

Hi everyone. My name is Michael Ehline, and I am a personal injury attorney practicing law in Los Angeles, California. Today when I woke up, I had planned on going to the gym, but I decided to come to my office to make a video for you all.

I keep getting all these personal injury calls from people who are confused as to why a lawyer is refusing to take their case.

So I wanted to sort of explain some things to you as they relate to a general personal injury case.

I produced videos about the top 3 things to do after a car accident, but this is going to be more of a generalized video about three main things you need to be concerned about in any injury case and how to deal with that situation.

The first thing you need to understand is the insurance company is not your friend, okay?

They just aren't.

The insurance companies don't want you to know about the contents of this video.

They don't want you to do any of the things that I'm going to tell you that you need to do here in this video and article.

These are three essential pieces of information that you need to understand, and these points are going to help you possibly protect yourself, your friends, family members, and other people who you know.

The goal here is to prevent you from going through what a lot of my callers are going through right now, dejected, trying to figure out why a lawyer won't take on their injury case.

You were hurt, you were injured, and you might be having a difficult time getting a lawyer to take your case.

So I'm going to tell you what's likely going on here, so you'll see why this video is so important.

It's crucial for all of us who have families and people we care about, to understand this content to keep you or someone you love from getting taken advantage of by the insurance adjusters.

The last thing you want is to end up permanently injured and paying for it out of your pocket, not just medically, but suffering every day. I also don't want you to end up paying for it by suffering mentally or emotionally.

The bottom line is if you don't follow these three guidelines and suggestions that I'm recommending to you, you can be one of those callers trying to figure out why no one's calling you back, not understanding anything that's going on.

Most of them are very confused.

And that's not something I want to happen to you. So these three things are hopefully going to clear the air.

And if you've made the mistake of not following these three points and have not been able to find the right lawyer to take your case, take this information to heart and make sure it never happens to you again, or anyone else.

So in this short video, I want you to make sure you watch it to the end, whether you're in a car accident, suffered a traumatic brain injury, a car crash, a workplace injury or a burn injury - this video applies to you.

You may have slipped and fallen or were hit in the head by a flying object.

Believe it or not, in Los Angeles, lots of people get hit in the head by flying objects.

It's a crazy thing.

It's one of the most significant categories of accidents there are.

I mean, think about how that could happen. A pallet could fall on your head at a Home Depot, and you could have something fly off a tire from a city truck.

So there are all kinds of crazy things you need to prepare for.

There are a lot of people out there in the personal injury profession who don't know what they are doing. These are people who just sign up cases and try to settle them for whatever money they can.

Many of them will say to you:

"Hey, you know, come sign up with me. I'll get you a lot of money. You're going to be my good friend."

And then you never hear from them again. You try calling the attorney, and their staff doesn't do anything to help you.

Yada yada yada...

They don't ever call you back, making you feel just completely dejected.

So there are a lot of different things that are going on here that should concern you.

I focus on acute and catastrophic accident cases, so I'm an expert in this profession. When I got involved in this profession, I had been injured very severely in a rollover accident off Santiago Canyon drive in Anaheim Hills, and I could have very easily lost my life.

I've always remembered the interactions that I had with the attorneys and the insurance companies, and it was just a horrible experience all around.

I felt like the attorneys were very arrogant. They didn't understand me. Almost like they'd spent their whole life in school. They didn't understand how to deal with regular people who have regular jobs.

A lot of lawyers won't take the time to tell you these things, but I'm going to share some of these secrets with you today because no one's sharing them.

I want you to hear me out and take the contents of this video and article to heart.

Along with my expertise, I have a vast network of healthcare experts that I work with, from doctors and life care planners to all types of experts that can aid you in your recovery process.

You've probably been in a really difficult position since your accident.

You're probably seriously injured.

And likely, laid up in a hospital or bed and you don't know what to do, naturally.

You want to call your insurance company, but what you really should do instead is talk to an attorney.

Do it.

If you haven't spoken to one yet, you need to ASAP.

I want to now get into my top 3 things you should do as they are essential from my perspective as a lawyer and as a regular person who knows a little bit about this industry.

So here they are:

#1: Get a lawyer (like...ASAP)

You need to get an attorney, but you don't know how to find the right one.

You're probably saying to yourself:

"Who the heck do I call?"

There are so many good lawyer marketers in and around Los Angeles with billboards everywhere. You don't know anything about these people, their track record, how competent or experienced they are in your particular type or category of injury.

I understand the real crap-shoot you are facing as you try to wade through the myriad of injury attorney options advertised to you, and now is not the time to gamble.

You know how easy it is for people to write and garner fake reviews or have their friends and family members give them positive reviews.

You just really don't know what's real and what's not.

That's a real, real problem right from the get-go because some lawyers aren't going to tell you what you need to do right after an accident.

So I am going to.

The first thing I try to do is tell all my clients these 3 things.

#1: Get a lawyer, get a good one, one whom you feel comfortable. If you like your lawyer, that's a good thing, but do you trust them?

Well, how do you know if you can trust them?

You usually don't know if you can trust your injury lawyer until after you've already signed up your case because they are on their best behavior waiting to get that ink to paper.

They don't ever really tell you that you have the right to get out of your contract with them and get another lawyer if you're not happy with them.

If you're unhappy with your current lawyer - you can fire them, even if the agreement is 100% contingency.

Many times, they don't say this to you when you are evaluating them. They'll likely turn off their happiness once you sign on the dotted line.

I don't want that to happen to you, which is why I am making this video.

You don't want your case file to be sitting in a corner somewhere not getting worked on. I never would want to hire a lawyer who takes on a large caseload.

That's the first thing that causes me concern.

If it looks like it's a mill and the firm runs a lot of TV ads and radio jingles, that means they are signing up a lot of cases and probably having to take on cases that other lawyers wouldn't take because they require too much effort for too little reward.

Because those firms have millions of dollars in marketing expenses, they've got to get whatever they can. Sometimes that may result in them settling your case quicker than they should or not putting enough money into the case to make it pay off.

A lot of times lawyers will spend their own money, finance the case, and then get paid back if the result is positive. The good ones do, that is.

So there's a lot of different things you need to be concerned with when you're hiring an injury lawyer, but you have to do something to protect yourself legally and financially.

In another video, I'm going to get into some tips on how to find a great lawyer.

You get a lawyer after you've received proper medical care. You don't just get on your phone and call your lawyer at the accident scene. You know, while your guts are falling out of your belly!

You have to get to the hospital first for obvious reasons.

You should take an ambulance, generally speaking, so you have a record that these injuries happened in this particular accident, at this specific location, whether it was a slip and fall or whatever the reason.

A lot of times the store manager at a grocery store doesn't take a report when someone has a slip and fall. So the only record you might have is your trip to the hospital in an ambulance from that location.

You've got to think about these things. Remember, insurance companies don't want to give you money.

Or if they do want to give you money, they want to provide you with as little compensation as possible.

And that's just not fair.

Somebody who understands this will best calculate your fair compensation amount and fight tenaciously for you.

And that's a reliable injury attorney along with their team of experts (if they are any good).

One question you might want to ask them is:

What types of experts do you use in your accident cases to prove damages?

If they don't have an answer for you right then and there or they have to think about it, you're talking to an attorney who just settles cases quickly and doesn't go the extra mile, which is an immediate red flag.

The next thing that I want to get into is point #2:

The insurance company is not your friend, so don't talk to the insurance company.

Yes. At some point you're going to have to talk to your insurance company, right? Because your insurance contract requires you to make a best effort to resolve the claim amicably.

You just have to remember that there are two insurance companies in most vehicle accident scenarios.

If it's a car accident, for example, there's your company and the other guy's insurance company, there are a few points you need to know, such as;

The other guy's insurance company owes no duty to you.
The other guy's insurance company will lie to you.

The other guy's insurance company can do whatever they want and get away with it. You can't do anything about it (The courts have already made this very clear.)

There is one thing that his insurance company cannot do;

The other guy's insurance company cannot unreasonably delay the investigation of a claim once you file a claim.

Only lawyers know these rules, and insurance companies know that most people do not have this specialized knowledge.

It's unlikely that the insurance companies will abide by these rules unless you hire a lawyer who forces them to by putting their feet to the fire.

So you need an attorney who forces the insurance company to abide by California rules, the insurance code, the business and professions code, all the different statutes and ordinances that affect insurance companies and their duties to third parties.

Remember, you're a third party when you're dealing with the insurance company of the person or persons or company who caused the injury. So there's no duty owed to you. So don't think that they are your friends.

Now, your own insurance company is not much better in this regard. They owe duties to you as a direct first party. The bad faith insurance laws would come into play in a case like that.

But what are bad faith insurance laws?

They are just basically laws that say your insurance company owes you a special duty of care because they have a heightened level of understanding that you don't.

Because of that, they owe an extra duty of care to you, and you can sue them if they breach their duty of good faith and fair dealing with the resolution of insurance claims.

The resolution of insurance claims comes into play typically with uninsured or underinsured motorist policies.

The resolution of insurance claims usually involves excess or umbrella insurance coverage.

In this case, they owe you a duty to pay you out or pay someone else out in a timely fashion. When insurance companies do not adhere to these laws, bad faith lawsuits are filed.

So that's a little bit different.

Just understand that there's bad faith laws that involve you and your own insurance company, but not the other guy's company and you.

Sometimes the other guy can assign his rights to you to go after his company if they failed to adequately protect him and he doesn't have any money to pay you.

Bad faith laws only apply to your own company and you as the contracting party. Unless you also have a contract with the same insurance company as the person causing your injury, you have no contract with the third-party insurer. Hence, bad faith laws don't apply to you.

And this can explain why insurance adjusters act like they are your friend when they are not.

So there are ways around this. I don't want to get too much into insurance law here but this is just good general knowledge that I feel is important to share with you.

I just want you to understand that there are different types of duties owed by the insurance companies to different people depending on the scenario and category of accident and injury.

Insurance is a way that society protects itself.

So that people don't take the law into their own hands and exercise what's called "self-help".

Back in the old days, we called it a "pound of flesh," like under English common law.

And so the pound of flesh is gone.

And now we have a system in place, a tort law system that involves insurance, that allows parties to use the money to resolve problems, and you're going to need capital - hence this knowledge that I am sharing with you today.

Why should you have to pay for your medical bills that were caused by someone else?

You shouldn't.

Also - do not think that you're suing your friend who you slipped and fell at his house.

Don't think that, "Oh my God, I'm suing my friend, I must be a terrible person. We're never going to be friends again..."

If the accident happened at my house and my dog bit a friend of mine's child, I'd simply say:

"Here's my insurance adjuster's phone number, buddy. I have insurance. I'm so sorry that my dog bit your kid in the face".

So keep that in mind too. Don't think you're a good samaritan doing something awesome by not making an insurance claim. You can always decide later how much you want to pursue things. You don't have to sue if it comes down to that.

But lawsuits are way down the road and, you have to get through the medical treatment first. If your child gets bitten on the face by a dog, well heck, he's probably going to need surgery or a lot of procedures, maybe laser treatments or whatever to burn that scar off. Your child will also likely require vitamin therapy, vitamin E therapy, whatever it might be.

That is all going to cost money and, you need that money to pay the medical bills. If it's a legit person or a store owner or homeowner, they are going to offer up their insurance policy right away.

And again, that doesn't mean you are suing them. Okay?

Don't think of it as though you are suing them. You're not. All you are doing is making an insurance claim, but you're going to be dealing with an insurance adjuster who is a professional, and you're not an expert when it comes to insurance claims.

These people are professionals.

I liken this to playing a card game with Wyatt Earp. When you're dealing with an insurance adjuster, don't think you're going to win unless you've got someone on your side who's just as fast of a draw like him.

So remember, don't ever give statements to any insurance company, yours or the other side, until you talk to a lawyer.

Yes, you can call your company and report the accident, but tell them that you cannot discuss anything more than telling them where the accident happened.

You can say something to the effect of;

"Here's the other party's name. I have to talk to an attorney before I give you any further information or continue this discussion. I need to speak to a lawyer before I give any more statements about this and I will call you back with my lawyer on the phone to answer any additional questions you may have. Thank you so much. I'm not difficult".

That's a great way to deal with your own insurance company.

As for the other side's insurance company, trust me, don't waste your freaking time.

Call a competent and aggressive personal injury lawyer who will hustle and make a claim for you. Get the proper paperwork over to allow that lawyer to insulate you and talk to them.

When it comes to insurance companies, you don't even want them to hear your voice.

I repeat.

You don't want the insurance adjuster to listen to your voice because they are evaluating you.

They are evaluating you from the get-go to see if you would be trusted in front of a jury or not, to know if you're a blistering idiot or to understand if you're sharp or to see if you come off as shifty or dishonest. Putting it simply, they are watching you like a hawk and just waiting for you to slip up and say one or many things that benefit them.

And that's going to be an impression that they use when they make their offer letter to you. So why would you want to offer up an opportunity to ask leading questions or to try and size you up?

Why would you ever do that?

That is where your lawyer comes in with a shield and sword to protect you. You'll be right there standing right behind him or her as they fight for your fair compensation.

So at that point, you're saying:

"Here I am, I've got my counsel with me, I have my knight, where is your knight?"

And you are now on the field of battle where the two Knights engage in legal combat.

And that's what it's all about. If you plan to go it alone, you have to make sure you are prepared to pull out a sword and shield and play that game and get in that ring or that arena or that jousting area with a Knight who specializes in this type of warfare.

So, why do I say warfare?

That's what this is. Fighting for your right to fair compensation is a battle, and you have to approach it as a battle. You have to approach that dynamic as if you are in combat; you're getting hurt, your life depends on it.

You have to get triaged, right?

Yes.

But now you must get to a place of safety. You can't triage in a battle zone. You can't deal with bullets flying back and forth, phone calls to insurance companies.

What you need is a lawyer to come to your bedside or hospital to help you fill out the paperwork and then go out and do that work for you so you can convalesce, heal and have that certainty that somebody is on your side fighting for you.

And a lot of times your family, (you might be the breadwinner), might have a kid who has special needs and no longer is getting that money from you to go to their feeding therapy classes or whatever it might be.

These are all compensable damages. You talking to the insurance company could (and most likely will) derail that.

You need to handle your medical care first before hiring an attorney in most cases.

Recommendation #2 is to not deal with the insurance company directly.

That's what your lawyer is there to do. Only a trained attorney can protect your rights.

Sometimes a paralegal can go in there and represent themselves. These are people who've done litigation work, or they have exceptional qualities and an ability to defeat insurance adjusters on this battlefield. Rarely does one possess this ability, not having practiced law, and is not recommended.

The vast majority of people are going to screw their case up if they don't get medical care and talk to a lawyer first.

So remember point #2, the adjuster is NOT your friend, and you should not be speaking to them without proper legal representation.

The insurance adjusters on both sides get kudos for paying the least amount possible on a claim.

Why?

Because insurance companies are a business and they are in business to make a profit. If you're taking money from their insurance fund to pay claims, that money is no longer going to be in the bank, and they make their money in all kinds of crazy ways like utilizing a strategy called the float.

They get higher than average interest rates on investments.

Insurance companies have all these great things the government gives them to make money. When it comes time to protecting us in most cases, unless you have a highly trained attorney who knows how to negotiate and joust with the adjuster, you're going to have a difficult time getting adequate compensation.

Study after study proves that represented parties garner better compensation for injuries even after receiving their portion of the settlement because everybody gets a part of it, right?

The lawyer gets his piece, and the doctor gets his portion of the pie.

You know whoever the experts where, they all have to get paid out of that. Even after all that's said and done, the studies show that the represented party gets far more money than the unrepresented party, so keep that in mind.

Again, the insurance adjuster is well versed in the art of manipulation. So you don't want to deal with someone like that.

Especially if you're a savvy and sophisticated person because it's going to make you pull your hair out.

You'll ask yourself: "What did I get myself into? Where's my lawyer?"

The bottom line here is they are going to try to be like any competent law enforcement officer would be to a perp, right? Because to them you're just

a perp. You're probably lying, probably trying to take advantage of the situation, etc.

They've got to think this way, right?

Because that's just their nature as they've become venomous over the years and callous because they just think everything's fake after a while. Well, many of them feel this way.

There is a degree of cynicism amongst the insurance adjusters that is amongst some of the darkest types of humor one could imagine.

If you've ever sat and had a drink with insurance adjusters, it's just amazing, the stories they tell.

I would never want to do that job for a living, but be that as it may, many of them are good at it.

They excel at the art of manipulation, and they will do everything they can to get you to admit and confess to things that may or may not even be true. Their #1 goal is to try and reduce your financial compensation.

That is the end game.

The insurance adjuster may even tell you:

"Don't get a lawyer, you know, don't do it. You don't need one. It's going to mess up your case. I'm going to take care of you now."

Why are they doing that?

Fast forward...

A year goes by, and you're still calling them every couple of weeks, and they are saying:

"Hey, don't worry, everything's cool, man. You don't need to go to a doctor. How are you feeling? Yeah, we're working on your file."

Right.

A year and a half passes.

You say: "Hey, what's going on, man? You do recall that you said you had me covered, right?."

And the new adjuster on the phone responds with:

"Oh, I did? You know that adjuster's not here anymore, right? The other one you talked to you has left the company, but you know, based on your file, you never sent us any medical records. Did you ever go to the hospital?"

And you're like:

"Well, no. The adjuster told me I didn't need to go to the hospital. He was going to give me money and not to worry about it."

And then the adjuster says:

"Oh, you never went to the hospital. Really? Okay. Were you ever able to get a lawyer?"

Your response is:

"No, I never tried to get a lawyer."

The adjuster then says:

"Well, you should just try and get a lawyer. Maybe they'll be able to help you because I just don't see any money here for you sir. You know you never went to the hospital. There's no police report. My client says you are at fault."

And you're like:

"Wait a minute, Mr. Adjuster, didn't your colleague tell me that you're you're going to take care of me, help me out, and this and that?"

At which point the friendly adjuster responds with:

"Well, you know, I don't know what the other adjuster told you, sir. I'm just telling you, look, I want to help you, but I just don't see anything in here that we could help you with on this. Why don't you call me back in a few weeks, okay? I'll talk to my supervisor and see if there is anything we can do for you. Yeah, because I want to help you. I'm sorry about the misunderstanding that blah, blah, blah."

That's your typical insurance adjuster.

Here is another typical scenario that goes down as well.

You call up:

"Oh, hi, Mr. Joe Shmo. How are you? How are you doing? Well, you know, I just want to see if you talked to your supervisor."

Adjuster responds with:

"Yeah. You know, I went ahead and talked to my supervisor and I'm going to have to go ahead and let you know, we have to reject the claim because the statute of limitations expired yesterday. Do you know what the statute of limitations is, sir?"

And you're like:

"Ummmm, no. You told me to call you in a week. You told me to call you today."

Adjuster:

"Oh, I did? Oh my gosh. How crazy. I didn't even notice that your time to sue expired!"

Now reality sets in, and you're feeling deflated, dejected, and beyond frustrated.

You respond with:

"Get me your supervisor. I want to talk to someone. You owe me a duty."

And the adjuster responds with:

"Oh, I'm sorry, sir. I, I actually don't owe you a duty and you probably should have hired a lawyer, but I'm sorry, I really can't help you. Go ahead and have yourself a nice day."

(hangs up the phone)

So now you're stuck. You know you've got a dog bite on your child's face or a broken bone, and there's your friendly insurance company, right? The friendly neighborhood insurance company as advertised on TV.

And then the last thing that I want you to do is to trust the insurance company.

Some adjusters are sneaky and will offer that you see their doctor.

Insane right?

Don't fall for that as it's their doctor. I repeat, do not fall for that trick.

You know, it's almost like they are trying to give you what we call a "defense medical exam" before you've even filed to try to settle the claim.

They'll just sit you in a room with their doctor, and they'll have that doctor write a report that makes you look like you are a pathological liar, and there's nothing at all wrong with you.

And that is what they try and do. Don't ever, EVER accept an insurance company's recommendation for a doctor and don't even attend a defense medical exam once you filed a lawsuit unless you have an attorney with you.

If your attorney sends you off to a defense medical exam without a lawyer to object, observe and record what's going on, you'll want to stay as far away from that lawyer as possible.

These defense medical examiners are unbelievable.

But again, that's a subject for another video.

I want to get into this a little bit more about the adjuster though. This is essential stuff for you to know.

As a sovereign person, I want to recommend that you not ever let anyone else direct your life.

You are the leader of your life.

You are in charge.

Don't let an insurance company try to do anything to befriend you or delay you because what they are trying to do is make sure that a considerable time gap exists from the first time you seek medical treatment to the next time you go back.

The insurance adjusters' main goal is to make sure that your case sucks for you and is excellent for them. They do this to make sure there's a huge gap in medical care. Because, if you're not going to physical therapy and getting treatment regularly, then you must not be hurt, right?

That's what a jury is going to think. That's what the defense medical examiner is going to say.

It also gives them time to try and blame the injury on something that happened later so they could try to say, you injured yourself at the gym.

Look, this is your last chance, guys.

Adhering to these suggestions when dealing with a personal injury case, is your last chance to get compensation.

So do yourself a favor.

I mean, seriously, do yourself a favor.

Make sure and preserve the evidence.

Also, guys, this is important.

Here is my 4th recommendation that you probably want to do as it just makes common sense.

Don't sell your car.

Don't sell your motorcycle.

So if you know your car is in a storage yard, you're getting charged \$20 bucks a day, try to get it out of there guys. But whatever you do, don't sell the vehicle involved in the accident as it is evidence that you will need.

Don't let that car, motorcycle, moped, or bicycle leave your site.

Get pictures of it.

Don't let that motorcycle leave your site.

Get pictures of it.

Take pictures of the incident scene with your cell phone camera.

If you have to, when you're at the grocery store, and you slip and fall or trip on a big crack in the sidewalk, get pictures, get a tape measure, get someone out there to photograph it.

A lot of times, people who are supposed to take care of their buildings and fix this stuff say there was never a problem.

Landlords and business owners neglect their properties and storefronts all the time until someone gets hurt.

Believe it or not, this goes on all the time.

The problem is they don't take measures to fix things until after they've caused damage to someone and then they try and lie about it.

A lot of times you've got to get a record, always preserve evidence, preserve evidence, preserve evidence, pictures, notes, videotape.

You've got to have all that stuff, or you're never going to be able to find the attorney to help you because, without evidence, you don't have a case.

You just have your word against the other guy's.

If nothing else, I just want you to understand that the armor of money that could be your compensation could be a tremendous and substantial amount because of this.

You need to speak to a lawyer expeditiously, like from the very beginning, to make sure that you take the necessary steps like getting to a good doctor.

A lot of lawyers can help you find a decent doctor who specializes in the type of injury that you have, who already know how to write reports that are persuasive to an insurance company.

That's important because if you give the insurance company docs that are persuasive, then their duty to make a reasonable settlement offer comes into play. We'll get into that in another video.

But there's a lot of things that a lawyer, a good lawyer can do. There are just too many pitfalls for an unsophisticated person in this particular area of law. Even for a lawyer who does divorce law, this is not something I would recommend a lawyer do without a personal injury lawyer representing them.

In many ways, it's your responsibility to get yourself and your family back on track.

Financially, you're going to have lost money if you don't follow and adhere to the principals and recommendations in this video/article.

You're going to have lost time from work, you're going to have medical bills and other things that you simply cannot afford.

Usually, you may not have insurance to cover these things or enough insurance to cover all of these things.

You may have deductibles or whatever you have. It's something that you have to pay for yourself.

It doesn't make you a wrong person to call a lawyer to help you get that money. It's yours. You just have to get it. And how much you get depends on the competency and training usually of the lawyer more than anything.

The last thing I want to tell you is that many people perceive lawyers as jerks, and they won't tell you why they rejected your case. Many of you are just so bummed out because you can't find anyone to take your case and you don't even know how to approach asking someone because you're not sure they'll like what you say to them.

That's causing the lawyers to run from you like you've got coronavirus.

The reason why that is is that lawyers have an ethical duty to not give ideas to potential clients of the potential value of any given case.

Lawyers are not supposed to make a statement or opinion on the efficacy or value of your case.

When we send reject letters, that says:

"This is not to say that we have formed an opinion as to the efficacy of your case or the value or what you're going to get out of it."

And we're doing that because of our ethical duties.

Because if we told you, "Hey, I think you've got a \$1 million case here!", and then we win a dollar, guess what?

Legal malpractice lawsuit coming our way.

Right. And also, it makes lawyers look bad.

The bar is trying to clean up the image of lawyers, especially the personal injury lawyers, because there is that sort of history of personal injury lawyers being scumbags. You know, chasing ambulances and whatnot, much like in that Danny DeVito movie, called "Rainmaker".

So we're, we're kind of battling that.

Speaking for myself, I don't chase ambulances, but I do care about people, especially people with kids.

And I always think about that.

You know, what would I do if I didn't have great insurance and a knowledge of how to navigate an accident claim. If I was badly hurt, because let's face it, every time you step out of your house, you could get hurt.

Thanks for watching it. I wish you a happy and speedy recovery, and I hope that you're not one of those people who screwed up their case by not getting medical care and not speaking to a lawyer.

You could instead fall prey to the insurance adjusters, the proverbial "Wolf in Sheep's Clothing".

Don't forget that. So look, in closing, I just, I want to thank you guys for watching.

When I got up this morning, you know, after hanging out with my kids for a little while, I just said, you know what man? I'm going to skip the gym and come down to my office and do a cool video and try to get it out there to other people who've been in a similar situation so they can at least tell their friends and family.

I recommend that you share this video with your friends and family members if you think that this information could be useful.

From now on, when people call me and are confused, I'm going to refer them to my YouTube channel so they can watch this video.

Thanks for watching guys. See you soon!

Michael Ehline