



GENDLIN  
LIVERMAN  
& RYMER

Accident & Injury Attorneys

# 11 Mistakes That Can Cost Accident Victims Thousands of Dollars

What insurance companies don't want you to know (Mistakes #1, 2 & 3)	pages 1-2
Costly misconceptions about your injuries & medical treatment (Mistakes #4 & 5)	page 2
3 smart ways to get your vehicle repaired without hurting your case (Mistakes #6, 7 & 8)	page 2
How to increase the value of your personal injury case (Mistakes #9, 10 & 11)	pages 2-3
14 critical questions you should ask about your accident	pages 4-5
Getting the settlement you deserve	page 6
Hear what our clients have to say..... throughout this guide	

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## Professionals Who Care About You

When you hire GLR, you hire a team of experienced professionals who really care about you. Everyone at our firm, from the person who answers the telephone, to attorneys Mike Gendlin, Andy Liverman and Tim Rymer, will treat you with dignity and respect.

We will always take the time to listen to you and your concerns.

You can count on us to answer all your questions in easy to understand, non-legal language.

You deserve to have all the relevant facts and options explained to you.

At GLR, we promise to keep you informed and up-to-date on the progress of your case.

# What You Can Expect From Gendlin, Liverman & Rymer

The attorneys at Gendlin, Liverman & Rymer focus on personal injury law and have represented thousands of accident victims just like you. Our experienced lawyers fight for accident victims throughout Wisconsin to make sure they receive the most cash and benefits for their injuries. You can count on us to fight just as hard for you.

With over 50 years of combined personal injury legal experience, you can trust us to devote our experience and skill in handling your case.

**But don't just trust us.** Be sure to read our client testimonials throughout this Guide.<sup>(1)</sup> To see more testimonials, visit us at [www.glr-law.com](http://www.glr-law.com).

- ☞ A trusted team of experienced professionals
- ☞ Convenient meetings at your home or one of our locations
- ☞ Every consultation is free
- ☞ There's no cost unless you win
- ☞ We take the time to listen to you and answer all your questions
- ☞ Free help in obtaining a rental car
- ☞ No attorney's fee for payments you receive for your car repair or salvage
- ☞ The most cash and benefits for you pain and suffering, medical bills, prescriptions and lost wages<sup>(1)</sup>

**Don't wait! Call Gendlin, Liverman & Rymer today at (414) 777-7777, (262) 777-7777 or (920) 777-7777 for your free, no-obligation meeting. We will help prevent the mistakes that can cost you thousands of dollars. We are available to meet with you at your home or any location**

**that's convenient for you, at no extra cost or increased attorney fees. We're also available during non-business hours.**



# 11 Mistakes That Can Cost You Thousands of Dollars



If you or a loved one has been in an accident, you can easily lose thousands of dollars by making some simple mistakes. That's the bad news. The good news is that with our help, you can avoid making these mistakes. This Guide contains the most common mistakes. There are many other mistakes accident victims can make. We encourage you to call Gendlin, Liverman & Rymer, so you don't make mistakes that can reduce your settlement by thousands of dollars.

## MISTAKE #1

Giving statements to insurance companies<sup>(2)</sup>

Most accident victims feel they can give statements to insurance companies because they will be truthful. However, accident victims are not experienced professionals and what may seem like harmless conversation can be a legal trap.

An insurance company may call and say they need to take your recorded statement about how the accident happened and the severity of your injuries, before they can make any payments. Don't give them a statement<sup>(2)</sup>. An insurance company does not need a recorded statement from you before they pay your claim.

In many instances, the insurance company takes a statement in order to use your recorded words against you to deny or reduce your claim. Our firm routinely settles cases with insurance companies without our clients having to give statements. An experienced lawyer can help to prevent an insurance company from tricking you into saying things that can hurt your case.

Before speaking to any insurance company<sup>(2)</sup>, including your own, please contact Gendlin, Liverman & Rymer for free legal advice.

## MISTAKE #2

Handling your case without the help of a trusted attorney

A recent study by the Insurance Resource Council discovered that accident victims that hire lawyers receive gross settlements three times larger than those who do not hire

lawyers. Hiring a lawyer as soon as possible after your accident is very smart.

Think about it. Would you go to a car lot and purchase a vehicle without first researching the price? How would you know that you're getting a good deal? Would you trust the car salesman to tell you that you're getting a good deal? Unlike your personal injury case, it's easy to do your own research when buying a vehicle.

Now think about your personal injury case. How do you know you are getting a fair settlement from the insurance company? Can you trust the insurance company who tells you you're getting a fair settlement? Do you know the true value of your case? Only a lawyer can answer these questions for you.

Many accident victims want to settle their case as quickly as possible. Insurance companies know this and may offer to settle your case quickly, so you don't hire an attorney. This is a mistake. You are fighting an uphill battle against professionally trained insurance investigators, adjusters and their lawyers.

You need someone looking out for your rights and your interests. Failing to contact an experienced lawyer before settling with an insurance company may actually cost you a lot of money.

Call Gendlin, Liverman & Rymer as soon as possible after your accident. We are experienced personal injury lawyers who have handled thousands of cases just like yours. Ask us for a free evaluation of your case.

*It was a sunny, July, summer day when my world was turned upside down. I was on my way to work, when I was involved in a significant automobile accident.*

*After the accident I was hospitalized and I didn't know what to do. I had a traumatic brain injury and was having problems with memory and thinking. My girlfriend's mother had been involved in an automobile accident before me and told me about the Gendlin, Liverman & Rymer law firm.*

*I contacted them and partner Tim Rymer came to visit me, as I could not make it to their office. Right from the start, the defendant's insurance company did not believe they were legally responsible for my injuries. However, Attorney Rymer never gave up on my case and was dedicated to getting me the settlement I deserved.*

*He always kept me informed about the progress of the case and the communication from his staff was always helpful and responsive to my needs. With Attorney Rymer's hard work and persistence, the insurance company eventually paid their 1 MILLION DOLLAR policy limit\* and I received the settlement that I deserved.*

*I'm glad to say that I have been able to return to work as a personal trainer. I can't thank Attorney Rymer enough and I would proudly recommend him to other potential clients who were involved in a significant automobile accident.*

*Daniel Wiktorek*

Daniel Wiktorek

\*\$987,538 paid to Daniel Wiktorek and \$12,462 paid to other claimants.

## MISTAKE #3

Trusting an insurance company to look out for your rights

**Insurance companies are big business and have one thing in mind. Profits! The only way they can make bigger profits is to take in more money in premiums than they pay out in claims. Their goal is to pay you as little as possible for your claim or nothing at all. That's why it's important to hire an experienced lawyer.**

Only your lawyer has the same interest in your case as you do. The better your lawyer does for you, the more money you get. The more money you get, the more likely you will recommend your lawyer's services to other people you know who have been hurt in an accident.

(continued on next page)

# 11 Mistakes That Can Cost You Thousands of Dollars

Because we work hard for our clients, many of them are happy to recommend our services by way of testimonials. Remember, the insurance company has no interest to work hard for you. Only your lawyer has incentive to work as hard as he can for you. We welcome the opportunity to work hard for you, so call us toll-free at 1-877-272-3399.

## MISTAKE #4

**Failing to get timely medical treatment and documenting your injuries**

**Many accident victims make the mistake of not getting treatment right after an accident. Most people think they will feel better within a day or two. However, that day or two of pain can stretch into weeks, months or even years. As a result, it could take longer to recover from injuries.**

Failing to get medical treatment can also affect the value of your injury case. In fact, the longer you wait to get medical attention and document your injuries, the more harm it can cause the value of your case. Insurance companies routinely argue that a delay in medical treatment indicates accident victims may not have been as hurt as they may claim.

During your case, our law firm advises you on how best to document your injuries. Please Contact Gendlin, Liverman & Rymer and ask us what you need to do before it's too late.

## MISTAKE #5

**Failing to get treatment because of a lack of health insurance**

**Sometimes accident victims do not get medical treatment because they don't have health insurance. Not getting treatment could destroy any chance you have of getting a settlement. You can see a medical professional even if you don't have health insurance. In most cases, you should not have to pay for treatment up front.**

If you don't have medical insurance, get the advice of an experienced lawyer. Gendlin, Liverman & Rymer will discuss with you how to get the needed medical treatment without any up front cost to you.

Remember, medical records will help prove the severity of your injuries and help determine the amount of money you will receive. If you don't get medical treatment, you probably will not receive a settlement.

## MISTAKE #6

**Not taking photographs of your damaged vehicle**

**It's important to take photographs of your car. Photos show the severity of the accident's impact and will prevent the insurance company from claiming that you were not hurt.**

**Here's an example how photos can help your case:**

*When an older model car is totaled and cannot be fixed, the insurance company may argue that the car was basic transportation and offer less than \$1,000 as payment for the totaled car. Accident victims that accept this settlement and do not take photos of their damaged car have just made a serious mistake. The insurance company can then argue that because there was less than \$1,000 in damage, this was a low speed accident and you could not have been hurt. In situations like these, insurance companies often offer less than the medical bills or nothing at all.*

Photos of your vehicle can help prove that the accident is more serious than the insurance company claims. It may help to show that you are entitled to additional money.

You should not have to take the photos yourself. Gendlin, Liverman & Rymer will look out for your best interest, at no cost to you. Our on-staff private investigator will take photos of your car as soon as possible after your accident. Before repairing your car, call Gendlin, Liverman & Rymer to get a trained professional to take pictures.

## MISTAKE #7

**Taking your car to an insurance company's 'pre-approved body shop' for repairs**

**When your car has been damaged in an accident, the insurance company of the person who hit you may suggest you take your car to a pre-approved garage. Don't do it! Taking your car to their pre-approved garage is a mistake.**

**Here's what could happen:**

*The actual damage to your car may be \$1,500. However, the insurance company may pressure the garage to fix the car for under \$1,000. Because the garage gets a lot of business from the insurance company, it agrees to do the repairs for less than \$1,000. The insurance company then argues that because there was less than \$1,000 in damage to your car, the impact probably wasn't very severe and you could not have been hurt in the accident.*

An experienced lawyer is aware of this technique and will give you specific advice on how you can avoid this danger. Best of all, our law firm does not charge a single penny for this advice or any work we do to help you get your car fixed or salvage paid, if your car is totaled. Call Gendlin, Liverman & Rymer before you take your car to any body shop. Our advice is free.

## MISTAKE #8

**Cashing an insurance check or signing an insurance release before having an attorney review it**

**Accident victims often cash insurance checks or sign an insurance release thinking they are just giving their approval to have their vehicle repaired or replaced. Unfortunately, cashing an insurance check or signing a release for your property damage can prevent or limit how much money you receive for your injury claim. Money for items such as medical bills, lost wages, and even pain and suffering can be limited in this situation.**

Not having an experienced lawyer review an insurance check or release before you sign it can prevent you from making an injury claim for more money. Be smart! Have a trusted lawyer review any insurance check or release before you sign it.

## MISTAKE #9

**Failing to take photographs of your visible injuries**

**We have all heard the expression that one picture is worth a thousand words. When it comes to getting you the most cash and benefits, it's no different.**



One of the most common mistakes that accident victims make is failing to take photographs of visible bruises, cuts, and other injuries suffered as a result of the accident. In many cases, injuries heal without any evidence of their existence. When this happens, the insurance company will not fully appreciate the extent of an accident victim's injuries and may offer less money to settle the case.

If you prefer, our firm can have your injuries photographed by our private investigator or one of our paralegals. Gendlin, Liverman & Rymer provide this service at no additional charge to our clients. We do this so our clients can receive the most cash and benefits for their injuries.

## **MISTAKE #10**

### **Failing to do a thorough accident scene investigation and not getting witness statements**

**An accident scene investigation is often a very important aspect of a victim's case. An at-fault driver may try to claim the accident was not his fault. Photographs of the accident scene along with witness statements can help to substantiate your case. However, many accident victims routinely overlook this important aspect of the investigation.**

An at-fault driver may claim that he had a green light or green turn arrow prior to the accident. Often his statements can be proven wrong by simply requesting the stop and go light timing sequence from the city. Most accident victims are unaware that this type of information is available and can help their case.

It's also very important to identify witnesses and have an experienced attorney talk with them. Often, witnesses are needed to testify in court at a later date. If they can't be located, or you do not already have their statements, it could severely hurt your case.

Getting witness statements early in your case is critical. However, accident victims should never contact a witness directly to get a statement. Often, this can be looked upon by jurors as trying to tamper with the testimony of a witness. It is best to let your lawyers and legal investigators discuss the case with all potential witnesses.

It is best to let your lawyer and legal investigators discuss the case with all potential witnesses. Call Gendlin, Liverman & Rymer toll-free at 1-877-272-3399 before this evidence is lost.

## **MISTAKE #11**

### **Not documenting your lost wages and income**

**An accident victim's paycheck is one of the most important parts of their life. However, many accident victims do not document their time off from work and as a result, fail to receive reimbursement of their wages from the at-fault person's insurance company. Not being compensated for your hard work can be very frustrating. Don't let this happen to you.**

The general rule after an accident is to have a doctor authorize your time off from work. There are some exceptions to this rule, but it is best to have your doctor document your inability to perform your work so that you can get reimbursed by the insurance company.

Even if you are on a salary and are being paid when you miss work, it is very important to document the time that you have missed. There can be substantial benefits under the law that you are entitled to in this situation. If you are self-employed, you face additional challenges. You need to take great care in documenting lost work. You need to know the names, addresses and telephone numbers of any customers you turned down. If you were unable to perform the work or had to hire other people to complete the job, they will become valuable witnesses.

Documenting lost wages and income is critical to the evaluation and success of your personal injury case. The experienced team of Gendlin, Liverman & Rymer can walk you through this maze of confusion to help you establish which benefits you are entitled to under the law.



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*My name is Jeff Wilson and I was in a serious automobile accident that changed my life. I was not able to work and my medical bills began piling up. I hired a well known personal injury law firm to handle my case. They worked on my case for close to 2 years. Then they decided to drop my case and not represent me anymore.*

*I had no idea where to turn or if anyone would take my case this long after the accident. I knew I had a complicated case so I just couldn't turn to anyone. I needed someone with experience. Someone who knew how to handle an injury claim like mine.*

*I called Gendlin, Liverman and Rymer. After explaining my case to them, they agreed to represent me. They believed in me and my case, even after the defendant refused to make any offers to settle my case. We were forced to have a jury trial. Gendlin, Liverman and Rymer continued to work hard for me. They did not give up on me like my previous attorneys did. They stuck with me through the hard times and my continued medical treatment and pain.*

*In the end, their dedication and effort brought justice, and I received what I deserved for all that I had been through. The defendant did not make any offer to settle the case before the trial. The jury awarded me \$873,000. I am so thankful to Gendlin, Liverman, and Rymer. I would recommend them to anyone who needs help because of a serious injury from a car accident.*

*With appreciation,*

*Jeff Wilson*

Jeff Wilson

# 14 Critical Questions Every Accident Victim Should Ask



Jacob Gosselin

*My life was forever changed on September 10, 2004. My son, Jacob Gosselin was killed in an automobile accident at the age of 16. After the accident and in the midst of our heartbreak, we knew we needed help to bring the individuals responsible for his death to justice.*

*A friend of mine recommended the law firm of Gendlin, Liverman and Rymer. I first met with Attorney Liverman and he advised us in detail how the claim would proceed. This wasn't the first time he had represented parents whose child was killed in an accident. Attorney Liverman and his partner, Attorney Rymer handled our case with compassion and sensitivity.*

*Immediately after the accident and before evidence could disappear, they hired an accident reconstructionist to determine exactly what happened. The insurance company refused to make any offer to settle our case and help bring closure to our family, so we could heal and move forward with our grief.*

*Attorney Liverman advised us in our first meeting that based on his experience, the insurance company would try to delay the claim. He was right, and our attorneys were prepared for this. When this happened, they filed a lawsuit on our behalf. During the lawsuit, the insurance company tried again to delay the case, but Attorney Rymer wouldn't let them get away with this.*

*Attorney Rymer kept up the pressure by bringing these tactics to the judge's attention and forced the insurance company to pay the maximum settlement available of \$500,000. Although there is still a hole in my heart for my son that will never be completely healed, Attorneys Liverman and Rymer did everything we asked them. They brought us justice and responsibility from the defendants.*

Thank you,

Karen Gosselin

## QUESTION #1

**Why should I hire a lawyer?**

If you ask the insurance company whether you need a lawyer to handle your claim, their response will often be, "I am sure we can come to a reasonable settlement without a lawyer." You should ask yourself, why doesn't the insurance company want me to hire a lawyer? The simple answer is insurance companies know, in most cases, lawyers will obtain higher settlements for accident victims than victims who don't hire an attorney.

## QUESTION #2

**How should I choose a lawyer?**

The first thing to look for when choosing a lawyer to represent you is experience in personal injury cases. Injury cases often involve complex and difficult negotiations. You need a law firm that has many years of experience, has successfully settled thousands of personal injury cases, and is one you can trust.

Gendlin, Liverman & Rymer has done just that. We limit our practice to personal injury cases and fighting for the rights of injured victims. Our professional staff of attorneys, paralegals, secretaries and investigators, will work efficiently and effectively to handle your personal injury case from beginning to end.

Not only do you need a law firm with extensive personal injury experience, you also need to hire a law firm that you can trust. Before you hire a lawyer, ask them to furnish you with testimonials signed by his clients indicating their satisfaction with the law firm and the settlement they received.

A law firm should be more than willing to provide those testimonials. You can read some of our client testimonials in this Guide.<sup>(1)</sup> If you would like to receive additional testimonials before deciding, please call and we'll be happy to send them to you or you can visit us at [www.glr-law.com](http://www.glr-law.com).

## QUESTION #3

**Can I afford a lawyer?**

You can't afford not to hire a lawyer. You have everything to gain and nothing to lose. The Insurance Research Council studies show that accident victims who are represented by a lawyer receive gross settlements three times higher than those who are not represented by an attorney.<sup>(4)</sup> Gendlin, Liverman & Rymer clients do not pay a fee unless we win their case.

Insurance companies have their own adjusters and lawyers working and looking out for their best interest. You deserve to have an experienced lawyer looking out for your best interest.

## QUESTION #4

**How long do I need to go to the doctor?**

You need to see a doctor until you feel the way you did before the accident. Insurance companies will only pay you money for your pain and suffering during the length of time you see a physician. In order for you to get paid for all your pain and suffering, you need to see your doctor until you are completely recovered or until your doctor has released you from care. If your doctor advises you that your injuries are permanent, we will discuss how you can get paid for your future pain and suffering.

## QUESTION #5

**If I had pain prior to the accident, but my pain is now worse, am I legally entitled to a settlement?**

Yes. The law provides that even if you had pain prior to your accident, you are entitled to compensation for any increased pain as a result of your accident. However, if you had pre-existing injuries, your case becomes more complex.

Often, pre-existing injuries are the result of other accidents. In these situations, it's important to seek legal advice immediately. Your lawyer will need to give you advice about how the law compensates you for your increased pain and suffering.

**QUESTION #6****How much money will I get?**

The size of your settlement depends on a number of facts. The most important are your physical and emotional injuries. Other considerations are medical bills, lost wages, mileage and loss of companionship. Depending on the specific facts of the case, there can be other factors that can affect your settlement.

However, no settlement will be accepted without your approval. We will discuss each and every offer with you and give you advice about the fairness of the settlement. Any lawyer who promises you a specific dollar amount, without knowing all the facts, is making an impossible and unethical promise.

**QUESTION #7****Who decides how much to settle my case for?**

The simple answer is you. While our attorneys will provide you with their professional opinion regarding your particular case, you're in charge of your case. Only when you are satisfied with the settlement amount that we negotiate for you, is your case settled. If you do not like the settlement offer from the insurance company, our attorneys will give you their professional advice on filing a lawsuit for you.

**QUESTION #8****How long will it take to settle my case?**

The amount of time it takes to settle a personal injury case depends on the unique facts and circumstances of each case. No two cases are exactly alike. If a lawyer tries to settle your case before getting all of the facts concerning the injuries and damages you have suffered, you may not get a fair settlement. When all of the facts have been determined, Gendlin, Liverman & Rymer will work to settle your case as quickly as possible.

**QUESTION #9****Other lawyers have turned me down. How do I know if I really have a case?**

The first thing to do is to contact us. You're under no obligation and there's no cost to you. Gendlin,

Liverman & Rymer are aggressive personal injury lawyers, who often handle cases that other law firms have turned down.

Insurance companies have a good idea which law firms will or will not file lawsuits. We believe our aggressive approach has enabled us to settle many cases that other law firms decided not to handle. We encourage you to review our client testimonials. You'll see that many of our clients may have started with another law firm, but moved their cases to Gendlin, Liverman & Rymer and received very favorable settlements.

**QUESTION #10****What if the person who caused the accident does not have insurance?**

In some cases, other insurance coverage will compensate you for your injuries and damages. Often there is additional insurance coverage that insurance companies do not want you to know about. This coverage most often applies when you are riding in an uninsured vehicle or hit by an uninsured motorist. During your case, our experienced team of lawyers will advise you on all available insurance coverage.

**QUESTION #11****What if I don't have health insurance?**

If you don't have your own health insurance, you still have the right to seek medical treatment for your injuries. Gendlin, Liverman & Rymer will advise you on your options for obtaining medical treatment. In many instances other insurance policies will provide medical coverage. You may not even be aware these policies may cover you. Also, medical providers will often not bill you for medical treatment if the at-fault person has insurance.

**Question #12****Do I need to pay a fee to my law firm if they help me get my vehicle fixed?**

Absolutely not. At Gendlin, Liverman & Rymer, we'll help you to get your vehicle fixed without charging you any attorney's fee. We will make all the calls necessary to the insurance company to arrange for your vehicle to be fixed. While your car is being fixed, we will help you set up a rental car and help you get reimbursed for any towing charges and storage fees. In the event of a total

loss, we'll negotiate the settlement for the value of your vehicle, without charging you any fees.

**QUESTION #13****What kind of cases does Gendlin, Liverman & Rymer handle?**

Virtually all the cases Gendlin, Liverman & Rymer handles involve car, truck and motorcycle personal injury accidents. While we do handle some injury cases involving slip and falls, defective products, nursing home negligence and workers compensation, our primary focus is vehicle accidents. Our team of lawyers has over 50 years of combined experience handling injury cases.

Because we concentrate on personal injury cases and have successfully represented thousands of injured victims from start to finish, we're able to keep up-to-date on all the newest laws and innovations, and provide the best possible service. Most insurance companies know of our experience and this allows our clients to receive top settlements.

**QUESTION #14****Do you have client testimonials?**

Absolutely. Several client testimonials are provided in this Guide<sup>(1)</sup> and many others are available for your review. Not only does Gendlin, Liverman & Rymer provide client testimonials, many of our clients allow us to use their photos and are happy to sign their testimonials. Unlike many law firms who tell you about unnamed clients, our clients are proud to sign their testimonials on behalf of our law firm.



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## Get the Settlement You Deserve

If you've been injured in an accident, you have a legal right to a fair settlement. Many accident victims unknowingly receive far less than a fair settlement because they have chosen not to hire an experienced personal injury law firm. Only a trusted lawyer can ensure that you receive a fair settlement for your injuries. You should only hire a personal injury law firm that you feel comfortable with and believe will work hard on your behalf to negotiate the best possible settlement.

## Avoid the Costly Mistake of Trying To Do It Yourself

Many accident victims mistakenly believe they can settle their claim with an insurance company without the help of an experienced personal injury law firm. Unfortunately, in many instances, this ends up costing accident victims a lot of time and money.

Think about it; to make sure that you are getting the best possible settlement, someone has to manage the hundreds of details critical to supporting your case. Are you prepared to manage all these details yourself? Are you willing to spend hours of your own valuable time locating witnesses, getting police and ambulance reports, obtaining doctors, nurses and hospital reports, getting copies of all medical bills, verifying wages lost through your employer, calculating mileage to and from your doctors, photographing your injuries, documenting damage to your vehicle, filing claims with insurance companies? The list goes on and on.

Why not put your time and energy into recovering from your injuries and let Gendlin, Liverman & Rymer handle all the details. We'll work hard to build your case to get you the cash and benefits you deserve.

## Don't Leave Money on the Table

Trying to settle your case on your own not only costs you time, it can be a headache, a hassle and can cost you money. **A recent study by the Insurance Resource Council discovered that accident victims who hire lawyers to manage their cases receive gross settlements three times larger than those who do not hire lawyers.**<sup>(3)</sup>

Don't settle for less money than you are entitled to. Seek the advice of a law firm trusted by thousands of accident victims throughout the state. We have the personal injury experience to get you all the cash and benefits you have coming.

Call Gendlin, Liverman & Rymer for a free evaluation of your case. We are experienced personal injury lawyers. There's no cost or obligation.

## Why Choose Gendlin, Liverman & Rymer?

We're an experienced, dedicated team of attorneys who will work hard to get you all the cash and benefits you deserve for your injuries. Over the years, we've gained a reputation with insurance companies for being aggressive and fighting for the rights of our clients. We're tough and smart.



Accident & Injury Attorneys

We're there for you every step of the way. We will meet with you where and when it's convenient for you. So you understand your case, everything will be explained to you, including your options. You'll feel comfortable knowing Gendlin, Liverman & Rymer is working for you. There is no fee unless we win your case. You can trust Gendlin, Liverman & Rymer just as thousands of other accident victims have trusted us.



# How Gendlin, Liverman & Rymer Has Helped Others Like You

## DON'T TAKE OUR WORK FOR IT

Any lawyer can put together a brochure filled with claims about handling personal injury cases. However at Gendlin Liverman & Rymer, we believe it's important to provide you with client testimonials.<sup>(1)</sup> We believe our past clients, who have trusted us, will help you to trust us as well. This is why we have included some of our client testimonials for your review.

Please take a moment to read these testimonials. You can call us at (414) 777-777, (212) 777-777 or (920) 777-777 and we'll send you additional client testimonials or you can visit us at [www.glr-law.com](http://www.glr-law.com) to see more testimonials.

We welcome the opportunity to represent you.



*I was involved in a serious automobile accident as a passenger in a car driven by my mother. After the accident, the Milwaukee Police Department*

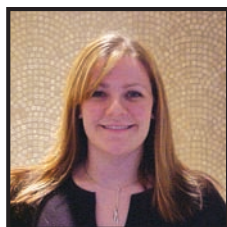
*investigated and filed an official police report indicating that my mother was at fault for failing to yield the right-of-way to the other vehicle involved in the accident. In fact, my mother's own insurance company believed the accident was my mother's fault. They even hired a lawyer and wanted us to accept the \$25,000 settlement from them, which was the maximum settlement under my mother's policy. My mother did not believe the accident was her fault and neither did I. We didn't know what to do. My mother is a registered nurse at a hospital in Milwaukee and she was talking to a doctor at the hospital about my case. This doctor recommended that we consult Gendlin, Liverman & Rymer before signing anything in my case.*

*When we met with Gendlin, Liverman & Rymer, he immediately advised us not to accept the \$25,000 from my mother's own company and not to sign the release. If we had signed the release from my mother's company, it would have prevented us from receiving any other compensation from any other insurance company for my accident. After reviewing the police report, Gendlin, Liverman & Rymer advised us that they believed the accident was not my mother's fault. Gendlin, Liverman & Rymer hired an accident reconstruction expert to evaluate the case. Based on their hard work and investigation,*

*Gendlin, Liverman & Rymer eventually settled my case for a total of \$293,000. When no one else believed in my case, my Gendlin, Liverman & Rymer attorney and his staff did. I am happy to have had the trusted team of Gendlin, Liverman & Rymer handle my personal injury case. Without them, I would have listened to everybody else and settled the case for \$25,000 instead of the \$293,000 settlement that Gendlin, Liverman & Rymer obtained for me.*

Sincerely,

Heidi Klotzbuecher



*One day I was out snowmobiling with family members. We hit a bump and the next thing I knew, I was thrown off the snowmobile and run over by another snowmobile. I was previously represented by an attorney at Gendlin, Liverman & Rymer, in a minor automobile accident case and felt good about my settlement, so I called them again. Throughout my case, my attorney always took my call or got back to me quickly. He took the time to listen and answer all my questions. While I wish the accident never happened, I was thankful to receive a \$150,000 settlement.*

Yours truly,

Terry Pietsenpol



*My name is Allen Klingenberg. I was referred to the Gendlin, Liverman & Rymer law firm by another attorney. As a result of the accident, I sustained permanent injuries to my chest and neck. Although I did not break any bones, the injuries are quite painful. Gendlin, Liverman & Rymer law firm obtained the maximum settlement from the defendant's policy in the amount of \$50,000. Throughout the course of the case, my Gendlin, Liverman & Rymer attorney kept me well informed about the progress of the case and answered all of my questions. I am most happy that he did not back down when the insurance company originally offered \$19,000 to settle my case. He negotiated hard for me and eventually obtained the \$50,000 maximum limit from the insurance company. I would be happy to recommend Gendlin, Liverman & Rymer's services to anyone involved in an automobile accident.*

Allen J. Klingenberg, Ph.D



*In 1997, I was involved in an automobile accident at which time I sustained minor injuries. Even though I had a small case, an attorney at Gendlin, Liverman & Rymer represented me and obtained an*

*excellent settlement for me. Throughout the case he kept me informed about the status of all proceedings. When I was involved in a second automobile accident in 2001, I again called Gendlin, Liverman & Rymer. This accident was much more severe. My attorney and his staff did an excellent job handling this case as well. Just like the other case, they kept me informed about the status of my case at all times and kept in contact with me. They answered all of my questions and gave me great advice. Gendlin, Liverman & Rymer eventually obtained a settlement of \$125,000 for my shoulder injury. I missed a significant time from work and had shoulder surgery, leaving me with a small disability to my shoulder. I am happy to recommend the firm of Gendlin, Liverman & Rymer to anyone involved in an automobile accident. In fact, he has also represented my daughter and my fiancée in automobile accidents.*

Sincerely,

Clarence Hines

# How Gendlin, Liverman & Rymer Has Helped Others Like You

My name is Mozelle B.

I was a client of Gendlin, Liverman & Rymer... Immediately after I became a client of Gendlin, Liverman & Rymer, they obtained the police report, witness statements, and took pictures of my vehicle, so that valuable evidence would not be lost during the case.

I received multiple injuries as a result of the accident including a fractured hip, neck and back pain, and a concussion. After I was discharged from the hospital, I could not find an orthopedic surgeon who was willing to examine me because I lacked adequate health insurance. Gendlin Liverman & Rymer were able to help me find a compassionate orthopedic surgeon who treated my hip fracture and was willing to wait until settlement of the case for his bill to be paid. Thankfully, my fracture healed without the need for surgery, but I sustained permanent memory problems from the concussion.

Gendlin, Liverman & Rymer gave me excellent advice and helped me through this tough time. They answered all of the questions that I had and were always available to give me advice as the case proceeded throughout its stages. I feel that the quick action Gendlin, Liverman & Rymer took in preserving the evidence early in the case as well as their ability to recommend top notch, compassionate doctors, allowed me to receive the maximum possible settlement I could obtain from the other driver's insurance company.

I am happy to say that Gendlin, Liverman & Rymer settled my case for the maximum policy limits of \$250,000 from the defendant's insurance company. I know that without their advice, I could never have obtained such a large settlement on my own.

Sincerely,

*Mozelle B.*

Mozelle B.



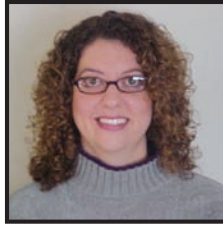
My name is Barbara Potts. Some jerk broke my toe by running over it in a car. My orthopedic surgeon recommended an attorney at Gendlin, Liverman & Rymer and he said he would do an excellent job on my case.

Gendlin, Liverman & Rymer obtained a \$33,000 settlement for my broken toe. I am extremely happy with their ability to handle my case. They answered all my questions and obtained a very good settlement for me.

Sincerely,

*Barbara Potts*

Barbara Potts



I was involved in an automobile accident. I tried to handle my case without an attorney being involved. After negotiating with the insurance company, I was not able to obtain a settlement that I thought

was reasonable. I then saw Gendlin, Liverman & Rymer's television ad and decided to give them a call. Through their hard work and dedication, Gendlin, Liverman & Rymer was able to double the amount of money that I was originally offered by the insurance company. They are a trusted team of lawyers and I am certainly happy to recommend them to anyone involved in an automobile accident.

*Sara Racine*

Sara Racine



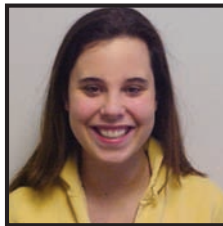
I was involved in an automobile accident and hired an attorney at Gendlin, Liverman & Rymer to represent me. Not only did he do an excellent job on my case, but he always kept me informed about how the

case was proceeding. Since then, I have been involved in other automobile accidents and have always gone back to Gendlin, Liverman & Rymer because of their excellent handling of my original case. I have also referred several family members, including my brother, and friends to Gendlin, Liverman & Rymer. I would recommend them to anyone involved in an automobile accident. I'm sure that any future clients will be just as satisfied as I was with their representation.

Sincerely,

*Roosevelt Hall*

Roosevelt Hall



I was involved in an automobile accident. I hired a lawyer to represent me. About a year after I stopped going to the doctor, the attorney still did not have an offer to settle my case, so I decided to call

Gendlin, Liverman & Rymer to represent me. They immediately took over my file from the other lawyer and began working on my case. They requested the records that my other attorney had failed to request

and within a short period of time got an offer from the insurance company. Gendlin, Liverman & Rymer fought hard for me against the insurance company and got me a fantastic settlement. They settled my case for \$38,000. I am so happy that they took over my file from the other lawyer. Gendlin, Liverman & Rymer made the process very easy for me and always kept me informed about the case. They are a trusted team of lawyers

*Cathryn Hintz*

Cathryn Hintz



In August of 2002 and in October of 2002, I was involved in automobile accidents. My chiropractor recommended that I contact Gendlin, Liverman & Rymer to represent me based upon their reputation. I had a very

complex accident case because we had to separate the injuries that I had sustained in both accidents. I had also switched health insurance companies several times which complicated my case. I eventually had back surgery for the injuries I sustained in the accident. Gendlin, Liverman & Rymer were able to separate my injuries between my two accidents and got me great settlements on both cases. In fact, I received the maximum \$100,000 policy limits for the second accident. Gendlin, Liverman & Rymer worked hard for me on my complicated cases. They are a trusted team of lawyers and I would recommend them to anyone involved in a serious automobile accident.

Sincerely,

*Susan Abramowski*

Susan Abramowski



My daughter and I were involved in an automobile accident. Another law firm referred us to Gendlin, Liverman & Rymer based on their reputation as tough, smart attorneys. My attorney at Gendlin, Liverman & Rymer handled

our case very professionally and got us a fantastic settlement from the insurance company. I now know why the other law firm referred us to Gendlin, Liverman & Rymer. I would also be happy to recommend them to anyone involved in an automobile accident.

*Patrice Pearson*

Patrice Pearson

# Let Gendlin, Liverman & Rymer Help You With Your Case

## GATHERING THE NECESSARY INFORMATION IS JUST THE START.

Once we've obtained all the necessary information, we take the time to analyze all the facts including:

- ☞ Laws of contributory negligence, seat-belt usage and emergency doctrine as it relates to insurance coverage.
- ☞ Injury photos to determine what expert medical testimony is necessary.
- ☞ Impact points for contributory negligence analysis and low speed impact analysis.
- ☞ Accuracy of the accident report with regard to intersection location and layout, and the officer's analysis of contributing factors.
- ☞ Analyze witness statements to better understand your accident and look for bias.
- ☞ Doctors, nurses and hospital records for accuracy and provide feedback to clients about documentation and treatment options.
- ☞ Accuracy of all medical bills.
- ☞ Comparison of time off from work against medical records to verify accuracy and provide advice about lost wages, their taxability and effect of payments from your employer or disability insurance.
- ☞ Professional opinions from vocational experts based on functional capacity evaluations.
- ☞ Verification of insurance coverage and policy limits with respect to liability, uninsured, under-insured, medical payments, rental and property damage.
- ☞ Explain the law with respect to payment of medical bills, health insurance and subrogation.
- ☞ Comparison of outstanding balances of medical providers to health insurance payments to verify any double payments and submission of out-of pocket expenses to medical payments, if available.
- ☞ If an accident involves a minor, determine parental liability and evaluate their assets for personal liability.
- ☞ Accident tickets and contributory negligence laws.

## GENDLIN, LIVERMAN & RYMER TAKES THE EXTRA STEPS TO PROVIDE OUR CLIENTS WITH:

- ☞ Advice about obtaining medical treatment without insurance coverage.
- ☞ Free advice about getting your car fixed.
- ☞ Advice about cashing insurance company checks and the effect of doing so on your case.
- ☞ Advice about signing releases when multiple defendants or insurance policies are involved.
- ☞ Analysis of each and every offer made by the insurance company and timely communication.
- ☞ Advance payment for all accident related costs in obtaining information or hiring needed experts.
- ☞ If a lawsuit needs to be started we will:
  - a. File a Summons and Complaint
  - b. Serve a Summons and Complaint through private process service
  - c. File and answer Interrogatories
  - d. File and answer Requests for Admissions
  - e. Take depositions of witnesses and doctors
  - f. Explain and represent you throughout the mediation process
  - g. Prepare you for your deposition
  - h. Prepare you for your compulsory medical exam
  - i. File any motions to protect your rights
  - j. Prepare you and your case for trial

FOOTNOTES: <sup>(1)</sup>Past results cannot guarantee specific future outcomes of a case. Each case is independently evaluated and results will differ on each case's unique facts. Client testimonials were given at Gendlin, Liverman & Rymer and your case may not be handled by an attorney that was responsible for settling any of the cases referenced in the testimonials. <sup>(2)</sup> Some insurance policies, in which you are considered an insured, require statement to be given. Failure to comply with this provision may result in denial of coverage. Be sure to seek advice of an attorney before declining an insurance statement. <sup>(3)</sup> Insurance Research Council Study — June, 1999

**Most accident victims don't have the time or experience to handle the complexities of their case. We are tough, smart, personal injury lawyers who will fight for all the cash and benefits you have coming.**

**Here's a list of many the steps we take and information we gather for our clients.**

- Obtain police report
- Complete accident scene investigation
- Locate witnesses and track their statements
- Research tickets given to at-fault person in accident
- Photograph your injuries
- Photograph your property damage
- Obtain doctors, nurses and hospital records
- Collect all medical bills
- Verify out-of-pocket expenses and outstanding balances to medical providers
- Calculate mileage to and from doctors
- Verify wage loss
- Set up claims and communications with insurance companies
- Analyze payments from health insurance companies
- Obtain at-fault person's driver's sponsorship record, if a minor
- Complete paperwork for Department of Safety Responsibility



# Here's a list of information that will be helpful for your case.

## At-fault person's information

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

## In what city the accident took place

## Witness information

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

## At-fault person's insurance information

Company Name: \_\_\_\_\_

Person's Name: (if you were contacted) \_\_\_\_\_

File or Claim Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

## If you were a passenger, the driver's information

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

## Remember

- Other than getting witness names, addresses and phone numbers, let your attorney contact them for statements.
- Before giving any statements to the insurance company, it's very important to check with your attorney first.
- If you're unable to provide all the information or don't have the time, it's not a problem. We'll be happy to do it for you.

## Meet at one of our locations or at your home.

**No fee unless you win — Most cases settle out of court**



Accident & Injury Attorneys

(414) Injured? Just Dial Sevens!  
(262) **777-7777**  
(920)

*for your free consultation*

**www.GLR-LAW.com**