



PAGE  LAW  
THE PAGE REPORT

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THE PAGE REPORT

Thank you for requesting a copy of The Page Report. I wrote this report after more than a decade of handling personal injury cases. I condensed a lot of material into a straight forward and powerful tool for you.

Whether you requested The Page Report because you have been injured or because you want to arm yourself in case you are injured in the future, you are someone who understands knowledge is power.

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## THE 5 W's

Do you:

1. Worry about getting proper medical care?
2. Worry about medical bills?
3. Worry about money because the injury caused you to be off work?
4. Worry about taking care of yourself and your family?
5. Worry about your future?

I call these the 5 W's. Over the past decade I noticed a pattern of consistent answers to these questions. Almost all of my injured clients answer yes to the 5 W's.

It makes sense that all other injury victims have the same worries. This is why I took the time to write The Page Report. I hope it helps a tremendous amount of injury victims during their recovery process and beyond. But even if it only helps one family, my efforts will be worth it.

## WHAT IS YOUR STRATEGY?

You need a "strategy" after an accident. One that is time tested with proven results. You need to proactively deal with the insurance company in a strategic manor. The "hope" method is no way to handle a personal injury case. Hoping the insurance company will be fair and hoping for a good result rarely works.

A bad strategy or no strategy at all is a recipe for disaster. The power of a strategy can't be emphasized enough when dealing with an insurance company and its unlimited resources. Insurance companies have the benefit of big data on their side. Without the right strategy you will likely struggle.

If you've been injured and you aren't already following a strategy, this report will help get you on a basic track. By requesting this report, you have already proven you are someone who refuses to be taken advantage of by an insurance company and you proactively take measures to better your situation.

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## DON'T GET TAKEN ADVANTAGE OF

Knowledge is power in most aspects of life, personal injury cases included. Because knowledge is power in an injury case, you need to know the important questions to ask. The questions that will give you the power to make the best decisions.

I don't recommend dealing with an insurance company on your own, but some injury victims will do so. That's why I'm including some basic, yet powerful questions to ask the insurance adjuster. The answers you get to these questions may help you decide if you want to tackle the process on your own or get a lawyer to help. Either way, I want you to be armed with this information.

## REACH OUT TO ME

You may have some questions while reading this report. If so, give me a call. I am happy to discuss your situation. The call and consultation are free. You can call me at **1-800-CAR-CRASH (800-227-2727)** anytime or you can email me at [john@pagelaw.com](mailto:john@pagelaw.com).

## ONE WAY STREET

If you haven't already figured it out, you will soon realize dealing with an insurance company is a one way street...they take and they take and they take...and you do without. Want to test if what I am saying is true? Ask the adjuster the following questions (and do this before you sign anything).

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## IT WASN'T MY FAULT

Assuming the accident was not your fault, ask the adjuster to put it in writing.

*If they won't, it's probably because they plan to argue later it was your fault, or partially your fault.*

## INSURED'S RECORDED STATEMENT

Ask the insurance company for a copy of their insured's recorded statement regarding the facts of the accident. Insurance companies have strategies they use after accidents to minimize their payouts. Part of their strategy often includes an immediate investigation. This usually includes pictures, witness statements, etc.

*Insurance companies will try to get your recorded statement right away, but they will try to keep their insured's statement a secret from you. I discourage giving recorded statements to insurance companies until you discuss the situation with an experienced injury attorney.*

## RECORDED WITNESS STATEMENTS

Ask the insurance company for copies of all statements they have taken from people who witnessed the accident.

*If the insurance company won't provide them, you have to wonder why not? Again, it's a one way street...they take and they take and they take...and you do without. It's their strategy and it works. That's why we implement a similar strategy for our clients.*

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## THE BROAD MEDICAL RELEASE

The insurance company will likely ask you to sign a medical release so they can collect "all" of your medical records. I highly recommend not signing the insurance company's overly broad release. If you choose to sign, make sure it is limited to medical records for treatment "after" the accident.

Most medical releases are written so broadly, they allow the insurance company to talk with your doctors and to get your records, even if the records do not pertain to the injury from the accident.

*The insurance company's medical release may allow the insurance company to get your medical records all the way back to your birth. The insurance company will try to use this release as a fishing expedition into your past medical history to show your current complaints are actually pre-existing. That's why I recommend not signing their medical release.*

*If you sign the insurance company's medical release, ask the insurance company to restrict the medical release to records pertaining to the accident and make sure the release you are signing states that limitation. Also, ask them for written verification stating they will provide you copies of every medical record and document they get.*

## MEDICAL INFORMATION

Ask the insurance company for copies of all medical information they gathered about you through their sophisticated computer systems and other sources.

*You will be amazed the way insurance companies can gather information about you.*

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## YOUR CREDIT INFORMATION

Ask the insurance company if they obtained your credit information. Insurance companies often use this information to determine who you owe, how much, and when your next payments are due. This helps the insurance company gauge if you are behind on payments.

*If you are behind on payments, the insurance company may believe it is time to attempt a quick settlement.*

## INSURANCE POLICY

Ask the insurance company for a copy of their insured's insurance policy, declaration page, or something in writing that verifies the policy limits applicable to the accident. Is there \$25,000 available, \$250,000 available, or more? You need to know the amount of coverage available to compensate you for your injuries.

*Without this information, you can't make an educated decision on how to proceed. PERIOD.*

## ADDITIONAL INSURANCE COVERAGE

Ask the insurance company if there is additional coverage above and beyond the at-fault party's underlying policy. Is there additional coverage from another source? Is there an umbrella or excess policy?

*Be careful, there might be additional coverage or an umbrella policy from a different insurance company. It's important to flush this information out and get sworn affidavits.*

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## PERSONAL INFORMATION

Ask the insurance company if they talked to your neighbors about you.

*If so, ask who they talked to and ask for copies of the recorded statements.*

## VIDEO SURVEILLANCE

Ask the insurance company if they took photographs or video of you after the accident. Request a copy of any photos, videos, or investigative reports they obtained regarding you and your injuries. I would be surprised if the insurance company is willing to share this information with you...it's their secret.

*These things usually take place a while after the accident. The insurance company is trying to find out if you are being honest about your injuries. If you told them you can't wash your car anymore because of severe pain, they may try to photograph you washing your car to discredit you. Yes, this really happens.*

## INSURANCE RESERVES

Ask the insurance company about the reserve set for your case. This is the amount they believe the case is worth. Again, this is usually their "secret".

*Insurance companies won't usually share this information because they want to pay out below the reserve as much as possible. I don't think this is fair, but we have ways of dealing with it.*

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## SUMMARY

Insurance companies have a huge advantage over accident victims. They have unlimited resources to fund the fight against you. They also have the benefit of spreading risk over many open claims, whereas you only have one case. The insurance company is typically under no pressure to resolve your case. That's where the phrase "delay, delay, delay" comes from.

*Let's face it...the insurance business is a great business to be in. They make HUGE...HUGE...PROFITS.*

## ONE FINAL THOUGHT

The biggest mistake an injury victim can make is thinking they can beat the insurance company at their own game. Never forget...the insurance company has a whole army of lawyers behind the scenes helping them.

*You should level the playing field and at least call Page Law for a free consultation.*

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