

Ohio Motorcycle Accident Claims

BY ATTORNEY DAVID M. CHESTER
THE CHESTER LAW GROUP CO., LPA

*WHAT YOU
NEED TO KNOW*

As Seen in **Newsweek** Magazine



Ohio Motorcycle Accident Claims

BY ATTORNEY DAVID M. CHESTER
THE CHESTER LAW GROUP CO., LPA

What You Need To Know



The Chester Law Group Co., LPA
430 White Pond Drive Akron, Ohio 44320
1-800-218-4243
www.chesterlaw.com info@chesterlaw.com

Copyright 2017 by David M. Chester
ISBN: 978-1-5323-5515-8

All rights reserved. No part of his book may be used or reproduced in any manner whatsoever without written permission of the author.

Printed in The United States of America.

Any depictions are not intended as a portrayal of any particular individual or entity and are intended for purposes of illustration and highlighting significant matters contained in the text.

Contents

<i>Introduction:</i> Why You Need an Experienced Ohio Motorcycle Accident Lawyer.	7
1. Why I Wrote This Book	11
2. How Motorcycle Accident Claims are Different Than Other Motor Vehicle Claims and Why it Matters.	14
– The Seriousness of Injuries	
A. Caps on Damages	
B. Limited Insurance	
C. Experts	
D. Cost	
3. How Motorcycle Accident Claims are Different Than Other Motor Vehicle Claims and Why it Matters	18
– There are Unique Experts to Hire	
A. Accident Reconstructionist	
B. Medical Experts	
C. Economist / Life Care Plan Expert	
4. Five Mistakes that Can Kill Your Ohio Motorcycle Accident Case	20
1. Delay Investigation	
–Reconstructionist Within 48-Hours	
2. Delay in Hiring Lawyer	
–Need Reconstructionist on Scene Within 48-Hours	
3. Hiring a Lawyer Who Does Not Have Experience with Motorcycle Accident Cases	
4. Giving Recorded Statement Without Lawyer Present	
5. Stopping Medical Treatment Before Fully Recovered	
5. Six Common Adjuster Tricks and Traps to Avoid Before You Hire a Lawyer.	24
1. “Don’t hire a lawyer, he just takes 1/3 of your settlement”	

- 2. “You have to give a recorded statement in order for them to fix your car”
- 3. “You have to sign a general medical release in order for them to fix your car”
- 4. Deny Liability Altogether
- 5. Signing a Property Damage Release that is Really a Total Release
- 6. Disputing Medical Treatment

- 6. At Settlement Time: Paying Back Private or Government Insurance Company, Medicaid, Medicare, Bureau of Workers Compensation (BWC), Private Health Insurance 28
 - May have to repay bills paid to date
 - May have to set aside money for future treatment to be paid by BWC or Medicare
 - Don't always have to repay any or all of the money

- 7. What If Your Family Member Died—Wrongful Death Motorcycle Accident Claims. 32

- 8. What Are You Entitled to Collect In a Motorcycle Accident Claim? 36

- 9. Nine Secrets You Should Know So You Don't Wreck Your Ohio Motorcycle Accident Case 36

- 10. Choosing the Right Ohio Motorcycle Accident Lawyer. . . . 49
 - Familiarity with Motorcycle Laws
 - Experience in Handling Motorcycle Accident Cases

- 11. Client Testimonials 54

- 12. Case Results 69

- Office Locations.* 78

- About the Author David M. Chester* 80

Introduction

Why You Need an Experienced Ohio Motorcycle Accident Lawyer



Welcome. If you are reading this book then you or someone you love was recently injured or killed in an Ohio motorcycle accident. I am sorry that you have to deal with this difficult situation, and I hope that I can help you on your decision-making path.

My name is David M. Chester and I am an Ohio personal injury, wrongful death and motorcycle accident lawyer.

Obtaining justice for my injured clients has been my life's work. As a child I was involved in a motorcycle accident and an auto accident and my claims were not handled properly; as a result I still have health problems. I do not want this to happen to you or someone you love. To avoid this, I want to provide you with information about what happens when someone is injured in a motorcycle accident, how a motorcycle accident is different from regular motor vehicle accidents, and how these differences require you to act fast to hire an experienced Ohio motorcycle accident lawyer.

In this book I will explain what you need to know when involved in a motor vehicle accident. However, motorcycle accidents are different than other types of motor vehicle accidents in that motorcycle riders are much more likely to be seriously injured or killed in a collision with a car or truck. Motorcycle law often involves the use of accident reconstruction experts to prove who was at fault, motorcycle experts, medical experts, and other facts that require an experienced Ohio motorcycle accident lawyer. As such, the area of motorcycle accident claims handling is a very specialized field of legal practice. As you read this book and learn how motorcycle accidents are different than normal motor vehicle cases and how they must be handled, I am sure you will become convinced that the best course

of action is to contact an experienced Ohio motorcycle accident attorney, such as me, Attorney David M. Chester, and the lawyers at Chester Law Group **1-800-218-4243** or **www.chesterlaw.com**

In my experience, lawyers are not always needed for every type of motor vehicle accident, such as when there is no injury, but experienced motorcycle accident lawyers are almost always needed to fully compensate seriously injured victims of motorcycle accidents in Ohio. Again, this is because motorcycle collisions normally involve very serious injuries that affect a person's future physically, emotionally, and financially.

Being a lawyer, I know you are expecting some disclaimers, so here they are...

Disclaimers

I am not giving legal advice in this book. While I hope that the general information in this book gives you some idea of the landscape of handling an Ohio motorcycle accident claim, I cannot actually give specific legal advice to you unless I know the exact facts of your situation. Further, this book does not establish an attorney client relationship. If you would like to discuss your particular potential motorcycle accident claim, please call me at **1-800- 218-4243**. I would be

happy to discuss your situation free of charge with no obligation and no pressure. Call now for a free meeting with an experienced Ohio motorcycle accident lawyer at the Chester Law Group.

This book was written using Ohio law and is intended to only apply to accidents that occurred in Ohio. You should not use the legal information in this book for another state.

Any results discussed in *Results* or *Testimonials* are specific to the facts and legal circumstances of each of the below clients' cases and should not be used to form an expectation that the same results could be obtained for other clients in similar matters without reference to the specific factual and legal circumstances of each client's case.

1

Why I Wrote This Book



As I say in all of my books, I believe that knowledge is power. Lack of knowledge can be a dangerous thing, especially given the complexities of state motorcycle accident law that we will touch upon in this book. I am writing this book to you as if you are a potential client, thinking about calling me or actually sitting in my office talking to me about the Ohio motorcycle accident claim process. Much of the information from this book comes from the handling of motorcycle accident cases over the years. I have tried to anticipate your questions in this book by drawing on the questions my clients have asked me over the years.

As I say in all of my books, I am not going to bore you with my extensive experience or needless war stories regarding me in the trenches of motorcycle accident claims. I know you are here to gain information you need to move forward on legal issues. You want answers. From the testimonials at the back of this book and video testimonials on my website, you will see that my clients feel that I have done right by them. I leave it to you to read this book about motorcycle accidents in Ohio, and judge for yourself if you need a motorcycle accident lawyer and whether my firm can help you. Trust your gut. If you would like more information about my firm and me, please go to my website www.chesterlaw.com or call 1-800-218-4243.

I believe that after you read this book you will

understand that handling motorcycle accident claims is very complicated and missteps can be very costly. This is why I believe everyone who has been seriously injured while riding on a motorcycle should contact an experienced motorcycle accident lawyer immediately. I hope you will come to see me as a guide on this path toward resolution of your or your loved one's motorcycle claim. Perhaps together we can make the journey a little less painful.

For general information about dealing with insurance companies on all types of motor vehicle accident claims please read my book entitled *The insider's Guide to Handling Ohio Motor Vehicle Claims*. You can get a copy by going to my website www.chesterlaw.com or calling my office at 1-800-218-4243.

In addition, if you lost a loved one in an Ohio motorcycle accident, please read my book entitled, *Losing Someone You Love, The Ohio's Family Guide to Wrongful Death*. You can get a copy by going to my website www.chesterlaw.com or calling my office at 1-800-218-4243. I will attempt to only repeat information from that book that is critical to your understanding of the motorcycle accident claim handling process.

2

How Motorcycle Accident Claims Are Different Than Other Motor Vehicle Claims



And Why It Matters—
THE SERIOUSNESS OF INJURIES

Because motorcycle riders are unprotected from impact like car and truck drivers, motorcycle crashes results in serious injury and often death. Larger cases can require more financial investment by the motorcycle accident lawyer. With more at stake, the choice of an experienced motorcycle accident lawyer becomes critical.

A. CAPS ON PAIN AND SUFFERING

Ohio has caps on pain and suffering for non-death cases. The caps are generally \$250,000 or triple your medical bills and lost wages up to \$350,000.00. An experienced motorcycle accident lawyer knows how to get around these caps using statutory exceptions thereby



not capping your pain and suffering with some arbitrary low number and leaving it up to the jury.

B. LIMITED INSURANCE

Serious injuries caused by motorcycle accidents also means there may not be enough insurance available to pay for all of your injuries, and an experienced Ohio motorcycle lawyer is needed to collect all available areas of insurance or asset of the person at fault. Don't leave money on the table and make sure you collect everything available.

C. EXPERTS

Serious injuries also mean experts will likely be needed to explain the seriousness of the injuries and the economic and physical affect on the injured person and their families to a jury. Paraplegic, quadriplegic, brain injury and spinal cord injury cases require expensive and extensive medical testimony in court. Explaining to a jury the full extent of these injuries physically, emotionally, mentally, sexually, spiritually and financially takes an experienced motorcycle accident lawyer.

D. COST

This is why it is important to choose a motorcycle accident lawyer who has the financial assets to finance a

motorcycle accident case that can easily cost over \$50,000.00 in litigation costs. Feel free to discuss whether the lawyer you consider hiring can afford to litigate your case if necessary.

3

How Motorcycle Accident Claims Are Different Than Other Motor Vehicle Claims



**And Why It Matters—
THERE ARE UNIQUE
EXPERTS TO HIRE**

One thing unique to motorcycle accident cases is the heavy and consistent use of experts. These experts help prove what happened in the accident, who was at fault, the extent of the injuries, likelihood to recover, extent of economic damages, etc.

Experts include:

- A. Accident Reconstructionists: to help tell us what happened at the accident
- B. Medical and Brain Injury Experts: to help prove the extent of your injuries and your permanent impairment if any
- C. Economists / Life Care Planner: to help prove the economic injury you and your family have suffered by a catastrophic injury or death caused by the motorcycle crash

Each of these experts costs thousands if not tens of thousands of dollars to testify on your behalf. Many motorcycle accident cases can easily cost over \$50,000.00 just to go to a jury trial.

4

Five Mistakes That Can Kill Your Ohio Motorcycle Accident Case



1. Delay Investigation

An accident reconstructionist / investigator should be at the scene of the accident within 48 hours to measure skid marks and other items. If not, he will have to rely on the measurements of police. He should also inspect the motorcycle immediately for defects and other car for damage immediately and not rely on state agencies to do the job. Over time, witnesses forget what they saw and police forget what they heard if not written down in their report.

2. Delay in Hiring a Motorcycle

Accident Lawyer

We have talked in detail about how you should hire a motorcycle accident lawyer immediately so he or she can preserve important information, help you get medical treatment, deal with your medical bills and support you emotionally. The experienced motorcycle accident lawyer also hires the accident reconstructionist talked about previously to get to the scene immediately after the accident.

3. Hiring a Lawyer Who Does Not Have Experience with Motorcycle Accident Cases

I think that after reading this book you can see that the

motorcycle accident claims are very complex and can cost a fortune to put on in front of a jury. Your lawyer should believe in your case enough to put up their own money to handle the case and you don't have to repay those expenses unless you win.

Defense counsel likes to argue that you are partially responsible for your injury because you did not wear a helmet or glasses in violation of Ohio law. However, such violations cannot be introduced into a civil trial per Ohio Revised Code 4511.53 (C)(1). This is why it is important to have an experienced Ohio motorcycle lawyer handle your case. A lawyer who knows the games that defense counsel play and can stop them by filing motions in court called *Motions in Limine*.

4 Giving a Recorded Statement

Without a Lawyer Present

Talking to the insurance company adjuster is like playing Russian roulette with your motorcycle accident claim. Anything you say to the adjuster will be used against you, including innocent comments you may make in passing. The adjuster probably already knows what happened in the accident so why does he or she need your statement? Answer: to trap you later and limit your injury claims and to gather evidence against you to use in court. Adjusters are not your friends so don't trust them.

5. Stopping Medical Treatment

Before Fully Recovered

It is important that you see your treating doctors and follow the course of medical treatment they feel is medically necessary. If you stop treatment before the end of treatment, it will look like you have recovered early. You should be in treatment until you fully recover or a doctor says you will never recover. Even then, you are entitled to supportive care. Don't listen to the adjuster regarding the type of care you are "allowed" to have. A jury determines what medical care is reasonable and necessary, not an insurance adjuster. Let your experienced motorcycle accident lawyer deal with this issue. It is important to tell your doctor all of your injuries, symptoms and how it affects your work and home life. This is called documented medical evidence and it is what the doctors put in their notes. It is also how the insurance companies determine a large part of the value of your Ohio motorcycle claim.

5

Six Common Adjuster Tricks and Traps to Avoid Before You Hire a Lawyer



1. “Don’t hire a lawyer, he just takes

1/3 of your settlement”

Insurance adjusters love to tell you that you don’t need a lawyer because he just takes part of your settlement. They don’t tell you that settlements with lawyers are much greater on average than settlement you get on your own. Even after attorney fees, you usually end up much better than if you did it yourself, all things being equal. The insurance adjuster is not your friend and will attempt to get you to delay getting a lawyer so valuable evidence is lost or destroyed. Don’t fall for this trap; get an experienced motorcycle accident lawyer immediately.



2. “You have to give a recorded statement in order for them to fix your car”

The fact is you don’t have to give the party at fault’s insurance company a recorded statement. You can get your car fixed through your own insurance company most of the time. You just have to pay the deductible that you will get back later if you are not at fault. Don’t let the insurance carrier bully you into making statements that your lawyer cannot later fix.

3. “You have to sign a general medical release in order for them to fix your car

Don’t sign a general medical release that lets the insurance company get your entire life’s worth of medical records to use against you in court. Get your car fixed through your own company and get an experienced motorcycle accident lawyer involved immediately to help with your car repairs.

4. Deny Liability Altogether

This is a common tactic to get you to give up and not hire an experienced motorcycle accident lawyer. What the insurance adjuster says or thinks is irrelevant. They sometimes deny liability to force you to settle your entire claim in order for them to fix your car. Disgusting. Contact an experienced Ohio motorcycle accident lawyer immediately.

5. Signing What You Believe is a Property Damage Only Release That is Really a Total Release

Be careful when you sign your property damage release. It may really be a total claim release. Let your experienced motorcycle accident lawyer look at this for you before you sign ANYTHING.

6. Disputing Medical Treatment

Some adjusters will tell you that they will only pay for certain types of treatment from certain types of doctors. Ignore this and hire an experienced motorcycle accident lawyer who will deal with these issues for you. You should not be concerned with what the insurance company for the party at fault will or will not pay for once you hire an experienced motorcycle accident lawyer. The insurance company will pay for what a jury says they will pay for, if the case makes it all the way to a jury, which is very, very unlikely, as the vast majority of cases settle before a jury trial.

6

At Settlement Time



PAYING BACK PRIVATE OR GOVERNMENT INSURANCE COMPANY

Some people are surprised to find out they have to repay their health insurer for any accident related medical care it paid for. In many cases your own health insurance company, or governmental health insurance like Bureau of Workers Compensation (BWC), Medicaid or Medicare pays your accident related bills and then gets repaid at settlement time by the at-fault party's insurance company. This usually keeps your bills out of collections. You may have a contract with your health insurance company requiring you to repay them for accident related medical bills they paid *and* not even know it. Your health insurance company usually has the right to get their money back from the party at fault's insurance company for medical bills they paid from your accident. This is called "the right of subrogation" or "right of reimbursement."

Past Care Paid For

For example, your insurance company—Medical Mutual, may pay your medical bills from the motorcycle accident, and they have a right to get their money back from let's say State Farm (the at fault party's insurance company) when the case settles. If you don't have the permission of Medical Mutual to settle with State Farm, you may breach your contract with them and may lose your health insurance. You could say that your health insurance carrier was really only loaning you the

money to pay accident related medical bills until settlement time of your motorcycle accident case.

Future Care

Also, if you will be having future care, you need to let your private health insurance know about this to get their informed consent to pay the future bills after the personal injury case is settled. Failure to do this may mean they will not pay the future bills.

If you were on the job at the time of the motorcycle accident and BWC is paying the medical bills or Medicare is paying medical bills, they may require you to set aside part of your settlement for future accident related medical care they will be required to pay. If you don't, in the case of Medicare, you could lose your Medicare card. BWC may intervene in your motorcycle accident case to get their money back. An experienced motorcycle lawyer can handle these entities to protect your rights.

Good News

However, many clients are surprised that they do not always have to repay their private health insurance companies, or government health insurance, like BWC, Medicaid, or Medicare, for medical bills they have paid in the past from the accident, and they can keep their benefits also.

There are many situations where you do not have to repay them some or all of the money they spent on your accident related medical care. Don't just pay them back blindly. An experienced personal injury attorney can also make sure that you are setting aside money for future accident related care for Medicare or BWC only when necessary and only the absolute minimum amount. Remember, it is not just the amount of money that you get from the party at fault's insurance company that matters, it is how much of it you get to keep and legally not repay to all health insurers while keeping your health benefits. This is especially true in catastrophic injury cases where many times we can reduce or eliminate repayment of health insurance payments made. The savings may be more than the legal fee, and can easily justify hiring an experienced personal injury lawyer in serious injury cases, *even when the party at fault's insurance company has already offered their entire insurance policy limits to you.* I bet you did not know that. An experienced lawyer can use statutory authority to reduce BWC, Medicare and Medicaid repayment claims, and doctrines such as *Make Whole Doctrine*, *Common Fund Doctrine*, the new Ohio subrogation statute rc 2323.44 which reduces what you have to repay when you don't collect full value on your claim, and many more ways to reduce the amount you repay.

Remember, it is what you get to keep that matters.

7

What If Your Family Member Died



WRONGFUL DEATH MOTORCYCLE ACCIDENT CLAIMS

If the motorcycle accident results in the death of a loved one, then the case becomes a wrongful death motorcycle accident case

A wrongful death claim is an injury claim usually brought by a family member on behalf of the family for the emotional pain and suffering the family has suffered because of the death of their loved one. It is called “wrongful” because another party did something wrong to the deceased to cause him or her to die.

The family member who brings the claim for other family members is called the executor if a will exists or personal representative if there is no will. The family members who have been injured are called beneficiaries of the wrongful death claim. The personal representative represents the financial interests of the beneficiaries. Beneficiaries by statute include the surviving spouse, children and parents. Other family members can present claims but are not presumed to have suffered a loss under the statute. The personal representative actually files suit and acts much like a traditional personal injury client, even though they are making decisions for all the beneficiaries of the wrongful death claim. The personal representative decides whether to file a lawsuit, who to sue,

and whether or not to settle. They respond to litigation discovery, participate in settlement negotiations attend pre-trials and other hearings, and act just like a regular personal injury client.

The actual lawsuit is brought in the name of the personal representative of the estate, for the exclusive benefit of the surviving spouse, children and parents.

Damages Include:

1. Loss of support from the reasonably expected earning capacity of the deceased
2. Loss of services of the deceased
3. Loss of companionship, consortium, care, assistance, attention, protection, advice, guidance, counsel, instruction, training, and education
4. Loss of any future inheritance from the deceased
5. Mental anguish suffered by beneficiaries

The probate judge determines how much each statutory beneficiary gets from any settlement or jury award. The breakdown is based on the relationship each person has to the deceased and the loss each beneficiary has suffered. Usually the judge will hold a hearing on the issue of disbursement of the wrongful death proceeds, and all interested parties can speak or have counsel

speak for them if they so choose. A trust can be set up for beneficiaries under age 25.

You usually have two years to file a wrongful death claim, but if the party at fault died, you may have as little as six months to file suit to collect full value for your claim by going after personal assets of the party at fault. For a more detailed discussion of wrongful death claims in Ohio, get a free copy of my book entitled *Losing Someone You Love, an Ohio Family's Guide to Wrongful Death* by going to my website www.chesterlaw.com or calling 1-800-218-4243.

8

What Are You Entitled to Collect in a Motorcycle Accident Claim?



Let's start with the basics. Personal injury 101 so to speak. If you are injured due to someone else's negligence (fault), and you yourself are not at fault, Ohio law says you are entitled to various types of damages:

Medical Expenses

Reasonable and necessary medical expenses that you incur as a result of the accident or are reasonably certain to incur in the future. This includes treatment such as hospital care, diagnostic testing, surgery, physical therapy, chiropractic care and pain management. Many times the insurance companies will try to make you accept medical expenses based on what your health insurance pays. However our attorneys may help you recover the full value of your medical expenses, not the discounted amount that the insurance company would like for you to accept. For example, if your medical bills are \$10,000 but Medicaid paid the doctors \$1,000 as full payment, the insurance company may argue your medical bills are only \$1,000 and so only offer you \$3,000 to settle. Outrageous but true.

Lost Wages

You are also entitled to recover any wages (earnings) you lost as a result of your injuries. Wages, commissions,

bonuses and all other earnings are recoverable. Even if you have used disability insurance through your employer, you can still recover the full value of your lost wages.

Future Loss of Earnings

If your Ohio Motorcycle accident injuries have permanently limited your ability to earn in the future, in many instances you can recover the value of your future lost income. If the criteria are met, our attorneys will obtain the evidence needed to support your claim and make sure you are compensated for your lost earning power over the remainder of your working years.



Pain and Suffering

You should be compensated for the physical pain, mental anguish and loss of quality of life that you have suffered because of your injury. This includes future pain and suffering as well. Pain and suffering damages are in addition to, and many times exceeds, your medical expenses and lost wages. Many insurance companies actually use computer programs to help determine how much money to pay for pain and suffering.

Loss of Full Mind and Body

Many times an Ohio motorcycle accident can leave permanent injuries. If you have suffered any permanent loss of function or use of your body or mind, you should be reimbursed based on the percentage lost. This is known in the legal and medical community as a permanent impairment rating. This means you are permanently impaired as a result of the motorcycle accident. Over the years, we have learned that most insurance companies only accept permanent impairment ratings from medical doctors, not chiropractors or physical therapists. As such, if you are permanently impaired, it is important that it be documented by a licensed medical doctor.

Disfigurement

If your Ohio Motorcycle injury has left you with

scars or other unsightly marks, you should recover for that disfigurement and the embarrassment associated with it. If you never recover from the disfigurement, such as when you have a permanent scar, you may also have a permanent impairment. See above. As stated above, there are caps on damages for pain and suffering in Ohio on non-death cases but an experienced motorcycle lawyer can get around these caps.

Damage to the Marital Relationship

A marital relationship can suffer when one spouse has been severely injured. If this occurs, you are entitled to recover for the loss of care, comfort, joy, affection, assistance and loss or impairment of sexual relations. In some serious injury cases, the spouse usually has a claim against the party at fault for the “loss of consortium” they have suffered as a result of the party at fault’s carelessness.

Property Damage (Damage to Your Motorcycle)

In the case of motor vehicle accidents, if your vehicle was damaged, the insurance company of the party at fault should fix it and give you a rental car while it is getting repaired. If the damage to your vehicle is more than the value of the vehicle, the insurance company will consider it totaled and will give you money for a

replacement vehicle. They will pay you the fair market value of what your vehicle was worth before the accident. This is an area where my office has seen lots of “lowball” offers over the years.

9

Nine Secrets You Should Know So You Don't Wreck Your Motorcycle Accident Case



The following are some factors that can make or break your motorcycle accident claim. There are many more, but these few give you a good idea of what you are facing when you suffer an injury in Ohio because of a motorcycle driver's carelessness.

1. YOU ARE LITTLE THREAT TO THE AT-FAULT PARTY'S INSURANCE COMPANY WITHOUT A LAWYER

Since you cannot sue the party at fault's insurance company by yourself and win, you are little threat to them. They have dozens of lawyers fighting for them. Shouldn't you have a firm that fights for you after a motorcycle accident? Talk to an experience motorcycle accident firm today.

2. MAKE SURE YOU TELL YOUR DOCTOR EVERYTHING THAT HURTS

It is important that all of your injuries are properly documented and treated, no matter how small they may be. Each injury has a monetary value, and you deserve to be compensated for every injury that the at fault driver caused you. If it's not in the medical records, in the insurance company's eyes, it never happened.

3. GAPS IN TREATMENT CAN HARM YOUR FINANCIAL AND PHYSICAL RECOVERY

The insurance companies love to look at medical records and see lots of missed appointments or inconsistent treatment. If you don't see a physician regularly, to the insurance company, it is considered evidence that you have recovered. Don't give the at fault party's insurance company a reason to argue you were not that hurt or you would have made all of your medical appointments. If you miss an appointment, make sure it is documented in the doctor's notes as to why you missed it.



4. NOT FOLLOWING DOCTOR'S ORDERS

Again, skipped and missed appointments really hurt your claim. The insurance company will view these missed appointments as evidence that you must not be significantly injured because if you were, you would have made it to all of your appointments and followed the doctor's instructions. If you cannot make an appointment, make sure you tell your doctor why you missed it so he can document your medical file. You should be in treatment until you are totally recovered or a doctor states in writing you will never recover. Even then you may be entitled to medical care to keep you functional and able to perform activities of daily living or your job.

5. DON'T GIVE A RECORDED STATEMENT WITHOUT YOUR LAWYER PRESENT

I have already mentioned how common it is for insurance companies to try to obtain a recorded statement from you to use against you later. Again, I urge you to not make any statement to the insurance company without first consulting an experienced Ohio motorcycle accident lawyer.

6. KEEP ACCURATE WAGE LOSS RECORDS AND A DIARY OF HOW YOU FEEL

It's a good idea to write down accurate accounts of your injury and how you feel on a daily basis. This will help give important details of how your injuries have affected your every day life.



7. MAKE SURE YOU TELL YOUR ATTORNEY ABOUT ANY PAST ACCIDENTS OR INJURIES

Your lawyer is on your side and it goes without saying that you must be open and honest regarding any past accidents or injuries you may have had. There is no benefit to withholding this information from your attorney. Some clients fear that if their prior history is revealed a lawyer will not take their case. The reality is, prior incidents and

medical treatment are almost always uncovered by the insurance companies and the failure to reveal them hurts your claim much more than the actual prior injury does.

8. NOT BEING HONEST ABOUT YOUR ACTIVITY LEVEL

You must also be honest with your lawyer and your medical providers about what you can and cannot do. Make sure you tell your doctor if you can no longer walk, bend, climb or participate in hobbies like you used to before your accident. In many serious accident cases, like motorcycle accident cases, insurance companies hire private investigators to conduct surveillance of you and your residence. If you claim that you cannot run, climb or bend over and then are caught on videotape doing these things, it can be very damaging to your claim.

9. DON'T SETTLE YOUR MOTORCYCLE ACCIDENT CASE WITHOUT TALKING TO AN EXPERIENCED LAWYER: YOU COULD LOSE YOUR HEALTH INSURANCE BENEFITS

In many cases your own health insurance company pays your accident related bills and then gets repaid at settlement time by the careless person's insurance company. This usually keeps your bills out of collections. You may

have a contract with your health insurance company to repay them for accident related medical bills they paid and not even know it. Your health insurance company usually has the right to get their money back from the party at fault's insurance company for medical bills they paid from your accident. This is called "*the right of subrogation.*" For example, in the case of a motor vehicle accident, Medical Mutual may pay your medical bills from the car accident, and they have a right to get their money back from eg. State Farm (the careless guy's auto insurance company) when the case settles. If you don't have their permission, you may breach your contract with them and may lose your health insurance. Also, if you will be having future care, you need to let them know about this to get their informed consent to pay the future bills after the personal injury case is settled. Failure to do this may mean they will not pay the future bills. If you do not repay your health insurance, they may sue you to get their money. Why take the chance, hire an experienced motorcycle accident lawyer. They can often reduce or eliminate the amount you have to repay, increasing the money you get to keep at the end of the case.

10

Choosing the Right Ohio Motorcycle Accident Lawyer



By this point in the book I think it is clear that hiring an experienced Ohio motorcycle accident lawyer as quickly as possible is the best course for most injured people. With that being the case, the first question I would ask any potential lawyer is have they handled motorcycle accident cases before. You want an experienced motorcycle accident lawyer who is familiar with state motorcycle regulations, has accident reconstruction and motorcycle experts ready at a moment's notice to go to the scene before skid marks and other evidence disappears, has an economist available, is familiar with the various parties to sue and various causes of action to bring and explore in litigation, and is familiar with the specific types of medical evidence to collect that can increase the value of the case, etc.

The second question I tell clients to ask a potential motorcycle accident lawyer is, "do you take cases to jury or do you settle all of your cases out of court?" You see there are many Ohio lawyers who never make sure that appropriate cases are tried to a jury. Not every case has to turn into a lawsuit, but if a lawyer never sues, the insurance companies do not see them as a threat. You see insurance companies only fear a huge jury verdict, and this can only occur if the wrongful death lawyer actually tries cases and puts the insurance company at risk. Without a threat of a jury trial there is no threat to the insurance company, which translates to lower offers to the injured party on average. Some lawyers

actually brag that they settle all their cases out of court. In this low settlement offer climate with insurance companies tightening their belts and making lawyers work harder for settlements, how does that make sense? If a lawyer says he settles all cases out of court, you may want to look for another lawyer.

A third issue you will want to discuss with your lawyer is whether or not he will put up his or her own money to finance litigation and not require you to pay them back if you lose. If a lawyer does not advance costs of litigation, they may not believe in your case, or may not have the financial wear-with-all to pay for experts that are necessary to get top dollar. You don't want a motorcycle accident lawyer who tries to save money and do things on a shoestring budget at the cost of a good settlement or jury verdict.

Fourth, I would also go to the lawyer's website and read or watch client testimonials. What former clients think of a lawyer and his or her staff can tell you a lot about how you will be treated. While no two cases are alike, if the lawyer has raving fans as former clients, you can probably be rest assured that the lawyer did a good job for them and they were happy with the legal services and personal service they received. Look for video testimonials from clients who are motorcycle accident victims so you know the lawyer has handled these types of cases before to the client's satisfaction.

Hiring a personal injury lawyer to handle your

motorcycle accident claim may be one of the most important decisions you make in your life. Instead of thinking, “who is the best lawyer?” think, “who is the best lawyer for me?” Who has the expertise, financial resources, skill and compassion to make the motorcycle accident claim process as simple and painless as possible. You have enough to deal with the injury to or loss of your loved one. You don’t need a wrongful death lawyer who stresses you out or makes you more afraid. The lawyer you choose should feel like a trusted friend in whom you are willing to place your family’s financial future, because that is exactly what you are doing.

When choosing an experienced Ohio motorcycle accident lawyer, you should also consider the intangibles, such as:

Were you treated with respect, dignity and compassion?

Did you feel heard in your meetings?

Did you meet with an actual lawyer or just a paralegal?

Do you feel safe that the lawyer and his firm will protect you and your family?

You should feel that the lawyer and his firm will get you the most compensation even if it means going all the way to a jury trial to get fair compensation.

The recovery you receive from your experienced Motorcycle accident attorney will be designed to replace any financial support you have lost. The difference in the amount

collected between an average lawyer and an experienced motorcycle accident lawyer could be a lot of money; money you will need for the uncertain future. While money is no real compensation for all the pain and suffering your family has undergone and will likely continue to suffer, at least the money will bring some financial stability and give you one less thing to worry about. I encourage you to talk with an experienced Ohio motorcycle accident lawyer today. Most will not charge any fee for the initial consultation. I would like to discuss your family’s situation personally, and you can call me at **1-800-218-4243**. Help is just a phone call away. You can also go to my website www.chesterlaw.com to watch video testimonials, see more case results, check out my attorneys, order free books, watch a dvd, or watch topical videos of your choice. Also, please call if you have any questions about anything in this book, as I would be happy to discuss it with you. In any event I wish you the best of luck on this unfortunate, unplanned and unwanted journey that you and your family are on.



11

Client Testimonials



To watch video testimonials go to:
chesterlaw.com/testimonials/

*What my clients say about
 Chester Law Group*



Zach Rayburn, motorcycle accident

Chester Law Group went the extra mile for me. My wife left and I needed a divorce, and there was no charge. Tom's been great- I can give him a call whenever I have a question.

David came down and talked to me personally at my home. These are nice guys and although the whole process has been really rough, they made it easier. Without them I would have nothing and instead I will end up with something quite reasonable considering what happened.

A guy pulled out in front of me when I was riding my motorcycle. He nearly killed me, I was in the hospital for 5 months paralyzed from the chest down. I picked Chester Law Group because David had a similar experience. His injuries were obviously less severe but I felt like he understood and would fight for me and he has. These are honest people and if I need a lawyer again I would come back.

Zach Rayburn from Wooster, Ohio. Motorcycle accident paraplegic.



Benjamin Coleman, motorcycle accident

I have been to the big law groups that you see on TV but I would have never gotten the personal detail that I received from Chester Law Group. Chester Law Group staff and especially Tom Haskins treated me like a person and not a number.

They gave me step-by-step guidance on what was going to happen in litigation. In mediation Tom told me what to expect and I felt very comfortable leaving it up to him.

I was on my motorcycle, coming down the road when a lady pulled out in front of me and ran through the stop sign. I was ejected off my motorcycle. I landed hands first on the other side of her car. I had soft tissue damage in my wrists, and had torn the biggest muscle of my rotator cuff.

I could not have ask for a better attorney than Tom Haskins. When the settlement closed not only did I find a new attorney that I would recommend to anyone, but I have also developed a new friendship.

I felt that Tom was not handling my case for the monetary gain but that he wanted to right the wrong and bring justice to me.

I was very satisfied with my settlement.

Benjamin Coleman, Jackson Township, Ohio. Benjamin suffered wrist injuries from a motorcycle accident.



Jeff Baker, motorcycle accident

I would definitely recommend Chester Law Group to help you through all the finances after dealing with the insurance company first, which you never want to do.

The people I talked to on the phone were great, I loved them. That is why I wanted to come see them.

Easy to work with, great personalities. I just liked them.

Everything went smoothly. I only ran out of patience a couple of times but they talked me through it, and I was happy from there on.

I was on my motorcycle heading out of Minerva, getting ready to make a right hand turn, when I got rear ended by another vehicle. I leaped off my motorcycle and my left knee was torn up pretty good. Before I knew it I was on the ride to the hospital. I had a broken bone, torn the ACL and other various muscles. It took

about 4-5 months to heal.

The first offer that came through was going to help me to only break even, but the second offer was better. We settled. I would definitely recommend Chester Law Group!

Jeff Baker from Minerva, Ohio suffers from a knee injury due to a motorcycle accident.



Kyle Csontos

I was driving to work and a truck in the incoming lane crashed into my car causing my car to flip many times. It gave me a back injury and a head injury. The next day an insurance adjuster came to my house and I did not know what to do. I had heard of Chester Law Group. Jackie was an amazing paralegal. She helped me with everything. Any question I asked she answered. Vince Kloss is a great attorney. He was always there to answer any questions I had. Anyone with injuries like mine or their own injuries should consider having Chester Law Group as their attorney.

Kyle Csontos, Millbury, OH



Kathryn and Keith Zumsteg

When I had problems with my surgery after being hit by a SUV, Chester Law Group was right there for us. We were stopped at a red light when a SUV plowed straight into us from behind. We were in quite a bit of pain and did not know how to proceed with this. As far as Chester Law Group, I do not know where we would be without them and their assistance.

They are genuine and sincere I feel. I think I am pretty good at recognizing that. The paralegals are a keeper. One hundred percent customer service. Genuine. They always asked how we were doing. Seemed like there was never a delay. You can tell the lawyers at Chester Law Group have a genuine side to them. Not just the legal stuff. They have that compassionate side I don't think you would expect to find in an attorney.

Thank You Chester Law Group.

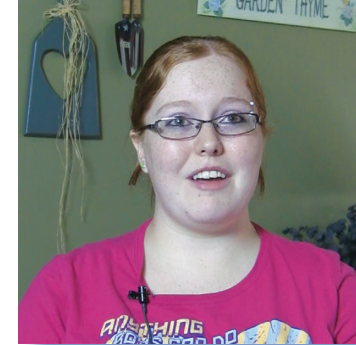
Keith Zumsteg from Columbus Ohio. Keith suffered through several lumbar surgeries caused by an SUV accident.



Kathryn Zumsteg

Whenever I had a question my paralegal was always there to answer my question. The lawyers are wonderful. They came to meet with us a couple of days after my husband got out of the hospital. There was no way that we could have made the trip. He came all the way to our house. He has that special touch. I don't have any concerns or fears. I feel that they have been there and are there whenever we have needed them.

Kathryn Zumsteg from Columbus, Ohio. Kathryn suffered with herniated disc injuries from an SUV accident.



Laura Weaver

The settlement I got with Chester law Group was amazing. I did not really expect it to be like that. It was great. It helped out a lot. Vince (from Chester Law Group) was very kind.

I really enjoyed working with him. He explained everything clearly. They treated me very well ... all the staff. I am very grateful. They helped out a lot. I think they are the best choice.

Laura Weaver from Orwell, Ohio. Laura suffered a brain injury and other serious bodily injuries in an Ohio car accident.

Attorney Chester is someone who cares and wants to protect the injured. Susan B.

I would have made a very bad decision if it wasn't for Attorney David Chester. I was ready to settle for less than a 3rd of what I got. Thanks to David Chester. Eugene D.



Keith Day

My whole experience with Chester Law Group was phenomenal. I think if you are ever hurt or injured and need legal representation I can recommend them with an open and full heart. They are fantastic people and will meet your needs. I would go with Chester Law Group over anyone else. I was going down the turnpike west and was in construction and a truck changed lanes and pushed me into the concrete barrier. He took off. I hit my head. My vehicle was totaled. I had a herniated disc. I had three months of physical therapy and 2 epidurals. I have never sued anybody. I have helped so many people over my career but the only people who helped me was Chester Law Group. Kathy was awesome and friendly. Almost like I was not talking to an attorney or paralegal, but rather a good friend trying to see me through a tough time.

Keith Day

Firefighter from Berea, Ohio

I am very grateful Attorney Chester and his staff made my life easier. I'm not afraid to call them and get answers to all the questions that I've had, and no worries. Thank You...

Sally S.

Attorney Chester provides a very valuable service.

Alvin S.

I very much appreciate the help from my attorney's quick response. Thank you very much.

Michael R.

I am glad that I called Attorney Chester.

James W.

Thank God for David Chester. He helped me get the medical attention I needed and the compensation I deserved.

Christine S.

Attorney Chester enabled me to make all the correct decisions and obtain the required information, medical care and documents that I would not have been able to do on my own.

I was very confident and satisfied with Mr. Chester and his staff.

Kathleen B.

I was glad that Attorney Chester was willing to help me.

Donna L.

I was told I would be in a wheelchair by a doctor. Thanks to Attorney Chester and the expert medical care he helped me get, I am walking good.

Delcie L.

I strongly feel that without Attorney David Chester, I would not have been fully informed of my legal rights regarding the auto accident and I would not have received the proper care.

Dina N.

I was pleased with the timely legal help you provided when I had my automobile accident.

Asenith C.

Attorney Chester protected me from the auto insurance companies.

Lena V.

The accident turned our whole lives upside down. I thank our attorney for all his help in this.

Frances B.

Attorney Chester helped me get fair treatment regarding my accident.

Judy S.

I did not realize there was any help out there for me. I thank you for your help and support. Fran H.

I don't know what I would have done without them.

Robert N.

If it were not for Attorney Chester, I would have had to pay several thousands of dollars out of my pocket for doctor expenses.

James H.

The information Attorney Chester provided and the timely manner in which I received it truly made a difference.

Kristy L.

I was very pleased with my attorney and the help he gave me.

Michael P.

Attorney Chester gave me peace of mind.

Tamera S.

Thank God I had the help from David Chester.

Kathy M.

Attorney Chester guided me through the corrupt system.

Mark M.

Attorney Chester helped me to understand my rights and get the proper attention for myself.

Grace R.

If it weren't for Attorney Chester, I would have been in a very bad situation. Thank You for being available for me.

George W.

I was glad when I heard from Attorney Chester.

Patricia Z.

If it hadn't been for Mr. Chester Attorney law, I probably would have settled too soon.

George C.

Because of Attorney Chester I was able to get through everything and get my neck and upper back treated. Mr. Chester and his staff were honest and worked in my best interests. I am thankful.

Jeffrey W.

I didn't know where to turn or what to do.

Melvin C.

I needed help and I got it when I needed it.

Glenn D.

The information Attorney Chester provided helped me not answer questions from adjusters, claims representatives, etc.

Keep up the good work.

Linda D.

Let me say our family is extremely grateful to your law firm for the prompt, efficient and effective service we have received.

Michael C.

I would like to thank Attorney Chester. Without him I would have held off care for fear of the medical expenses. After talking with him, I was able to get the care that I needed. I only wish I'd talked to him sooner.

Aaron H.

I want to thank you for being my lawyer and helping me at a time when I needed your advice more than ever.

Irina D.

Attorney Chester assists those of us in need, in shock, at the very time that we need representation the most.

Barbara B.

Without the services of Attorney Chester, I would not have known where to go to get help. I would have been injured and not known the extent of my injury, where to go for medical treatment, or know who to talk to about compensation for my pain and suffering.

Maggie G.

I was almost at the point of giving up. If it had not been for the advice I received about my rights, I probably would have given

up already.

J. J. B.

It would be remiss of me if I did not express how important your firm has been when it came to looking out for my best interest. Thank God for your firm.

Faustino G. Jr.

Attorney Chester was very concerned with my rights when I spoke with him. I am glad I got to speak with the firm and I learned, and got help, and benefited in many ways.

Mike S.

We had to end up in litigation because the auto insurance company would not even make a settlement offer. I was glad I had a lawyer involved.

Penelope A. S.

Thank You for hearing my voice.

Valencia O.

God bless you.

Doris K.

DISCLAIMER: The above client comments and references to any case results are specific to the facts and legal circumstances of each of the below clients' cases and should not be used to form an expectation that the same financial results could be obtained for other clients in similar matters without reference to the specific factual and legal circumstances of each clients case.

12

Case Results



To watch video testimonials go to:
chesterlaw.com/results/

Our cases, verdicts and results

Here is a sampling of cases that we have successfully resolved. Please keep in mind that each case is different and verdicts and awards can vary significantly from case to case. Results depend upon the specific factual and legal circumstances of each client's case. However, when choosing an attorney, settlement and trial experience should be considered. For this reason, I have included a sampling of some of our recent litigation and settlement results below. You can see all case results by going to chesterlaw.com/results/.

I have listed only a few of the confidential motorcycle accident settlements that I can discuss in any detail. Insurance companies require most large settlements to be made totally confidential as a condition of settlement.

MOTORCYCLE ACCIDENT \$ Confidential Settlement – Our client, Zack Rayburn from Northeast Ohio, was catastrophically injured while riding his motorcycle when the driver of a car pulled out from a stop sign. This caused our client to hit the car and propelled our client off of his motorcycle. Our client suffered a severe spinal cord injury leaving him a permanent paraplegic. Medical bills and lost wages are expected to be over \$5,000,000.00 life long. The settlement amount is confidential.

\$ Confidential Settlement – Our client suffered a paraplegic spinal cord injury from an industrial accident. Past and future medical bills and lost wages are expected to be almost \$4,000,000.00.

MOTORCYCLE ACCIDENT \$1,700,000.00 – A 27 year old female from Jefferson County, OH suffered a serious closed head injury and multiple facial and body fractures. The driver was speeding and lost control. Chester Law Group filed suit and obtained a judgement in favor of our client for \$1,700,000.00 awarded July 2015.

MOTORCYCLE ACCIDENT \$ Confidential Settlement – A 39-year-old motorcyclist from Wayne County was involved in a catastrophic motorcycle accident. He suffered multiple serious injuries including a crippling knee injury that required multiple surgeries and extensive rehabilitation. Multiple surgeries were unable help him recover. He is unable to return to work at his existing job duties and he is expected to suffer physically and emotionally from these injuries for the rest of his life.

MEDICAL MALPRACTICE \$3,100,000.00 – Our client, a middle-aged Northeast Ohio woman, went in for routine surgery. She checked the box stating she was allergic to a medication used in anesthesia. She identified the drug she was allergic to. The anesthesiologist gave her that drug and she ended up with serious injuries, including brain damage leading to memory loss.

The hospital made a confidential settlement before the jury trial. We went to trial against the doctors involved and were awarded a \$3,100,000.00 jury verdict. We are currently fighting to get pre-judgment interest.

As of the printing of this book there is an appeal in progress. Client is receiving post-judgment interest and total award is now over \$3,400,000.00.

MEDICAL MALPRACTICE \$1,000,000.00 – Our client, an Ohio woman was pregnant and went to her local hospital complaining of severe abdominal pain. The hospital knew that she was pregnant but failed to use a baby monitor or do an ultrasound. The mother had internal bleeding which resulted in the death of her unborn child. A lawsuit was filed and a settlement reached quickly after. Our sincerest sympathies go out to her and her family. This tragedy could have been avoided if the hospital staff had followed established legal guidelines for the treatment of pregnant women with abdominal pain. Settlement was for \$1,000,000.00 in March 2015.

MEDICAL MALPRACTICE \$850,000.00 – Our client, an Ohio resident in her eighties, went in for treatment of kidney stones. It was our position that the doctor did not do the proper testing to determine if the kidney stones were toxic. When the doctor dissolved the kidney stones, the toxic remains killed our client. We co-counseled this claim which settled for \$850,000.00 before trial. There was very little in economic damages due to our client's advanced age. We are sorry for her

family's loss. Awarded: \$850,000.00 in January 2013.

MEDICAL MALPRACTICE \$ Confidential Settlement – Our client was having surgery and she was given medication that she was allergic to. The doctors knew or should have known she was allergic because she had indicated this in her pre-surgical paperwork. As a result of her injury she has memory loss. The hospital made a confidential settlement before the jury trial date. Awarded a Confidential Settlement 2013.

\$525,000.00 Our client, a 45-year-old man who lived in Grand Rapids, Ohio, was traveling down the road when a semi pulled out in front of him trying to make a left hand turn. Our client hit the side of the semi tractor-trailer. He was transported to Toledo Hospital where he was treated for several lacerations and broken bones. He also had three of his teeth knocked out of his mouth in the collision. He was an inpatient in the hospital where he received treatment for his several injuries, which included a concussion. He wore splints on one of his fingers and on his lower right leg. He underwent physical therapy for less than three months and occupational therapy for less than three months. Chester Law Group Co. LPA settled the case for \$525,000.00 without the need for a lawsuit to be filed.

\$500,000.00 – Akron man was injured in a bar fight and suffered brain injuries that required rehabilitation and a hospital stay.

\$300,000.00 – (policy limits) – Amount awarded to two 18 year old Eastern Ohio residents involved in automobile accident causing severe injuries, including a life flight.

\$300,000.00 – A middle-aged man suffered a closed head injury after a head-on collision in Summit County.

\$295,000.00 – Alliance man injured in auto accident. Client suffered cervical disc injuries requiring surgery.

\$282,000.00 - Lorain man injured in motor vehicle collision. Client suffered multiple herniated discs requiring several back surgeries.

\$260,000.00 – Cuyahoga County jury verdict for driver injured in a collision where insurer refused to pay policy limits of \$100,000.00 to settle the claim. Jury verdict of \$260,000.00 forced insurer to pay in excess of policy limits.

\$247,500.00 - A Canton woman was involved in a serious auto accident. Client suffered heel and ankle injuries requiring multiple surgeries.

\$165,000.00 – A 55-year-old Akron schoolteacher was thrown from his motorcycle when a tow-motorcycle pulled into his lane of travel. Client sustained multiple fractures and ACL tear that required surgery.

\$145,000.00 – A 42-year-old female suffered multiple injuries when she was rear-ended in Brecksville.

\$125,000.00 (policy limits) – A 22-year-old North Royalton man was injured while a passenger in a friend's car.

Injuries to his hip and wrist required surgery and rehabilitation.

\$105,050.00 – A 64-year-old Cuyahoga County man received non-surgical neck, shoulder and back injuries when he was rear-ended and subsequently pushed into a third vehicle.

\$100,000.00 – (policy limits) – A 45-year-old Summit County man suffered multiple disc herniations due to auto accident requiring surgery.

\$100,000.00 (policy limits) – A 33-year-old Lake County man suffered a non-surgical lumbar herniated disc after being rear ended by a Motorcycle.

\$100,000.00 (policy limits) – A 48-year-old Lakewood man suffered non-surgical herniated discs after being hit by a motorcycle.

\$100,000.00 (policy limits) – A 47-year-old Medina female suffered multiple herniations that required surgery after injuries when she was rear-ended in Brecksville.

\$100,000.00 (policy limits) – A 41-year-old Lorain man was injured when a vehicle that changed lanes without caution hit his vehicle. Client suffered a shoulder tear that required surgery.

\$100,000.00 (policy limits) – Client's vehicle was hit on the driver's side of his vehicle causing his vehicle to land in a ditch. Client suffered back, neck and hip injuries.

\$100,000.00 (policy limits) – A Canton man was involved in a serious motorcycle accident. Client fractured his collarbone and ankle, and had surgery to repair injury.

\$95,000.00 – Client suffered multiple injuries when a vehicle that did not stop at a stop sign sideswiped his vehicle.

\$90,000.00 – Settlement for client who was rear-ended causing the airbags to deploy. Client suffered a laceration to head, fracture of right iliac bone, labral tear, and non-displaced fracture through right socket of the hip joint.

\$89,000.00 – Toledo man suffered closed head injury and stitches after motor vehicle collision.

\$87,500.00 – A 39-year-old male was hit by a drunk driver and suffered multiple injuries.

\$86,157.70 – Client was a pedestrian walking to her car in a bank parking lot when a motorist struck her. Upon impact she hit her head on the pavement. Client suffered multiple injuries.

\$85,000.00 – A 71-year-old Lake county male was injured in his vehicle when another vehicle failed to yield. He suffered injuries to his ribs, chest and head that required multiple trigger point injections, physical therapy and a splint.

\$80,000.00 – A 60 year-old Medina pedestrian suffered serious injuries after a Motorcycle backed into him. Client suffered a dislocated knee that required surgery.

\$80,000.00 - A female client was injured when hit by a vehicle that failed to yield at a stop sign.

\$78,000.00 – A 50-year-old motorcyclist was injured by an intoxicated driver who was also driving under suspension.

He was transported to the emergency room. Diagnosed with a rotator cuff tear that required surgery and a lengthy rehabilitation process.

\$58,500.00 – A 31-year-old Lorain county woman was injured when hit by Motorcycle. Client suffered a broken bone and also required surgery.

\$57,500.00 – A 48-year-old Akron woman suffered a non-surgical disc herniation in a rear-end collision. Treatment included multiple trigger point injections, PT and a splint.

We Are Here For You

Akron

430 White Pond Drive
Akron, OH 44320 Phone: 330-253-5678



Amherst

199 N. Leavitt Rd. Suite 201
Amherst, OH 44001



Beachwood

3401 Enterprise Pkwy. Suite 340
Beachwood, OH 44122



Canton

4884 Higbee Ave. NW
Suite 200
Canton, OH 44718



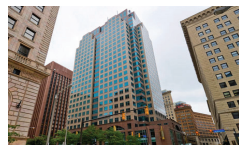
Cincinnati.....

8044 Montgomery Rd.
Suite 700 PMB #70111
Cincinnati, OH 45236



Cleveland

600 Superior Ave. E. Fifth Third Building
Suite 1300 Cleveland, OH 44114



Columbus.....

1900 Polaris Parkway Suite 450
Columbus, OH 43420



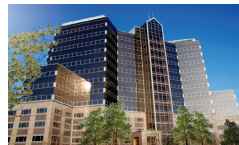
Dayton.....

70 Birch Alley Suite 240 Building B
Beavercreek, OH 45440



Independence.....

5005 Rockside Rd. Suite 600
Independence, OH 44131



18 Offices Throughout Ohio 1-800-218-4243

Medina.....

3637 Medina Rd. Suite 350
Medina, OH 44256



Mentor

7408 Center St.
Mentor, OH 44060



Ravenna

231 S. Chestnut St.
Ravenna, OH 44266



Toledo

1715 Indian Wood Circle 2nd Floor
Maumee, OH 43537



Twinsburg

2112 Case Parkway S. Suite 9
Twinsburg, OH 44087



Warren

526 Niles Cortland Rd. SE
Warren, OH 44484



Westlake

1991 Crocker Rd. Suite 600
Westlake, OH 44145



Wooster

248 N. Walnut St.
Wooster, OH 44691



Youngstown

11 Central Sq. Suite 807
Youngstown, OH 44503



About the Author

David M. Chester, Attorney

David M. Chester has been an Ohio personal injury lawyer most of his legal career. After suffering a childhood injury at the hands of a careless driver, Attorney Chester understood the suffering that an injured victim endures. When he decided to become a lawyer, representing injured Ohioans was the obvious choice. From a single office, Attorney Chester has built a law firm with 18 offices located around the state of Ohio. His early life experience showed him that injured victims need compassion as well as competent, professional, aggressive representation. It is this philosophy that has defined attorney Chester and brought him the success he currently enjoys.

Attorney Chester received his Bachelors degree in Business Pre-Law from Bowling Green State University. He obtained his Doctor of Jurisprudence from Cleveland State University College of Law, where he graduated 2nd in his law school class. After winning numerous law school awards, he finished in the top 3% on the Ohio Bar exam. He then moved from his home in Parma, Ohio south to Akron, Ohio where he established his main office.



Attorney Chester is licensed to practice law in the State of Ohio and the Northern District Of Ohio Federal Courts, and he is a member of the **Ohio Bar Association** and the **Ohio Association of Justice**, a group of Ohio trial lawyers dedicated to fighting for the rights of injured Ohioans.

Attorney Chester lives in Northeast Ohio where he enjoys movies, going to sporting events, swimming and racket ball.

**TO SEE ALL OF THE ATTORNEYS AT CHESTER LAW GROUP,
REVIEW CASE RESULTS OR WATCH VIDEO TESTIMONIALS,
GO TO WWW.CHESTERLAW.COM**

**TO DISCUSS YOUR CASE WITH ATTORNEY CHESTER
OR ANOTHER LAWYER ON HIS STAFF,
CALL 1-800-218-4243**

For a **FREE**
electronic version
of this book

*information that can
save you money...*



Knowledge *is* power

Go to: www.chesterlaw.com