

THE LAW OFFICES OF TODD M. FRIEDMAN

The Road to Justice Starts Here

Don't Let That Insurance Adjuster Bully You

People are often surprised to find out that insurance adjusters and the companies they work for are not on your side. Make no mistake: insurance adjusters are well-trained employees who have one goal in mind – to limit the amount of compensation paid out for your claim (or to deny it altogether). And, they've got lots of tricks and tactics up their sleeves to achieve their goal, including:

- Trying to get you to give a recorded statement in the hopes that you will make a mistake in your recollection of the accident, omit key details or prior injuries or maybe even admit that you were partially at fault for the accident;
- Asking you to sign a medical release form, which gives them access to all of your medical records. This isn't done to make sure you get a fair settlement; instead, it's done to find evidence of pre-existing injuries or other factors that can minimize your claim or lead to it being denied;
- Pressuring you to accept a lowball settlement offer within days of the accident. Again, the adjuster isn't worried about you getting fair compensation to cover your medical bills or help to ensure your future financial security. He or she simply wants you to accept a low amount of money that will limit the insurance company's payout;
- Trying to talk you out of hiring an attorney (which the adjuster knows will almost certainly lead to you receiving more compensation);
- Delay and drag their feet on your claim hoping that you might give up, accept a low offer or maybe even pass away.

We know all of the tricks insurance companies will use to gain an advantage over you. Call us to level the playing field. •



Keep Your Cool on the Roadways

The National Highway Traffic Safety Administration (NHTSA) makes a clear distinction between road rage—purposely endangering another driver, or committing assault with a motor vehicle or other dangerous weapon upon the driver or passengers of another motor vehicle—and aggressive driving. Road rage is a criminal act; aggressive driving is a traffic offense. But there is an obvious link, too.

Aggressive driving may escalate into an act of road rage by the aggressive driver. An aggressive driver may also spark road rage by another driver. Aggressive actions include speeding, trying to beat red lights, tailgating, changing lanes quickly and often, making obscene gestures, blocking or cutting off other drivers, and frequently laying on the horn, among others.

An inconsiderate driver—for instance, one who doesn't use turn signals, drives well under the speed limit, talks on their cell phone while driving, accelerates unevenly, etc.—may also trigger an instance of road rage by another driver. (It doesn't justify road rage, but general awareness and proper driving habits can help avoid some of it.)

The NHTSA offers the following eye-opening statistics:

- Roughly 66 percent of traffic fatalities are caused by aggressive driving.
- Approximately 37 percent of aggressive-driving incidents involve a firearm.
- Half of drivers on the receiving end of an aggressive behavior return the favor.
- Two percent of drivers in a survey admitted to trying to run an aggressor off the road.

As difficult as it may be, *do not react* to someone you've agitated on the road (whether it was your fault or not). Avoid eye contact with the aggressive driver, and follow the rules of the road. •



October 2016 Important Dates

October 2-4 – Rosh Hashanah **October 10** – Columbus Day

October 12 – Yom Kippur **October 16-23** – Sukkot **October 31** – Halloween



Did You Know?

Remember when the ALS Ice Bucket Challenge dominated the Internet and social media during the summer of 2014? Everyone from Bill Gates to Steph Curry to just “average Joes” got involved by having ice-cold water dumped on their heads and then nominated a friend to do the same. Well, it turns out that the money raised from that phenomenon has done a lot of good.

The ALS Association recently announced that one of the research projects funded with money from the challenge has led to the discovery of a gene that is responsible for ALS, also known as Lou Gehrig's Disease. The gene may lead to more targeted therapies and treatments for the degenerative disease, which causes nerve cells in the brain and spinal cord to deteriorate, eventually leading to death. •

Finding Balance in Prostate Cancer Testing and Treatment

A recent analysis suggests that infrequent screening for prostate cancer has resulted in a 72 percent surge of metastatic prostate cancer cases over the past decade.

The prostate-specific antigen (PSA) test measures proteins produced by cells of the prostate gland. Men with prostate cancer typically have elevated levels of these proteins. The PSA test has been used for many years to diagnose prostate issues, but has a track record of false-positive readings, sometimes leading to invasive and unnecessary follow-up tests (including biopsy) and overtreatment. Overtreatment may lead to infection and urinary and sexual dysfunction.



In 2008 and 2012, the U.S. Preventive Services Task Force updated the PSA testing guidelines to promote a more judicious use of the PSA test. Research suggested that only one of every 1,000 men who underwent PSA testing averted death because of this screening, and that many more were harmed by subsequent testing than they were by prostate cancer complications. Doctors were quick to jump on board.

Now, however, with the rise in metastatic prostate cancer cases over the last 10 years, experts fear the pendulum has swung too far in the opposite direction. PSA testing may be too infrequent and at least partially to blame for the recent upsurge, necessitating further refinement of the prostate cancer screening and treatment process.

Because many prostate cancers develop slowly, physicians are likely to adopt a “watchful waiting” approach. The cancer will be monitored and only treated if it shows significant progression. According to the American Cancer Society, early-stage prostate cancer has a five-year survival rate of nearly 100 percent; late-stage metastatic prostate cancer, 28 percent. •

Stronger Passwords Made Easy



Passwords may be necessary for online security, but there’s a problem with the jumble of letters (lowercase and caps), numbers, and special symbols being used in many security systems: People can’t remember them! Throw in the fact that many passwords expire in 90 days or less and you have a recipe for frustration.

A new password standard is emerging, thankfully. A federal agency, the National Institute for Standards and Technology, has thrown its weight behind an overhaul of the password system. They encourage longer passwords—up to 64 characters instead of 16—and an end to the quick expiration of passwords.

More and more businesses are lending their support to the new proposals.

Though longer passwords, or “passphrases,” may sound more complex, they can consist of *straight text*, if the user prefers. They are far easier to remember and have been shown to be just as secure as traditional random passwords, as their sheer length can befuddle hacking programs. Memorable and secure—that’s a good combination. Now, if someone wants to throw in a special character or two, all the better as far as security goes.

As businesses and government agencies enable passphrase usage, one helpful recommendation is to avoid passphrases that include song lyrics, popular quotes, well-known dialog, poems, or titles. Hackers can download oodles of information to lock onto these. One suggestion is to try using a nonsensical sentence instead. You can test your passphrase by googling it. If Google completes the phrase before you finish typing it, you might want to think about another passphrase. •



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Key Reasons to File a Personal Injury Claim

Let's face it; there are lots of folks around who think that the only people filing personal injury claims are the ones looking to make a quick buck or "hit the lottery". What a bunch of bunk. Truth is, if you or a loved one is seriously hurt in an accident or killed, a personal injury claim may be the only path for you or your family to stay afloat during extraordinarily difficult circumstances.



Some of the most common reasons to file a personal injury claim include the need to:

- Recover lost wages when injuries keep you from working;
- Pay for medical bills (that can add up quickly and sometimes can run into the hundreds of thousands or even millions);
- Handle future expenses that can arise from ongoing treatment and therapy;
- Provide future financial security in the event that the victim is not able to work for an extended period of time or permanently;
- Provide financial support that can help pay for lifestyle adjustments that can come about as a result of permanent disability.

As you can see from that list, those reasons are far from frivolous. Bottom line – compensation from a personal injury settlement simply helps an innocent victim get by and handle the life-altering changes brought about by someone else's negligence. It's not about greed or milking the system.

If you have questions regarding a potential injury claim, please do not hesitate to call our office. ●