

**THE ULTIMATE GUIDE TO ACCIDENT
CASES IN COLORADO**

**DON'T GET HURT
TWICE IN THE
SAME ACCIDENT**
**ONCE IN THE ACCIDENT AND AGAIN
ON THE INSURANCE CLAIM**

**Unleash the Power of the Raw
Truth**



GARY BELL, JR. BRADLEY P. POLLOCK

**Check Inside:
MYTHS ABOUT
INJURY CASES**

**If you can answer YES to these six questions,
we may be the injury law firm for you.**

1. Do you have total expected medical bills and lost wages (not just out-of-pocket expenses) of at least \$1,500?
2. Is there visible property damage to your car?
3. Was the accident someone else's fault?
4. Did you get prompt medical treatment after the accident?
5. Have you followed the recommended course of treatment of your doctor?
6. Did the accident happen less than 24 months ago?

**If you can answer YES to each of these questions,
give us a call at**

**303-795-5900 or
800-559-5920**



BELL & POLLOCK P.C.
Champions Of The People

Servicing the entire State of Colorado

Denver Office:
5660 Greenwood Plaza Blvd., Suite 220
Greenwood Village, Colorado 80111

Steamboat Springs Office:
505 Anglers Drive, Suite 104
Steamboat Springs, Colorado 80487

www.championsofthepeople.com

Copyright © 2011 by Bell & Pollock, P.C.

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

Printed in the United States of America.

TABLE OF CONTENTS

<i>Fewer Cases—More Time For <u>You</u></i>	4
<i>Foreword Why THIS Book?</i>	5
<i>Myths You Might Have Heard From Friends, Neighbors and Relatives</i>	6
<i>Tricky Insurance Companies, Meaningless Lawyer Advertising and Frivolous Lawsuits</i>	7
<i>This Book is NOT Legal Advice!</i>	9
<i>What is a Personal Injury Case?</i>	10
<i>You Are At War – But It’s a War That Can Be Won</i>	11
<i>What Must You Prove to Win Your Case?</i>	11
<i>Do You Really Need An Attorney To Settle Your Case?</i>	12
<i>Finding a Qualified Personal Injury Attorney?</i>	13
<i>So, How do You Find Out Who is Good in Your Area?</i>	14
<i>What Does an Experienced Personal Injury Attorney Do for You in a Case?</i>	17
<i>Beware of the ERISA Lien “Monster</i>	19
<i>The Legal Process in Personal Injury Cases</i>	20
<i>The Five Mistakes That Can Wreck Your Case</i>	21
<i>Testimonials from Clients</i>	23
<i>About the Authors</i>	25
<i>Refer a Friend to Get Our Free Newsletters</i>	28

Fewer Cases—More Time For You

We are “different.”

We don't rely on a high volume of cases. We don't claim to handle every type of law under the sun. We don't want to. We don't need to.

Each year, we accept a limited number of injury, accident and workers compensation cases from all the people who ask us to represent them. We are not a personal injury “mill” law firm.” We do not allow paralegals and assistants to negotiate your case with the insurance company. This approach means more time for you and, we believe, better results overall.

Since 1984, Bell & Pollock has represented accident, injury, and workers compensation claimants throughout Colorado. Many of our cases are referred to us by former satisfied clients and by other attorneys and health care professionals. If we accept your case and you are not local to us, we will come to you, anywhere in Colorado.

Sometimes the best advice you can get when you are thinking about a lawsuit is that you do not have a claim that can be won. If that is true, we will tell you. We will also tell you when we think you are better off handing a claim yourself – without an attorney. But, if your case passes our test and we accept it, you can be assured that you will receive personal attention. We will represent you aggressively, keep you up to date on what is happening in your case, and give you advice as to whether you should settle your case or go to trial.

We will explain all fees and costs to you fully before we start working on your case. Together, as a team, we will decide on the best tactics for your case.

Gary Bell, Jr. Brad Pollock

Bell & Pollock, P.C.

Foreword: Why THIS Book?

We wrote this book because, if you are like most people, this is the first time you have been in an accident. You have questions. You are getting calls from the insurance company representatives, wanting to ask “just a few questions.” The insurance company may be pestering you to sign their forms “so we can get the records and handle this for you.” They may even have already offered you money to settle your claim.

You started your search for an attorney, but found that most attorney advertising doesn’t give you any useful information at all about *how to find the right lawyer* for your case. All of the ads say “hire me, we don’t charge a fee unless we get you money,” but then you realize that ALL personal injury lawyers say that. You soon realize that ads that showed fistfuls of cash, gory accident scenes or platitudes like “We Care For You” or “We Are Aggressive” are 100% meaningless. (Don’t you expect that your attorney will care for you?)

Here Are Some Other Meaningless Headlines You Might See In the Yellow Pages

(Ask yourself: Does this headline help me figure out if this is the right lawyer for me?)

- o Serious Injuries, Serious Results
- o “Why Me?”
- o Can You Get a Lawyer Who Cares?
- o All Accidents and Serious Injuries
- o Accidents and Injuries (Wow, that’s original!)
- o We’re the Law Firm that Cares About You
- o Legal Help for the Seriously Injured

We wrote this book for **you**. So that you could have good information in the quiet of your own home BEFORE you hire a lawyer and before you talk to the insurance adjuster. (Hopefully, you haven’t signed forms yet!) You may not even need a lawyer to settle your claim.

MYTHS YOU MIGHT HAVE HEARD FROM FRIENDS, NEIGHBORS AND RELATIVES

- If you write the insurance company a letter and are reasonable, you will get a reasonable settlement proposal.
- When you are in an accident and the insurance company calls you to ask for a recorded statement, you have to give them a recorded statement or they won't settle with you.
- All lawyers who advertise that they handle accident cases have the same ability, tools and experience to handle your case.
- The insurance company for the person who hit you is obligated to pay your medical bills as they become due.
- All lawyers charge the same fees in injury cases.
- The Court system is some sort of lottery that will help you get rich.
- Just because there has been an accident and it wasn't your fault, there must be some insurance company that will pay for your bills, lost wages and injuries.
- Juries in Colorado are generous.
- There is a formula for determining settlement value.
- If you sign a Release and fill out an Insurance Company Questionnaire, then the Insurance Company will settle fairly with you.

Tricky Insurance Companies, Meaningless Lawyer Advertising and Frivolous Lawsuits

We are sick and tired of insurance companies taking advantage of people before they have a chance to talk to an attorney. For years, one major insurance company encouraged claimants to not even talk to an attorney before settling the claim. They sued fear (the lawyer will take one-third of this check we're about to pay you just for talking to them) to dissuade people from getting good advice.

Guess what? You may not need an attorney to represent you in your case! No one, however, should settle a case without understanding "the system." Typically, for example, the insurance adjuster isn't going to tell you that you **might** have to turn around and take the check they just paid you and pay it to your health insurance company. They don't care about you.

That adjuster just wants to close the file and get you to "release" all of your claims.

Here are some other tactics we've seen insurance companies use just to wear you out and get you to go away:

1. **Deliberate delay.** They know that often you are in a financial squeeze. Even if you have good health insurance, the fact that you aren't working may make it difficult to pay co-pays and deductibles. The insurance company knows you are getting dunned by the doctors, so they take their time with your claim
2. **Requesting Unnecessary Information.** Insurance companies will insist that you track down every little piece of information before "we can evaluate the claim." Even if the information they are now asking for would not add a penny to their offer, they are happy to wait another six weeks for you to track it down. Meanwhile, they are earning interest on the money they are NOT paying you.
3. **Disputing Medical Treatment.** Even though we've never met an adjuster who went to medical school, they seem to know just what treatment is right for you! Usually, they "know" that you were over treated because "our computers say you should have been better by now."

4. **Nickel and Dime the Medical Charges.** Think about it. If they shave just 5% off your claim and can do that to the millions of claims made each year, they get richer.
5. **Misrepresenting Insurance Benefits.** This is a big one. They tell you that there's only \$100,000 in coverage. We file suit and "magically" find an umbrella policy! Don't you think they knew that just by looking on their computers before we filed suit? Of course, they did.
6. **Acting Like Your Friend and Making False Promises.** Watch out for the adjuster who befriends you, shows up at your house and promises to pay your future medical bills. This is a tactic to stop you from hiring a lawyer. (Believe me, they won't come around to your house once you have a lawyer.) Those future medical bills? Well, they'll pay them until their computer says "too much, too much, this claim is costing us too much."

We wrote this book so that you can be empowered.

We are also sick and tired of outrageous lawyer advertising where lawyers with a reputation for handling hundreds of cases at a time make promises that can't be kept or equate your injury to "cash, cash, cash." Did you notice that almost all of the attorney ads in the Yellow Pages claim personal injury expertise? There are lawyers who NEVER go to court, settling each case for pennies on the dollar. The insurance companies know who they are, *so should you.*

Frankly, we're also tired of lawyers who file frivolous lawsuits, because frivolous lawsuits hurt everyone by delaying real claims from getting to court. If you are looking for a lottery win, look elsewhere. If you are looking to never have to work again because someone tapped you from behind at a red light, look elsewhere. Our firm handles legitimate claims for legitimate claimants. No "quick cash for your pain" here. Sorry.

This Book is NOT Legal Advice!

We are informing you that what is in this book is not legal advice. We're not your lawyer until you and Bell & Pollock, P.C. enter a written agreement for us to be your lawyer. We know the arguments the insurance company will make — and so should you — even before you file your claim. We can offer suggestions and identify traps, but please do not construe anything in this book to be legal advice about your case, as each case is different and an attorney can only give you quality legal advice when he or she understands the facts involved in your case.

What is a Personal Injury Case?

Let's start at the very beginning: Just what is a personal injury case? Lawyers say that they do "personal injury cases" or "accident cases" or "wrongful death cases" and yet, we're told by family sometimes that they do not think that everyone understands exactly what this means. Indeed, people who have known me for years will come up to me and ask me for a referral to a car accident attorney! They do this even though we think that they know exactly what it is that we do.

A personal injury, car accident, or wrongful death case is any type of claim where a person has been injured or killed due to someone else's carelessness. If the only damage in your case is that your car got banged up, then you don't have a personal injury case – but you may have a property damage case. We do not handle property damage cases only, but there are many lawyers who do so. If both you and your car have suffered an injury and damage, then you have both a personal injury and a property damage claim. In those circumstances, either your insurance company or their insurance company will usually take care of the property damage claim. You may need help with this. We are glad to help.

If someone's negligence causes the death of another, then this is called a "wrongful death" claim. The law of each state or jurisdiction differs significantly regarding what can be recovered in a wrongful death case. You need an attorney who understands the specialized wrongful death laws of Colorado.

You Are At War—But It's a War That Can Be Won

The day you were injured, you entered a war zone. Insurance companies and some in the government have declared war on injured people and their attorneys. They have waged the war in the media and their propaganda has had a tremendous effect on juries and their verdicts. This is called tort reform. The success that the insurance companies have had in tainting the minds of jurors has emboldened them to not offer fair settlements until you prove to them that you are ready, willing and able to go to trial.

Admit it. Until you or a family member was injured, you, too, may have thought that a personal injury lawyer is a bad person and that people who make claims and file lawsuits are stealing from society. That's what billions of dollars in insurance company advertising will get you!

What Must You Prove to Win Your Case?

Just because you were hurt doesn't mean you are entitled to money. You must prove that someone else was negligent or careless and that it was their negligence or carelessness which caused your injury. If you fail to do this, you lose. If you sue the wrong person, you lose. If you wait too long to sue, you lose. If you had an injury BEFORE the accident, then you are only entitled to be compensated to the extent your injury is now worse.

In Colorado, we have the Statute called the "Comparative Negligent Statute." This means that if there is any negligence by any party involved in an incident, then the Statute mandates that the "negligence" of each party (or each driver) has to be "compared" to the negligence of the drivers. For example, a driver can be held to be 80% negligent and the other driver be held 20% negligent. (You can thank the insurance companies and your Colorado General Assembly for this Statute). This "Comparative Negligent" Statute gives the Insurance Company extra ammunition to try to defeat your claim by "blaming" you for part or all of the accident. We try to cover on our Radio Shows and our Podcasts ways to check yourself at the scene of the accident and in your "first call" to the insurance adjustor. These are critical times and you must be educated and properly informed to protect your rights.

Before we accept your case, we must be confident that you were not at fault in any way.

Do You Really Need An Attorney To Settle Your Case?

You definitely do not need an attorney for every small injury case. In fact, our office does not even accept cases where there's little or no property damage or the injuries are minor. Why not? Simple. In the small case, the attorney fees and costs might leave little or nothing for you after your medical bills are paid, and we don't believe that would be fair to you. If your case is small and you would like to try to handle the case yourself, with our advice, we do charge a small consulting fee. This may save you thousands!

Finding a Qualified Personal Injury Attorney?

Choosing an attorney to represent you is an important but daunting task. The decision certainly should not be made on the basis of advertising alone. The Yellow Pages are filled with ads—all of which say basically the same thing. You should not hire based solely on advertising—anyone can buy a slick commercial, and many have.

How do you find out who in your local community is the best for your case? There are certain questions to ask that will lead you to the best person for your case—no matter what type of claim you have. Yes, it will involve some time on your part, but that's OK because the decision you are making may be critical to the success of your case.

In our opinion, the world of personal injury claims is much too specialized for someone who does not handle these cases regularly. Too many times we have looked at cases that have been handled by general practitioners, tax lawyers, criminal lawyer and family law lawyers. That's just no good. Get a specialist. They are out there. (**Clue:** does the Yellow Pages ad list 27 different “specialties?” Question to ask: how can that be?)

You should be aware that the insurance companies who defend personal injury and accident cases know who the attorneys are in your area who actually go to the trouble of giving quality representation and/or go to court to try cases and those who do not. The insurance companies use that information to help evaluate their risk. One of the first questions some insurance adjusters will ask when a serious claim comes in is: who is representing the plaintiff? I've heard insurance defense lawyers laugh as they head for trial against one of these non-personal injury attorneys! It's like shooting fish in a barrel for them.

If this information is important to the insurance company, shouldn't it be important to you?

So, How do You Find Out Who is Good in Your Area?

Here Are Some Tips

1. Get a referral from an attorney that you know. He or she will probably know someone who does specialize in your area of need. If you need an attorney in an area of practice that we don't do, call us. We'll help you find the right lawyer for your case.
2. The Yellow Pages can actually be a good source of names. Understand three things, however: First, not everyone advertises in the Yellow Pages. A significant number of our cases come from referrals from other attorneys, from satisfied clients or specific targeted ads. Second, be careful about the ads that tout too many different specialties. No one can do everything well. Third, be careful about misleading ads. This advertising may attract a lot of frivolous cases that can overwhelm an attorney. Make sure that the attorney you hire is selective enough with his or her cases that your important case does not become just one more file in the pile.
3. Your local bar association probably has a lawyer referral service. Understand that lawyers have signed up and paid a fee to be listed in certain specialties. Their names come up on a rotating basis. This is another good source for an initial appointment. Just take the questions we talk about here to that interview. Call and ask for the written information that I mentioned above.
4. Seek experienced attorneys. What you want to know about attorneys is their experience and the years that they have practiced in personal injury. You want attorneys who understand the medicine, as well as understand the specialty of the law with regard to personal injury work. You want to focus on attorneys who handle only personal injury cases, and have done so in the past.
5. Be careful about any attorney who rushes you to sign a contingent fee agreement. You should take the agreement home, read it and understand it. We have heard of instances where fee agreements are signed electronically or delivered by courier within hours of the time you first call the attorney's office. That's right, before you even have had a chance to meet with the attorney. This is outrageous.

6. Run from any attorney who calls you first.
7. Beware of “runners.” A “runner” hangs out at the police station or listens to police radio to “run” to accident scenes or hospital rooms to encourage victims to sign contracts with attorneys. Outrageous does not begin to describe this practice!
8. Beware of any attorney who contacts you in writing just after you have had an accident for the sole purpose of soliciting your claim..
9. Here are factors and good points to look for and question your attorney about. Note that not every attorney will meet all of these criteria, but the significant absence of the following should be a big question mark.
 - Experience – obviously, the longer you have been practicing in a particular area of the law, the more you will know. Experience can be a big factor in many cases.
 - Respect in the legal community—does the attorney have the respect of other lawyers in Continuing Legal Education courses?
 - Membership in Best Lawyers in America—a compilation of the Best Lawyers in America, as selected by peers.
 - Membership in Trial Lawyer Associations. In our area, you can certainly find a lawyer who is a member of the Colorado Trial Lawyers Association (CTLA) and the American Association for Justice (AAJ). These organizations provide extensive education and networking for trial lawyers.
 - Publications—has your attorney written significant blogs? This is another sign of respect that the legal community has for his or her skills and experience.
10. Ask your attorney if they give information to try and educate the public about the law; this shows, your attorney cares about people and you!
11. Ask your attorney if they support consumer organizations.

12. Ask your attorney if they do Pro Bono work to help people.
13. Ask your attorney if he or she is licensed in the state where your case will be filed. We believe that an attorney who is not licensed in the state where the case will be filed is at a disadvantage when it comes to negotiating with the insurance company. The insurance companies know who is not licensed and thus cannot actually try the case.

Once You Have Decided on an Attorney, Make Sure You Both Understand Your Goals and You Understand How the Relationship Between Your Attorney and You Will Work

How will your attorney keep you informed about the progress of the case? Your attorney should also take time to explain the “pace” of the case and in what time frames the client can expect activity to take place.

Find out who will actually be working on your case. Make sure that you and your attorney have a firm understanding as to who will be handling your case. There are a lot of things that go on with a case that do not require the senior attorney’s attention.

What Does an Experienced Personal Injury Attorney Do for You in a Case?

Here is a more or less complete list of the tasks your attorney may be called to do in your case. Remember that each case is different, and that not all of these tasks will be required in every case. They are:

- Initial interview with the client
- Educate client about personal injury claims
- Gather documentary evidence, including police accident reports, medical records and bills
- Analyze the client's insurance policy to see whether there are any coverages which the client has that may pay all or a portion of the medical bills while the claim is pending
- Analyze the client's insurance coverages and make suggestions as to what coverages should be purchased for future protection
- Interview known witnesses
- Collect other evidence, such as photographs of the accident scene
- Analyze the legal issues, such as contributory negligence and assumption of the risk
- Talk to the client's physicians or obtain written reports from them to understand the client's condition fully
- Analyze the client's health insurance policy or welfare benefit plan to ascertain whether any money they spent to pay your bills must be repaid
- Analyze the validity of any liens on the case. Doctors, insurance companies, welfare benefit plans and employers may assert that they are entitled to all or part of the client's recovery

- Contact the insurance company to put them on notice of the claim, if this has not already been done
- Decide with the client whether an attempt will be made to negotiate the case with the insurance company or whether suit shall be filed
- If suit is filed, prepare the client, witnesses and healthcare providers for depositions
- Prepare written questions and answers and take the deposition of the defendant and other witnesses
- Produce to the defendant all of the pertinent data for the claim, such as medical bills, medical records, and tax returns
- Go to court to set a trial date
- Prepare for trial and/or settlement before trial
- Prepare the client and witnesses for trial
- Organize the preparation of medical exhibits for trial
- Organize the preparation of demonstrative exhibits for trial
- Prepare for mediation and/or arbitration
- File briefs and motions with the court to eliminate surprises at trial
- Take the case to trial with a jury or judge
- Analyze the jury's verdict to determine if either side has good grounds to appeal the case
- Make recommendations to the client as to whether or not to appeal the case.

Beware of the ERISA Lien “Monster”

You should be aware that often, if your medical bills were paid by health insurance of an employer’s health plan, the health insurance company or plan may want you to reimburse it out of any personal injury recovery. Your “insurance” turns out to be not insurance at all, but a “loan.” What they don’t tell you is that this area of law, known as “reimbursement or subrogation” is actually quite complicated and is sometimes governed by a federal law called ERISA (The Employee Retirement Income Security Act of 1974). Your attorney must understand the implications of ERISA on your case.

There are other liens that may affect your total recovery in the case. If your bills were paid by Medicare, Medicaid, the United States Government (including “free” military care) you may be forced to pay back a portion of your settlement.

The Legal Process in Personal Injury Cases

After gathering all of the facts and medical records, and after your medical treatment has come to the right point, your attorney will develop a settlement strategy with you and attempt to get your case settled with the insurance company. There are many reasons to settle a case, including the fact that we are living in a very conservative part of the country as far as jury verdicts go, and your costs will usually be less than if the case goes to trial. Your attorney will help you analyze the insurance company's best offer and compare it to what you might net by going to trial. Of course, you must know that every case (even "obvious" cases) can be lost.

Sometimes, attempting to negotiate with the insurance company before filing suit is not a worthwhile endeavor. Insurance companies sometimes use pre-suit negotiation only to attempt to find out as much about you, your lawyer and your doctors as they can. It is generally not a good practice to wait until the statute of limitations has almost expired to file suit. We have seen other attorneys do this, only to find that the defendant they sued is either not the correct defendant or is now blaming someone else. Sometimes, you have no other choice.

While there are legitimate reasons for delaying filing suit, there is no excuse for the practice whereby an attorney waits until the last moment to see if the insurance company will settle your case. Sometimes out-of-state lawyers attempt to represent people with Colorado claims. When the claims do not settle, they often try to find an attorney to file the case on time. (We've received plenty of those last-minute calls. We usually reject them. We lead balanced lives and don't need to take on problems other attorneys have caused by their delay in taking action. Their inaction is not going to be our crisis.) Some accident victims are ill served by hiring attorneys who are not licensed in the jurisdiction where suit must be filed.

Once the lawsuit is filed, both sides engage in the legal process called discovery. Each party is allowed to investigate what the other side is going to say at trial. The defendant will be permitted access to your appropriate medical and work history, including your income records. You may have to give a deposition under oath and you may be required to submit to a medical examination by a physician of the defendant's choosing. The defendant is also subject to discovery. He will answer written and oral questions about his own background and he will have to give sworn testimony about the incident at issue.

THE FIVE MISTAKES THAT CAN WRECK YOUR CASE

1. The Client is Referred by the Lawyer only to a Chiropractor who the attorney uses on every case.

While the client may not know how many of that lawyer's clients have been referred in the last 12 months to a particular chiropractor, you can bet that the insurance company knows it or will find out about it. How credible do you think that doctor's testimony will be when the jury finds out that he treated 50 patients from the same lawyer last year?

Are there exceptions to this rule? Yes, there are.

You may have a very special need for a doctor with a special expertise. It is perfectly legitimate for the attorney to make that suggestion/recommendation.

2. Hiding Past Accidents From Your Lawyer.

Once you begin a case, the other side will be interested in knowing how many past accidents you have been in. The reality is that they probably already know the answer or have easy access to that information. All insurance companies subscribe to insurance databases and often the only reason they ask you this question is to find out if you are an honest person.

If you have been in other accidents, your lawyer can investigate this and make a determination as to whether this is a valid problem in your case or not. If you do not tell your lawyer, however, and you misrepresent your accident history to the insurance company, then it is almost guaranteed that you will lose your case.

One former client told us that she didn't think she needed to disclose prior accidents to us because "It didn't matter." While we could have dealt with a past accident had we known about it, the mistake cost our client a lot of money.

Another client gave our confidential analysis of the good parts and bad parts of her case to her father. He gave it to his insurance company which gave it to the defense lawyer. Bye-Bye case! "Confidential" means CONFIDENTIAL.

3. Hiding Other Injuries

It goes without saying that you should be upfront and honest with your attorney about any injuries that occurred before or after this accident. Again, if you saw a doctor or other healthcare provider, then there is a record in existence that the insurance company will find. Your lawyer can deal with this if he knows about it. If you lie about it, and the insurance company finds out, then your case is over. Remember, there is no privacy in America today. When you make an insurance claim, your life becomes an open book.

If your doctor keeps “two sets of records” because she’s been treating you for years and you don’t make sure that we get ALL of the records, you will probably lose your case. Simple as that. You may lose your attorney.

4. Not Having Accurate Tax Returns

In almost every case, a claimant will have lost income because of the accident. You will only be able to claim that lost income if your past tax returns are pristine. You don’t want to risk your entire case by claiming a loss of income, only to have your past tax returns not back up your claim. Again, being honest with your attorney is the only way to be, because he or she can deal with the problem if they know about it.

Be aware that you will most certainly be required to produce your earnings records if you file a lawsuit and claim lost wages. If you are a liar and a cheat, this will come back to haunt you in your injury case and we don’t want my name associated with liars and cheats.

5. Misrepresenting Your Activity Level

Insurance companies routinely hire private investigators to conduct videotape surveillance. Now, they also troll YouTube, Facebook and other social networking sites or “Google” you. If you claim that you cannot run, climb or stoop, and you get caught on videotape or brag about break dancing on the Internet, you can forget about your claim. There is no explanation (other than “you got my brother, not me”) that can overcome the eye of the camera. An example is someone claiming a “back injury” got caught on his roof repairing shingles. These clients don’t usually last very long.

HERE ARE SOME OF OUR TESTIMONIALS FROM CLIENTS:

After a terrible job my first "personal injury" lawyer did, I hired Brad Pollock to represent me in my car accident case. Brad cleaned up the problems they had created and obtained a great recovery for me. I recommend him to anyone who has been injured in an accident.

"He did an amazing job and I really appreciate everything he did for me. He cares a lot about his clients. He is a great lawyer. I'm so glad I found him."

A handwritten signature in cursive script, appearing to be the initials 'D.P.' followed by a long horizontal flourish.

Gary and Hollie at Bell & Pollock live up to their motto "Champions of the People." They have worked all hours of the day, night, weekends and holidays assisting me with personal injury accident claim and related disability issues. As a single parent to a six year-old little girl I feel great comfort in knowing that Bell & Pollock are here to help us through these difficult times. Thank you for all you do!

Nicole C.

I am happy with the personal attention that I received from Bell & Pollock on my automobile accident case. Bell & Pollock successfully negotiated a settlement with the at fault party's insurance carrier. Bell & Pollock made the entire process less stressful for me.

S.B.

Dale and I just want to thank you for your help, effort and consideration you gave us on Dale's case. Sometimes it's not said enough, but we greatly appreciate everything you have done for us. Thank you again for a job well done.

Sincerely Dale and Cindy G.

I sustained serious injuries after a collision with a hit and run driver. Bell & Pollock represented me in my lawsuit against the at-fault driver, and helped settle my underinsured motorist case with my automobile insurer. I am very happy with the representation that I received from Bell & Pollock.

Linda N.

Bell & Pollock did a tremendous job on my Worker's Compensation case, totally exceeding my expectations.

Tommy Douglas

I am very satisfied with the representation I received from Robert Brovege, Jr. I was not treated as another number. My messages were always promptly returned. They were always there to help with any issues. I would definitely use them in the future should anything come up and I would refer family and friends.

E. Lopez

Bob demonstrated creativity and an underlying tactful approach in the case he worked for me. He worked well with other members on the staff that allowed the case to move very quickly and Bob was able to cross all the T's and dot the I's. With that being said, we were able to get the case closed in a timely fashion and we settled for an amount that made me very happy. I would definitely refer Bell & Pollock for any legal representation.

N. P.

About the Authors

Gary Bell Jr.

Practicing as an injury attorney in Denver since his admission to the Bar of the State of Colorado in 1975. His emphasis of representation not only includes personal injury, but also car accidents, products liability, truck accidents, workers compensation, motorcycle accidents and law. A native of New Mexico, Mr. Bell has lived in Colorado since 1974. He served approximately five years in the United States military during the Vietnam War era and was honorably discharged as a Captain in the United States Air Force. Attorney Bell has taught the law portion of the Certified Public Accountant (CPA) review course for accountants studying to pass the legal portion of the CPA Examination. As a Denver injury and auto accident attorney, he has taught litigation to paralegals at Arapahoe Community College. Mr. Bell has served on the Board of Directors of the Colorado Trial Lawyers Association. He has won multi-million-dollar cases, improving the lives of his clients.

Education

Oklahoma City University School of Law, Oklahoma City, Oklahoma, 1974,
Juris Doctor

- Honors: With High Distinction
- Honors: 2nd in his class

University of Oklahoma, 1972, Master in Business Administration

University of New Mexico, 1967, Bachelor in Business Administration

Bar admissions

- Colorado, 1975
- U.S. District Court
- U.S. Court of Claims
- 10th Circuit Appellate Court
- U.S. Supreme Court

Awards

- The American Society of Legal Advocates
Top 100 Litigation Lawyer in the State of Colorado for the Year 2013
Top 100 Litigation Lawyer in the State of Colorado for the Year 2014
- The National Trial Lawyers
Top 100 Trial Lawyers for the Year 2014

- Graduate of National Institute for Trial Advocacy
- Member of Colorado Trial Lawyers Association
- Member of Association of Plaintiff Interstate Trucking Lawyers of America
- Member of American Association for Justice
- Previous Member of Board of Directors of the Colorado Trial Lawyers Association

Bradley P. Pollock

Admitted to the Bar of the State of Colorado in 1978, Mr. Pollock has been practicing as a personal injury lawyer in Denver together with attorney Gary Bell Jr. since 1984. His areas of concentration include accident and personal injury law dealing with car accidents, truck accidents, wrongful death, uninsured and underinsured motorists, bad faith insurance commercial property, as well as automobile/truck accidents. Mr. Pollock received his Bachelor of Science in Political Science and Psychology from Denver University in 1975 and his Juris Doctorate from the Denver University College of Law in 1978. Mr. Pollock is a member of the Colorado Bar Association, the Denver Bar Association, Arapahoe County Bar Association, Colorado Trial Lawyers Association of America and the American Association for Justice. As a Denver injury and auto accident lawyer, he has taught litigation to paralegals at the Arapahoe Community College. Mr. Pollock is admitted to practice in all Colorado Courts and agencies, U.S. District Court as well as the Tenth Circuit Court of Appeals.

Education

University of Denver College of Law, Denver, Colorado, 1978, Juris Doctor

Denver University, 1975, Bachelor of Science

- Major: Political Science and Psychology

Bar admissions

- Colorado, 1978
- Colorado Court of Appeals and Supreme Court, 1978
- U.S. Court of Appeals, 1978
- U.S. District Court for the District of Colorado, 1978

Awards

- The American Society of Legal Advocates
Top 100 Litigation Lawyer in the State of Colorado for the Year 2013
Top 100 Litigation Lawyer in the State of Colorado for the Year 2014

- The National Trial Lawyers
Top 100 Trial Lawyers for the Year 2014
- Member of Colorado Trial Lawyers Association
- Member of American Association for Justice

Please Refer a Friend to Get Our Free Newsletters

If you are reading this book, you probably get our monthly newsletter. (If not, call us and we'll sign you up.) Now, you can get this newsletter for all of your friends. Now they can know how to best deal with insurance company denials; find out specific steps they can take to find the best lawyer for their case; read the "inside story" about frivolous lawsuits and get some practical advice about buying insurance from someone who does not sell insurance.

There is no need to destroy this book. Just photocopy this form, fill it out and Email, mail or fax it to us. Email: info@bellpollock.com Fax to (303) 730-7000 or mail to Bell & Pollock, PC. 5660 Greenwood Plaza Blvd. Suite 220, Greenwood Plaza Blvd. 80111. Or send us a list of names and we'll send them the newsletter, along with a note telling them that you've helped make it available to them. Don't worry, we don't spam! If they don't want to get it, there's always an option to use to get off the free subscription list.