

*White Paper*

## **SPECIAL REPORT:**

### **The 10 Deadly Errors That Can Wreck Your Indiana Accident Claim & How to Avoid Them<sup>©</sup>**

**THE ULTIMATE GUIDE TO HANDLING INDIANA ACCIDENT CLAIMS &  
DECIDING WHETHER YOU NEED A LAWYER OR NOT FOR HELP?**

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Accident & Personal Injury Law

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## Who is Behind This Report – and Why Should You Listen To Me?



Either you were in a recent accident, according to public records, or you were sent this Special Report by request or even by download. Either way, I think that the information I give you here will help you in your quest to obtain fair compensation for your injury case whether you hire a lawyer or not.

I have written this report so that consumers can have good, solid information before hiring an attorney or dealing with the insurance company due to an accident. As I point out later in this report, not every case needs a lawyer. Instead of having to buy a book or meet with an attorney to access this valuable information, I want you to have it right now, for free, in your home and on your own time.

My name is Randall Sevenish but I go by “Randy”, and I have been representing the people against insurance companies since 1985. I retired as Captain with the Marion County Sheriff's Department, where I was the SWAT Team Founder/Commander, Master Instructor, Empty-Hand Combat Instructor at the Police Academy, Assistant Director of Training & Law Instructor. I have been investigating auto accidents as a police officer and collectively as a personal injury attorney since the 1970s.

You should also know that I am a man of character and integrity – which has sadly become less important in the legal profession today in some few cases unfortunately – however the vast majority of lawyers I associate with and am familiar with are wonderful citizens and highly capable. Indiana happens to be blessed, perhaps more so than in some states with injury lawyers that not only capable but act with honor and with integrity. Faith, honesty, ethics, and keeping my word mean everything to me, and I place the needs of my family and clients before my own. This attitude prompted me to develop a unique *ClientsFirst*<sup>®</sup> policy which I describe in more detail later. Also we are so confident in our staff and in the successes we have had for other clients that we have just started a brand new program that includes a *Free 30-day “Happiness” Guarantee* of our Injury Law Legal Services – which until now was unheard of in the legal community.

### Why a Free Report?

Because I value honesty and integrity so deeply, it pains me to see insurance companies defying justice and taking advantage of so many people before they have the chance to talk to an attorney. When you speak with a claims adjuster, he or she will probably encourage you to avoid contacting an attorney. You may not need an attorney to represent you in every case; however, you do need to be armed with this important information. I prepared this report so that you can be informed with the knowledge you need in order to protect your legal rights.

## **I Am Not Allowed to Give Legal Advice In This Report.**

It is against the law for me to give legal advice in this report. We will not legally advise you until you have agreed to retain us and we have agreed in writing to accept your case. And because we highly value personal service in our office, we cannot accept every case. Until such time as we represent you, this special report is for informational purposes only and you should consult with us directly or other capable injury counsel with any specific questions.

## **What is a Personal Injury Case?**

Let's start at the beginning with a clarification: just what is a personal injury case? Sometimes lawyer lingo can be confusing, and not everyone understands exactly what the term "personal injury" means. I can explain because I have limited my practice to focus only on personal injury law since 1985 and have handled thousands of claims both inside and outside of Indiana.

A personal injury, motor vehicle accident or wrongful death case is any type of situation where a person has been injured or killed due to someone else's carelessness. This includes injuries resulting from auto, truck, motorcycle, moped, bicycle, pedestrian accidents, nursing home negligence, medical malpractice, products liability (injury by harmful product) and premises liability (injury while on others' premises due to their negligence – such as “slip & fall”, slip & trip”, dog bites, 3<sup>rd</sup> party worker's compensation and others).

If the only damage in your case is that your car got banged up, then you do not have a personal injury claim – but you may have a property damage claim. If both you and your vehicle have suffered an injury, you have both a personal injury and a property damage claim. In those situations, if you hire a personal injury lawyer to represent you in your PI claim, he or she can also advise you how to resolve your property damage claim with the insurance companies. **We can also provide you our Free publication, *Indiana Crash Book*, upon request.**

## **Do You Really Need a Lawyer?**

There is definitely no need for an attorney in some small injury cases. In fact, our office does not accept cases where there is little or no property damage or the injuries are minor. Why not? Simple. In a small case, the attorney fee and other costs might leave little money for you to keep after your medical bills are paid, and we don't believe that would be fair to you.

**How do you know if your case is big enough to justify the involvement of an attorney? Simply call us and talk with me or my experienced staff to find out.** If you would be better off handling your injury claim yourself, we will tell you up front. It is in both our interest and yours for us to be straightforward and honest with you. We don't want to spend money, time and effort on a case that would yield only a small settlement for you and a small fee for us, although many other law firms do just that, at the expense of their clients. **If we don't accept your case for this honorable and practical reason, yet you still want the help of a lawyer, we will be happy**

to recommend other quality injury attorneys in your area. Just call us for help. If you choose not to call us – fine. But do yourself a huge favor - call another injury lawyer first before contacting the adjuster when injured!

## **What Are the 10 Deadly Errors that Can Wreck Your Valid Indiana Accident Claim?**

Here are what I consider to be the ten most deadly errors you can make when pursuing an injury claim against insurance companies in Indiana. This list is based on my experience and many discussions with Indiana judges, jurors, injured citizens and even some claims adjusters.

### ***1. False assumption that the insurance claims adjuster is on your side and will take care of you.***

Unfortunately, life is not fair and sometimes it may seem like the world is out to get you. This is especially true when you are dealing with the claims adjuster from the insurance company after you have been involved in an accident. The adjuster's job is actually *not* to fairly compensate you for your loss, but rather to settle your claim quickly and for the smallest amount possible. This makes sense from the insurance companies' point of view, but it is not good news for the injured individual. The insurance industry is especially prominent in Indiana, which usually translates into even smaller settlements and more unfair dealings. See [www.BadFaithInsurance.org](http://www.BadFaithInsurance.org) for more information about insurance companies and their bad-faith or good-faith practices. It also contains "investigative" reporting of insurer's questionable tactics in the "**Reference Library**" section and review "**Current Headlines**" sections as well. Use this as a research tool to assist you on deciding what insurance company you should consider. This is just a "tool." Use it, use your 'common sense' and seek advice from an expert.

One of the claims adjusters' favorite tricks is to tell you they are on your side and will take care of you; later they betray your trust by making a ridiculously low offer. They may ask for your recorded statement soon after the accident, only to use it against you later in the course of your claim. The adjuster has a clear conflict of interest between you, the injured person, and his or her employer, the insurance corporation. My advice to you is this: avoid this deadly error by refusing to talk to the insurance company until you have at least done a little research either on your own or asked a respected & experienced injury attorney for a free expert case analysis.

### ***2. Assumption that you will end up saving money by eliminating lawyer fees if you handle your claim by yourself.***

Many adjusters will tell you that you don't need to hire an attorney or that you will get more money if you handle your claim by yourself. Insurance companies have waged war in the media, and their propaganda has tremendously affected juries and verdicts – and not in your favor. This is called *tort reform*. The truth that they don't want you to know is this: statistics

show that the vast majority of people who hire injury attorneys end up with *more* take-home settlement money than people with the same injuries and damages who choose to handle their claims themselves. And not just a little bit more – even after attorney fees and medical bills are paid, you could end up with thousands of dollars more with an attorney than if you decide to go it alone. *The Insurance Research Council (IRC)* has reported that accident victims represented by an attorney generally receives more compensation than those who do not have a lawyer – although every case is different and results may vary widely by jurisdiction.

### ***3. Agreement to sign insurance company documents or give a recorded statement immediately after the accident.***

As I said before, the insurance company will attempt to deceive you and decrease the size of your claim from the moment your accident occurs. They may ask for your recorded statement immediately after the accident, when you are most vulnerable, only to use it against you later in the course of your claim. Beware of signing **any** documents from the insurance company soon after the accident, especially if it is confusing or if you are not sure what they are asking. Avoid this deadly error by flatly refusing to sign any documents or give any statements to any insurance representative. If you choose to have us represent you in your claim, we will assume the responsibility of dealing with the insurance company, and we can further clarify for you what specific documents mean and how claims adjusters tend to work.

### ***4. Failure to understand how to maximize your claim with regard to insurance coverage's, asset checks, liens and letters of protection.***

Practice makes perfect. You have probably never handled an injury claim before in your life, and we hope you will never have another occasion to do so in the future. A personal injury attorney, however, has handled hundreds, perhaps even thousands, of injury claims during his or her career, some of them very similar to your own.

Therefore, it makes sense that an injury lawyer is best qualified to handle your claim, which can be a lot more complicated than you think and for every dollar saved in paying back “lienholders” the entire dollar goes into your pocket – not the lawyer’s pocket and it could add from the hundreds of dollars to the tens of thousands of dollars make no mistake of it. We know how to maximize your claim by identifying *all* insurance coverage’s of *all* vehicles and persons involved in the accident (including passengers and pedestrians), conducting an asset check on the wrongdoer, and identifying your payback obligations at settlement, including obligations to your health insurance, med-pay and UM/UIM coverage, Medicare/Medicaid, workers’ compensation, disability insurance, and individual healthcare providers who may have liens. And some of these obligations for you to pay back extends even AFTER you may have settled your claim on your own and EVEN if you have already spent your settlement.

You must pay special attention to an obligation to protect your own insurance company if it paid out “med-pay” not to mention if your health insurer is an ERISA plan along with the

very clear Medicaid and/or Medicare obligations of federal law mandated obligations you have to pay back. The penalties for not protecting Medicare is especially troubling and you could be charged “double” the payback obligations to Medicare. In addition, you MUST take Medicare’s interests into account and some cases shall require you or your attorney to set up and enter into an MSA (Medicare Set-Aside Agreement) to payback Medicare in the future for accident related charges even AFTER your case is settled. You and your attorney MUST fully understand the implications if your health insurer operates under an ERISA plan, med pay, Medicaid and especially if Medicare. Unfortunately, even some lawyers do not understand these obligations. And if not handled properly both you and/or the attorney can be held personally responsible. To be clear, you could have, and likely will have, payback obligations in such a case even *after* your case is settled unless you are very careful.

In addition to their expertise in handling claims, lawyers are also able to get lien payback obligations dramatically reduced in many cases, which gives you more money in your pocket. In some cases, this is because of statutory regulations; in others, it is because of the lawyer’s persuasive abilities and experience in negotiating liens as well as having developed relationships over the years with key adjusters and lawyers representing the lienholders. Avoid this deadly error by talking with me first; I will share my expertise with you and educate you further about the claims process in Indiana and your legal obligations to repay health insurance, whether ERISA or not, med pay, short or long-term disability, Medicaid, Medicare and other benefits.

#### ***5. Failure to understand the importance of gathering evidence and immediately conducting a thorough investigation of the accident.***

It is extremely important to begin gathering evidence and investigating your accident immediately after it happens. When you are injured, it is tough to accomplish a thorough investigation. You may be in the hospital or stranded at home without a vehicle. My expertise and talented staff enable me to quickly and efficiently take witness statements, analyze the police report, and take photographs of the accident scene, property damage and your injuries. We also obtain testimony from expert witnesses where necessary and collect other data to establish fault of the wrongdoer or comparative fault of another party. Avoid this error that can be deadly to your claim – and save yourself the time, effort and stress involved in stumbling through the process on your own.

#### ***6. Failure to understand the importance of proper documentation of your accident-related medical treatment.***

Many accident victims do not understand the importance of getting medical treatment for their injuries immediately after the accident. Many think it is okay to wait a few weeks to determine the true effects of their injuries. But the truth is that if you wait longer than one week after the accident to visit the ER or your doctor, it is called a *gap in treatment*. Insurance companies will consider your injuries to be less serious because of the gap in treatment and will



therefore try to settle your claim for much less money. Even if you are taken by ambulance to the hospital from the accident scene, you must follow up with your primary care doctor to increase the credibility of your claim in the eyes of the insurance adjuster, assuming you have suffered a real injury. You should not seek medical treatment just to increase your medical bills thinking it will increase the claim value, if not injured. This is fraud and we can not help you.

Another common misconception among many accident victims is that the wrongdoer's insurance company will simply pay all their medical expenses up front or will write them a check without disputing the amount. This, frankly, does not happen. Victims who think this way usually end up with stacks of unpaid medical bills in their mail, and if they don't hire a lawyer, the accident hurts them financially as well as physically.

When you receive medical treatment for accident-related injuries, you should have your health insurance pay for as much as possible. It will save you from either paying medical bills right away or waiting to pay until settlement, which can lead to bad marks on your credit score. Your health insurance can be repaid later at settlement if necessary. Also, if you have auto insurance, you probably have *med-pay coverage*. Med-pay is a fixed amount of money available to you to pay your medical bills if you are involved in a collision. The average amount is about \$5,000 per accident, but you will need to check your policy to find out. In some cases, your health insurance policy may require that you first exhaust your med-pay coverage before your health insurer pays anything. We can explain how this works when we speak with you.

You must also ensure that your medical treatment is properly documented. This means telling your doctor about all of your symptoms on each visit and following all your doctor's orders. It means making appointments with specialists or physical therapists if you are referred to them by your doctor. It means taking your medical care seriously; if your healthcare providers are not listening to you or don't understand the importance of documenting your accident-related injuries, then find someone who will listen and understand. Your focus should be on recovering your health after the accident; we can help with the rest.

## ***7. Referral to a healthcare provider by an attorney.***

Local judges and lawyers call this service the kiss of death to an injury claim. The problem is that jurors are highly suspicious of lawyers and doctors who have referral relationships. While the client may not know how many other clients have been referred by that lawyer to a particular doctor in the past 12 months, you can be sure the insurance company knows or will find out. That doctor's testimony will therefore be less credible in the eyes of a jury.

Are there exceptions to this rule? Of course. You may have a very special need for a doctor with a particular expertise. It is perfectly legitimate for the attorney to make a suggestion or recommendation in that case. If every client is referred to the same chiropractor, however, then that is a huge problem. It will be a red flag for the insurance adjuster when

settling your claim. Be careful when you are choosing an attorney, and ask questions about referral relationships.

### ***8. Concealment of past accidents, injuries or pre-existing medical conditions from a claims adjuster or your attorney.***

You should not attempt to conceal any previous injuries from your attorney or adjuster. The attorney is on your side, working vigorously to plead your case. Concealment of such important information will cripple your lawyer in his or her work and could ultimately have a huge negative impact on your case. If you attempt to conceal this type of information, have no doubt it will be found out by someone – either your attorney or the claims adjuster. If the adjuster happens to discover it first, it will destroy your case and embarrass both you and your lawyer.

If you have been involved in any motor vehicle accidents, either before or after the incident for which your attorney represents you, then your attorney needs to know. The insurance company certainly has access to this information through databases to which they subscribe. If you have ever been injured in other ways, including slip-and-falls, worker's compensation injuries, and home, recreational or sports injuries, your attorney needs to know. If you have any pre-existing medical conditions, let your attorney know, especially if a pre-existing condition was aggravated by your accident. The bottom line is: your attorney needs to know your past injuries. It may look like it weakens your case, but chances are that we can turn it into an advantage if we know about it up front. But if you lie about it and the insurance company finds out, your case is over.

### ***9. Misrepresentation of your activity level after the accident.***

Insurance companies routinely hire private investigators to conduct video surveillance of accident victims. If you claim that you cannot run, climb or stoop because of your injuries, and you are caught on videotape doing any of those activities, you can forget about your claim. There is no explanation that can overcome the eye of the camera.

### ***10. Questionable documentation provided by you or by others for you.***

In many cases, the client has lost income because of the accident. You must have complete and accurate documentation of your lost wages in order to claim them as part of your settlement. This documentation usually comes from your employer, involving your rate of pay, typical hours worked, and job description, and from your doctor in the form of a note specifying a date on which you are allowed to return to work. You will also need your past tax returns in order to claim your lost income, and they must be pristine. If you claim lost income that does not match your past tax returns, you risk going to jail. Again, be honest with your attorney, because we can deal with a problem if we know about it.

## What Do We Do For You In a Personal Injury Case?

Now that you know about the common but deadly errors that can wreck a claim, here is the positive side of the claims process: what I can do for you, the client, in a personal injury case. This will help you better understand what goes on when you hire an attorney to represent you.

- I meet with the client for his or her free initial consultation.
- We educate the client about personal injury claims.
- We gather documentary evidence, including police accident reports, photographs of your property damage and injuries, and medical bills and records.
- We analyze the client's insurance policy to determine whether there are any coverages that may pay a portion of the medical bills while the claim is pending.
- We analyze the client's insurance coverage and make recommendations with regard to purchasing coverage for future protection.
- We interview known witnesses and take their official statements or Affidavits.
- We analyze legal liability issues pertaining to the claim, such as comparative fault, contributory negligence and assumption of risk.
- We talk with the client's physicians, obtain written reports called narratives or get Medical Affidavits in order to fully understand the client's condition and prove your case.
- We analyze the client's health insurance policy or welfare benefit plan to ascertain whether any money they spent paying your medical bills must be repaid.
- We contact the insurance companies involved to put them on notice of the claim, unless this has already been done.
- We decide, together with the client, whether it would be preferable to settle the case by means of negotiations with the insurance company or whether a lawsuit must be filed.
- We prepare a very visual and organized Settlement Demand package to the insurance company for review along with a written demand for money damages.
- We may do a "pre-suit" mediation with the insurance company with you present.

- We settle your claim with your involvement and disburse your money to you.
- Although highly unlikely in most cases, if suit is filed, we prepare the client for deposition.
- We prepare questions and take depositions of the defendants and any other relevant witnesses.
- We provide to the defense all data and documents pertinent to the claim, such as medical bills, records and tax returns.
- I go to court for status conferences with the judge handling the matter, and I also go to court to set discovery schedules and a trial date.
- We prepare for pre-trial mediation and arbitration.
- We prepare the client and witnesses for trial.
- We organize the preparation of medical exhibits for trial.
- We prepare briefs and motions to file with the court in order to eliminate surprises at trial.
- I take the case to trial with a jury.
- We disburse the settlement to the client and lien holders.

### **What Sets Apart Sevenish Law Firm?**

At this point, you may be wondering why I am handing you all this detailed information and asking little or nothing in return. It is because I desire above all to educate and inform the public about the legal process of a personal injury claim, in order to help stop insurance companies from blatantly taking advantage of unaware accident victims. I want to uphold the principles of justice, fairness and honesty in the public arena just as in my private life.

Furthermore, we also want you to know a little bit about Sevenish Law Firm and what makes us different. What sets us apart from other plaintiff personal injury law practices in Indiana? We are known for our commitment to integrity of character and have vast experience in handling injury claims since 1985. The sad truth is that many people injured in an accident are victims not once, but two or three times: once when they are injured, then later when they are taken advantage of not only by the insurance company, but sometimes also by their own attorney – in some rare instances. Some lawyers, true to their bad reputation and fortunately

rare, could care less about justice and honesty and are just out to make money any way they can. Their clients end up suffering for it in the end.

As an attorney and as a man of integrity, I have been fighting an uphill battle for over 30 years against the negative reputation of lawyers – some of which are justified and most are not. As a result, I developed a ***ClientsFirst***<sup>®</sup> ***Bill of Rights***. One of the principles of this policy of “rights” is that whatever the client wants to do takes first priority, unless unethical or illegal. If the client does not want to file suit, then we settle the claim outside of court. If the client wishes to initiate litigation, then we go ahead and do so. **Another principle is that I will never make more money from the settlement than the client does.** We also keep in touch with our clients on a monthly basis to make sure they are informed of the status of their case, and we return phone calls that same day in most cases.

In addition, our firm does not rely on a high volume of cases. We do not handle every type of law under the sun. Each year we accept a limited number of cases from injured persons requesting our help, so that we can provide our clients with the very best service from our outstanding staff. Our paralegals and legal assistants play an important role in your case, but they do not negotiate your case with the insurance companies. **Fewer cases mean more time for you and better overall results for your case.**

If we do accept your case, you can be assured it will receive my personal attention. I will aggressively represent you, and involve you every step of the way when preparing a settlement demand, negotiating with the insurance company or considering the possibility of litigation – taking the matter to trial.

**We invite you to take advantage of this unique *ClientsFirst***<sup>®</sup> ***Bill of Rights***, and our ***Unconditional 30-day Free-Trial “Happiness” Guarantee*** and experience for yourself the difference. Please visit our website, [www.SevenishLaw.com](http://www.SevenishLaw.com), to find out more details about me, my outstanding staff, as well as testimonials from past clients (upon request). While you are there, you can also subscribe to our legal newsletter, submit information for a free case analysis and qualify for future Special Reports and books as they become available.

If you or a family member has been involved in an accident, please call us toll-free at **(800) 278-9200**, or locally at **(317) 636-7777** to our downtown Indianapolis headquarters, email us at [info@sevenishlaw.com](mailto:info@sevenishlaw.com) or visit us online at [www.SevenishLaw.com](http://www.SevenishLaw.com). In any case, our free case evaluations and consultations are without obligation or pressure.

**SELECTING a Lawyer & My Personal GUARANTEE:** You should **never** decide upon a lawyer solely upon advertising such as TV, big ads, direct mail or even by Special Reports such as this one for that matter. “Word of mouth” is usually the best but not always possible. Indiana is blessed with many skilled injury lawyers with integrity. If you don’t like me, and per my ***ClientsFirst***<sup>®</sup> policy, **I will personally help you find another lawyer of experience in Injury Law with integrity in your area.**

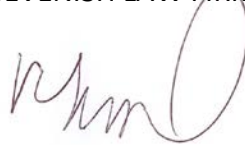
**Our Unconditional 30-day Free-Trial “Happiness” GUARANTEE:** Further, regardless of our fee agreement, *I personally Guarantee that there shall be no circumstance in which the lawyer is paid more than you, the injury client.* This is the “right thing to do” but is an offer rarely made unless there are issues with your claim or case involving liability, damages or cause. In addition, *I personally Guarantee that if our staff is not as outstanding as I claim, if we for some reason fail to meet your expectations for any reason during the first 30 days you have retained us, we shall gladly turn your file back over to you along with all of the work we had done to that point even if costing us money for Free – no questions asked, no hassle and no pressure ... aside from asking “why” so we know how to improve. We are so confident in our staff and in our abilities that we know you will not take us up on the offer. But should you decide to, you have a comfortable, no nonsense and non-stressful way out of the relationship.*

**Lastly, what should you do now?** Well, now that you are armed with real information and a practical education, you have been fore-warned about the ramifications of making bad decisions and when dealing with the trained adjuster. At least consider calling us to discuss your individual situation. It may turn out you really don’t need a lawyer. And you may also discover that you do. At a minimum – talk with us, or someone like us, first! If you would rather not call us, that is fine. But call another Injury Lawyer before doing anything else aside from seeking medical treatment! This risk is not worth the reward, as many others have found out too late.

Even if you don’t need us, we’ll be straight up with you; and even then we will at least arm you with some powerful information you need to deal with the insurance companies. For help right now, review our website at [www.SevenishLaw.com](http://www.SevenishLaw.com), call us immediately to receive your very own Free copy of *The Indiana Crash Book* in full color with the information you need to help you successfully move forward in protecting you and your family.

Whatever you decide, please accept our best wishes for a fair and prompt resolution of your claim. Lastly, we have gone to great lengths to prepare this Special Report for you and *The Indiana Crash Book*. **Call us toll-free at (800) 278-9200 for answers today!**

Very truly yours,  
SEVENISH LAW FIRM, PC



Randall Sevenish, *Injury Lawyer*

P.S. **If you have already retained a lawyer, please disregard this letter unless you have specifically requested it or downloaded it.** Make no attempt to contact our office in that case, and follow your lawyer's advice. We cannot talk to you if you are already represented.

P.P.S. Even if you choose not to call us, do yourself a big favor and call another injury lawyer before deciding to handle it yourself or before taking the next step. In most cases, you will still be better off with a capable injury lawyer than if you handle the entire claim yourself. I will even help you find another lawyer personally in order to make sure you get the proper help to protect yourself!

P.P.P.S. "Having a client refer another person to our firm is the highest compliment I can receive. Knowing that we did a good job for someone and made a difference in their life is the most satisfying thing I can imagine." ~ Randy Sevenish

### **About the author: 'Core Statement' & 'Principles' Driven**

Randall Sevenish, JD, founder of Sevenish Law Firm, PC, occupies a unique niche among personal injury lawyers. His practice has been limited to handling only Personal Injury cases since 1985 thus giving him decades of unique experience and specialized knowledge in order to maximize an injury victim's claim. The conduct of his practice overall is driven by ethical principles and in balancing Christian principles with the law. Further, his aggressive representation and intense commitment to his clients has been influenced by his background as police Captain, SWAT Commander and as an inducted *Karate Union Hall of Fame* Martial Arts Master (6<sup>th</sup> Degree Black Belt). He has been named *"One of the Top 100 Martial Arts Instructors in the U.S."* In his law practice, he is known for putting his clients first – per his **ClientsFirst**<sup>®</sup> policy. There is literally no other Injury Lawyer in Indiana with the above combination of credentials – which is why he is known by many as the "SWAT Lawyer." Randy's reputation is that of a seasoned and battle-worn veteran when fighting the insurance giants and its claims adjusters and attorneys. **And, make no mistake of it - a Personal Injury case is a fight!**

Rooted in a deep personal Christian faith, Randy Sevenish, founder of Sevenish Law Firm, PC, a "faith-based business," and staff have "servant's hearts" and genuinely cares about his clients and his main focus and concern is dedication to the well-being of those he serves. He genuinely appreciates the opportunity and the trust that others place in him. He takes the attorney-client relationship very seriously and he never forgets that it is he who works for the client – not the other way around. His clients are first with he and his staff, per his **ClientsFirst**<sup>®</sup> policy, working to build and maintain trust and credibility with them even well after the case is closed. His spiritual faith, family-focused lifestyle and law enforcement and martial arts backgrounds are the drivers behind the unique experiences and manner in which he interacts with those who have suffered injury and are seeking redress. Honesty, ethics, integrity, character and in "doing the right thing" mean everything to him, to his staff and to his family.

Because of his intense commitment to his clients, he provides aggressive representation for them with their interests paramount. He is accorded respect from opponents because of his legal experience, for his successes in the past on other cases, for his police and martial arts backgrounds with technical skills in fighting, and for his tactical skills as an Injury Lawyer as well. He takes the fight to the opponent. A personal injury case is a fight. And, when you are fighting the insurance company giants, Randy is the advocate you may want on your side.

Along with having three-decades and more of limiting his cases and clients to those wrongfully injured – he has handled thousands of injury claims all over Indiana. He has a *10.0 Superb Rating* by AVVO, named one of the “*Top 100 Trial Lawyers*” in the country by National Trial Lawyers Association, “*Top 10 Best Indiana Injury Lawyers – for Client Satisfaction*” by American Institute of Personal Injury Attorneys, “*Sustaining Member*” for the Indiana Trial Lawyers Association, “*Advocate Member*” for the American Association for Justice, Fraternal Order of Police (FOP) since 1973, Christian Legal Society, Motor Vehicle Trial Lawyers Association (MVTRL), National Brain Injury Trial Lawyers Association (NBITLA), and many others.

Randy has been married to Regina (Business Administrator for the firm) for over 40 years and have two children, Alyssa and Abby, married to Steve and John, and two grandsons, Orion & Wyatt. In many ways, Regina is the life-blood of the firm along with outstanding staff led by Shannon Majors, Rhonda Denhart, Attorney & Of-Counsel Matthew Forsythe and others. Further, they have quite a large family of pets – including dogs, cats and birds they enjoy on a daily basis and enjoy gardening and outdoor activities overall.

They are both avid motorcyclists and bicyclists and have their own motorcycles, road and mountain bicycles and remain well-known in the motorcycle and bicycle communities for their active participation on rides and in the sponsoring of numerous charitable events to raise money for a variety of organizations, charities, law enforcement and military casualty programs that are in need and many others. They work especially close with RoadGuardians.org in promoting motorcyclist safety and education and remain the only law firm in the State of Indiana to be recommended by RoadGuardians.org to its members to handle motorcycle injury claims in Indiana. They are also committed to assisting bicycling communities, BicycleIndiana.org, IndyCOG, and CIBA as advocates of the right of cyclists while on the road and in the education of drivers to help them understand and respect bicyclists as they share the roads.

Further, they enjoy a daily regimen of fitness activities, such as strength training, cross-fit, cardio, Yoga, martial arts, *Qigong* and an *alkalarian* (nearly vegetarian) lifestyle. They both have a deep spiritual faith in order to keep them balanced while they continue to fight the insurance giants on behalf of injured individuals and families. Randy is the author of, among others, ***The Indiana Crash Book (2007,2014), Protecting the Motorcyclist 101*** and contributing author to ***Live the Life You Love: Stories of Transformation (2007)*** in which his wife, Regina, was the subject of a true story involving a spiritual “transformation” of her “*dying*” only to return.

For further information, call Toll-Free at (800) 278-9200, email, or request your **FREE** copy of our very popular, in full-color, 33-page updated ***Indiana Crash Book***. Supplies are limited and will be provided first come first serve.



## **ClientsFirst<sup>®</sup> Bill of Rights**

As a Client of Sevenish Law, “**The Law Firm with the ClientsFirst<sup>®</sup> Bill of Rights**”, **we GUARANTEE you have a RIGHT to:**

1. Know that this is a “**Clients First**” and not a “*Lawyers First*” office.
2. Talk to your attorney the same day or within 24 hours.
3. Be updated regularly in a timely manner as to the progress of your case; to expect prompt attention and outstanding client service.
4. Be treated as we would like to be treated by you - including our deepest respect for you as a person and client.
5. Expect competence from our firm and from all who work here.
6. Know the truth about your case and for us to always be straight and up front with you.
7. Have your legal rights and options explained in plain English without legal mumbo jumbo while insuring your right to make the ultimate decisions on your case.
8. A fair written fee agreement with our firm for the work we do for you.
9. **Get a larger “take-home” check than the attorney’s fee – no matter what – GUARANTEED! This is your case!**
10. **Our Personal 30-day Free-Trial “Happiness” GUARANTEE.** Please note: No lawyer can ethically promise or guarantee results of the outcome of your case and neither can we. However, our firm is so committed to quality work, personal attention and in client satisfaction that we will give you our **Personal Guarantee.** **If you are not 100% completely satisfied with the way we treat you and your claim, during the first 30 days after hiring our firm, you may take back your file, no attorney fees, no costs, no questions, no hassles – GUARANTEED!** Even if you don’t like us, we will help you find another lawyer in your area to help you if you want us to. Or we will give you a list of names of other highly skilled and capable injury lawyers with integrity if you prefer. We make these offers because **“it is the right thing to do ... all for the Client, Clients First!” You have my word...**

**...Randy Sevenish**