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Davis Law Group, P.S.

Our Mission is to Level the Playing Field Between Accident Victims and Insurance Companies.

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We Appreciate Your Referrals

## Allstate's Deceptive Advertising Campaign Sinks To A New Low

These days advertising campaigns are designed to do more than just make consumers aware of products that they may need. They are also designed to create public perceptions that will help drive and influence other behaviors on a social level—to change the way they think.

An excellent case in point is a recent Allstate commercial that directly attempts to shape how people think about “greedy attorneys” and “frivolous lawsuits.” In general, Allstate has three clear objectives for its advertising campaigns. One objective is to increase revenue by increasing the number of new customers.

Another objective is to generate additional revenue by persuading existing customers to increase their coverage. And finally, Allstate wants to minimize jury awards in personal injury cases by creating a negative perception among potential jurors of these cases and the attorneys that han-



A scene from the new Allstate television commercial.

dle them.

The most recent example of Allstate's campaign is a television ad showing a court room scene. The ad shows a judge entering a judgment against a young man (defendant) in the amount of \$100,000. The ad suggests that there has just been a trial and the verdict is being announced.

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## Expect More “Deny, Delay, Defend” Tactics As Insurance Company Profits Decrease

**T**he nation's property-and-casualty insurance companies have suffered a combined 53% decline in profits during the first half of 2008. Insurers' [earnings](#) dropped to \$16 billion the first six months of the year from \$35 billion in the same period last year.

Industry wide, first-half premium revenue was down for the first time since 2005 while claims jumped by 13.6%, or \$20 billion. Allstate, a division of Allstate Insurance Group reported a profit drop of \$1.5 billion, more than any other insurer. The percentage decline was 61.5%.

So what does this mean to you, the insurance customer? It means that in the near future you will likely experience higher insurance premiums/rates and increased deductibles. If you are unfortunate enough to be in a car accident you can expect the insurance companies will be even more aggressive than ever when it comes to delaying, denying, and defending against claims.

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For more articles, reports, studies, videos, news, and commentary on these and other legal matters...

Visit our web site at [www.DavisLawGroupSeattle.com](http://www.DavisLawGroupSeattle.com)

## ***Insurance Companies: Deny, Delay, Defend*** *cont. from page 1*

Now more than ever it is important to be an educated consumer. Information is your greatest ally and most powerful weapon when dealing with insurance companies.

Make sure that you are buying the right kind of insurance coverage. You may want to read [Buyer Beware - Things To Know About Insurance In Washington State](#), a free report that is available on our website.

If you are in an accident make sure that you are armed with knowledge about how insurance companies manage the claims process and tactics used by claims adjusters. Get your free copy of [The Ten Biggest Mistakes That Can Wreck Your Washington Accident Case](#). This 90+ page book also includes information that will help you to determine if you need the help of an attorney or can handle your case on your own. You can order a copy on our website and we'll mail it to you immediately. ■

## ***The Ten Biggest Mistakes That Can Wreck Your Washington Accident Case***

by Christopher M. Davis

It's FREE as a public service to injured WA citizens! Get your copy today by visiting:

[www.WashingtonAccidentBook.com](http://www.WashingtonAccidentBook.com)



## ***New Low For Allstate Advertising*** *cont. from page 1*

The ad also suggests that the case involved a car accident. The defendant and his lawyer clearly look upset, which suggests that the man's insurance policy will not be enough to pay the full \$100,000 judgment.

The ad then shows the plaintiff's attorney and his client discuss whether the defendant has a college fund that can be used to pay the balance of the judgment. The parents of the defendant look extremely upset. They ask the defense attorney, "Can they do that?" And he replies, "Yes, they can." Clearly, Allstate's goal for the ad is to scare people into thinking that they need more insurance coverage or else ruthless attorneys will go after their personal assets if they are sued for an accident.

Well, this scenario rarely, if ever happens. Here's why. First, most attorneys will not incur the substantial expense and time necessary to go to trial if a defendant's policy limits has already been tendered to settle a claim. By doing so, the attorney is essentially spending thousands of dollars with little if any guarantee that the expense will be recouped. Second, getting a judgment is only half the battle. Then you have to attempt to collect on that judgment. This is a time-consuming and expensive process. Again, there are additional costs involved in the collection procedures. The defendant debtor may also declare bankruptcy which could discharge the entire judgment and the attorney is then out thousands of dollars that have been incurred to go to trial. The bankruptcy laws also protect certain assets like a home and a retirement account. So these assets may not even be touched.

Here is what usually happens in this type of case. The plaintiff's attorney asks Allstate to pay out its insured's policy limits to settle the case. In return, the plaintiff will agree to dismiss his claims and not get a judgment against the defendant personally. Allstate refuses. This forces the plaintiff's attorney to go to trial just to get a judgment so the policy limits can be recovered. If the jury renders a verdict that is more than the defendant's policy limits, then the defendant has a claim against Allstate for its negligent refusal to settle the claim within the limits of the policy. When this occurs, the defendant will usually assign his rights against Allstate to the plaintiff in exchange for the plaintiff not going after his personal assets. Then, Allstate will either appeal the case or pay the entire judgment. Why is this the usual scenario? Because it has happened to at least three (3) of my clients in the last 4 years. ■

## November 2nd: Pedestrian Accidents Increase As Daylight Savings Time Ends

**A**s the clocks move back an hour at the end of daylight savings time, pedestrian collisions, crosswalk accidents, personal injury and wrongful death cases involving motor vehicles are more likely to occur.

According to a CNN report, **pedestrians walking at dusk are three times more likely to be struck by a car than before the clocks moved back.**

The highest risk for pedestrians occurs around 6pm during the month of November. This risk decreases each month until May, when the spring time change and longer days cause pedestrian deaths to drop dramatically. Reports show that it is not the actual dark that causes these pedestrian-car accidents, it is the drivers' adjustments to the earlier darkness.

**Drivers:** Be on the lookout for pedestrians as you drive at dusk and after dark.

**Pedestrians:** Take extra care to make sure that drivers can see you. ■

**Christopher Michael Davis**  
Attorney at Law



Mr. Davis has been recognized as a "Rising Star Attorney" and a "Super Lawyer" in consecutive years by the legal publication *Washington Law & Politics*. He has also been listed by WLP in "Who's Who in Personal Injury Law" (The top 40 PI attorneys in Washington). In 2007, Mr. Davis was appointed to the **Board of Governors of the Washington State Trial Lawyers Association**. In 2008, Mr. Davis was recognized as a lawyer in the "Top 100 Trial Lawyers in WA State" by the American Trial Lawyers Association. ■

## Consumer's Guide To Hiring A Great Lawyer

**T**here is a new booklet designed to help consumers find the right attorney for their case.

**The Smart Consumer's Guide To Hiring A Great Lawyer: Getting The Right Attorney For Your Accident Case** is full of thoughtful steps and practical tips that will help you during your search for the right attorney including:

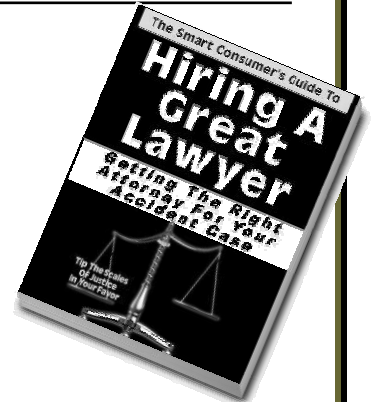
- ▶ The 11 evaluation criteria that you should use when selecting an attorney.

▶ The truth about lawyer finder websites and directories.

▶ A lawyer scorecard/evaluation form that you can use when interviewing attorneys. ■

For your free copy of this informative booklet visit:

[www.HiringAGreatLawyer.com](http://www.HiringAGreatLawyer.com)



## FALL FLAVORS: Yummy Apple Cheddar Soup



### Ingredients:

- 2 tablespoons vegetable oil
- 3 medium Granny Smith apples, peeled, cored, and chopped
- 1 potato, peeled and chopped
- 1 stalk celery, chopped
- 1/4 cup finely chopped onion
- 1/8 teaspoon ground thyme
- 1/4 cup white wine
- 5 cups chicken broth
- 4 cups grated cheddar cheese
- 1/2 cup heavy cream
- 1/8 teaspoon nutmeg
- 1/8 teaspoon white pepper
- Diced unpeeled apple

### Directions:

- In large sauce pot, heat oil. Add apples, potato, celery, onion, and thyme.
- Sauté 10 minutes. Stir in wine and simmer 2 minutes; add broth and simmer 45 minutes.
- In blender or food processor, puree soup mixture. Return to sauce pot; over very low heat, stir in cheese, cream, nutmeg, and pepper. Cook just until heated through--do not boil or cheese will curdle. Ladle soup into serving bowls and garnish, if desired, diced apples.

**COMMUNICATION POLICY:** Generally Mr. Davis does not take unscheduled phone calls. This allows him to focus and pay more attention to individual cases resulting in higher quality legal services. This policy also helps Mr. Davis resolve cases more quickly. **This is a lot better than the endless game of "phone tag" played by most attorneys and businesses today.** To schedule a phone call or in-person appointment with Mr. Davis call 206-727-4000.

# HANNAH'S HALLOWEEN SAFETY TIPS FOR KIDS, PARENTS, AND HOMEOWNERS



HANNAH Z. DAVIS,  
DAUGHTER OF ATTORNEY CHRIS DAVIS  
Caribbean Pirate, Age 10 years, 2007

- WALK, DON'T RUN
- STAY ON SIDEWALKS
- CARRY A FLASHLIGHT
- OBEY TRAFFIC SIGNALS
- STAY IN FAMILIAR NEIGHBORHOODS
- APPROACH ONLY HOUSES THAT ARE LIT
- PUT PETS AWAY TO PREVENT THEM FROM BITING
- WEAR CLOTHING WITH REFLECTIVE MARKINGS OR TAPE
- BUY COSTUMES MADE OF FLAME-RETARDANT MATERIAL
- WALK ON THE LEFT SIDE OF THE ROAD FACING TRAFFIC
- CARRY ONLY FLEXIBLE TOY KNIVES, SWORDS OR OTHER PROPS
- STAY AWAY FROM AND DON'T PET ANIMALS YOU DON'T KNOW
- CAREFULLY INSPECT AND TOSS OUT TREATS THAT LOOK SUSPECT
- CLEAR YOUR YARD OF THINGS THAT CAN TRIP THE YOUNG ONES
- AVOID WEARING MASKS WHILE WALKING FROM HOUSE TO HOUSE

## JACKSON'S COSTUME GALLERY

JACKSON DAVIS, SON OF ATTORNEY CHRIS DAVIS



Scary Skeleton  
Age 2 years, 2007



Tigger the Tiger  
Age 21 months, 2006



Dalmatian Puppy  
Age 9 months, 2005

## OCTOBER CALENDAR

*National Teen Driver Safety Week*  
Oct. 15-19th

*America's Safe Schools Week*  
3rd Week of Oct.

*National School Bus Safety Week*  
Oct. 20-24th



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