASHINGTON

Davis Family Enjoys A Holiday Tradition

Chris Davis and his family braved the busy and cold streets filled with shoppers in downtown Seattle for a long-standing, family holiday tradition. Each year the family enjoys a ride on the Christmas carousel, visiting the gingerbread creations at the Sheraton hotel, taking a ride around Seattle in a horse-drawn carriage, watching for the brightly covered Nutcracker statues,

and, of course, visiting Santa Claus at Nordstrom.

Two year old Jackson was thrilled to meet Santa Claus and didn't cry this year. And ten year old Hannah, who is crazy about horses, loved feeding the carriage horses carrots.

The Davis family would like to wish everyone a happy holiday season and a peaceful and joyous New Year!! ●



Jackson, Michelle, Chris, and Hannah Davis

Upfront with Robert Mak Interview Continued

the beginning of the claim process because that is going to help individuals down the road.

MAK: I think a lot of people are apprehensive about bringing in a lawyer right away. I mean, isn't that setting up an adversarial relationship just by me going out and hiring a lawyer for a claim?

DAVIS: Well, people have to understand that the insurance industry, right off the bat, is doing what they need to do to minimize the claim and perhaps pay out less than what may be reasonable. I am not urging people to hire an attorney immediately. I am simply saying,

you know, it may be in your best interest to just consult with a lawyer or at least do some research on your own to find out what your rights are, what the insurance company's obligations are so that if you do decide to go it alone you'll have as much information as possible to make the best decision.

MAK: And very quickly, do you think that most people have the wherewithal to go it alone with an insurance company?

DAVIS: If we are talking about the typical individual, absolutely not. We are talking about insurance companies that have hundreds of millions perhaps billions of dollars...the leverage is usually almost always on the side of the insurance company.

MAK: Attorney Chris Davis, thank you. ●

To watch the show visit: www.king5.com/upfront

"THE INSURANCE INDUSTRY IS DOING WHAT IT MUST DO TO MINIMIZE YOUR CLAIM AND PERHAPS PAY OUT LESS THAN IT MAY BE WORTH."

Chris Davis interviewed by King5's Robert Mak

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Santa Claus sits with Hannah and Jackson Davis

***Davis Kids Get
Good News
From Santa***

Hannah and Jackson Davis visited Santa Claus at his office at the downtown Seattle Nordstrom over the weekend. Both were thrilled to find out that they had made the "good list" and were even more delighted to speak with Santa and a few of his elves.

Hannah asked Santa for miniature horse figurines to add to her collection.

Jackson asked Santa for a car

and an airplane.

Dad and Mom (Chris & Mischelle Davis) were just thrilled to get a few good pictures and to see that Jackson wasn't afraid of Santa this year.●

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