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**Legal
News**
You Can Use

VOLUME 13 | MAY 2015

CASE RESULTS

Insurance Company Offers \$500; Hupy and Abraham, S.C. Gets \$100,000

In May 2011, our client was involved in a rear-end car accident in Rockford, Ill. Six weeks later, he developed spots in his vision and needed emergency surgery to repair a detached retina. The insurance company denied the eye injury was caused by his accident due to the lapse in time before the injury appeared.

The insurance company made an insulting \$500 offer, which was immediately rejected and prompted a lawsuit. After the matter was litigated, the insurance company tendered its \$25,000 policy limits. Hupy and Abraham, S.C. also secured \$75,000 from the client's underinsured motorist coverage policy, which increased his recovery to \$100,000.

Motorcycle Rider Recovers \$1,500,000

In August 2011, our client was riding his motorcycle in Greenfield, Wis. As he approached an intersection, a driver made a left-hand turn directly in front of him, causing a collision. Due to this accident, our client had to undergo multiple surgeries, including reconstruction of his foot.

The insurance company refused to pay, and Attorney Jason Abraham filed a lawsuit. At mediation, the insurance company first offered to pay \$600,000. Attorney Abraham threatened to leave immediately unless the insurance company got serious. The case ultimately settled at mediation for \$1,500,000, and our client was grateful for all our hard work.

YOU SHOULD KNOW

Are You Paying Too Much for Auto Insurance?

If you've ever watched an entire segment of commercials on TV, chances are you've heard insurance companies promise a lower rate if you switch to them. But if everybody is offering lower rates, why is your rate so high?

Safe Driver "Discount"

Every insurance company has a "Safe Driver Discount." But just because you receive a "discount" for your clean driving record doesn't mean you're paying less than someone with a checkered driving history. Auto insurance rates are determined by a variety of factors. Sure, your driving record is one of the factors, but it's not everything. Factors such as age, location (urban versus rural), type of vehicle and even your credit history can come into play.

In fact, a Consumer Federation of America (CFA) study found that most auto insurers put more weight on income-related factors, such as education and occupation, than driving-related factors. In one example, they compared a single woman with a low-income job and a pristine driving record to a married woman with a high-income job who was recently involved in an at-fault accident. After shopping around, CFA found the married woman with a high-income job consistently received better quotes.

How Can I Get a Lower Rate?

Although insurance can be expensive, it's important to have sufficient auto insurance coverage. Here is a list of tips to help you get the best rate:

- **Shop Around** – Don't assume the first quote is the best. Utilize the comparison feature some insurers provide on their websites. If you mention a lower quote from a competitor and threaten to switch, your insurance company might offer to match or even beat it.
- **Get a Higher Deductible** – The deductible is the amount you pay when making a claim. Naturally, if your insurance policy has a high deductible, the monthly rate will be lower. If you're confident you won't need to make a claim, this might be a good strategy for you.
- **Ask about Discounts** – Even if you're not considered a "safe driver," you could be eligible for a "good student" or a "low mileage" discount.

Automobile insurance companies can advertise about discounts, vanishing deductibles and accident forgiveness all they like. But what matters most is the way customers feel about the service they receive and the way they are treated by their insurance company. Every day, Hupy and Abraham, S.C. experiences firsthand how difficult it is for customers to get the compensation they deserve after a car accident, and having the right automobile insurance and attorney can make a difference.

Like most large monetary decisions we make, it's not about who has the lowest rates — it's about how they take care of your claims. Now that it is required by law, car insurance is a necessary evil. But when you need assistance, it should be the pain-free experience for which you are paying. The attorneys at Hupy and Abraham, S.C. hope you'll be able to find automobile insurance that's right for you.

If you have been injured in an accident and are seeking representation for your injuries, or if you have any questions about your automobile insurance coverage, please contact the experienced attorneys at Hupy and Abraham, S.C. Call **800-800-5678** today for a free consultation.

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ADVERTISING MATERIAL

WATCH FOR MOTORCYCLES

May is Motorcycle Awareness Month

During winter when roads are covered in snow and ice, cars and trucks have the roads all to themselves while bikers are itching to ride. Attorney Jason Abraham was so anxious to ride he made the trip to Florida for Daytona Bike Week.



To prepare motorists for the transition into riding season, May is Motorcycle Awareness Month. Motorcycles aren't as easy to spot as cars, so drivers need to be extra attentive on the road and "Watch For Motorcycles."

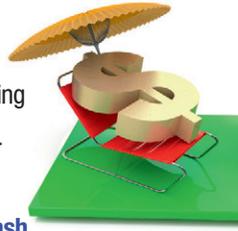
In an effort to save lives, Hupy and Abraham, S.C.'s "Watch For Motorcycles" campaign has received more than 10 million views through free bumper stickers, billboards and public service announcements. We started this campaign more than nine years ago.

Visit www.hupy.com/reports/get-your-watch-for-motorcycles-sticker.cfm to get your FREE "Watch For Motorcycles" sticker.

ON THE WEB

Summer Cash Giveaway!

What would you do with extra cash this summer? Hupy and Abraham, S.C. is giving away more than \$4,000 this summer! Simply fill out the form on our website for your chance to win!



Enter the contest at: www.hupy.com/cash

REFER YOUR FRIENDS!

When your friends, family members or coworkers get injured, they may need an attorney. Please have them call us. We will be happy to help them, and there is no fee unless they are successful.

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Hupy and Abraham S.C.

personal injury lawyers



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We serve the entire states of Wisconsin, Illinois, Iowa and beyond. Our offices are located in:

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10 Hupy and Abraham, S.C. Attorneys Honored by National Trial Lawyers Organization

Congratulations to the 10 Hupy and Abraham, S.C. attorneys who were honored by The National Trial Lawyers in 2015. The National Trial Lawyers offers membership to the most qualified attorneys in each state. Each year, The National Trial Lawyers acknowledges the top 100 trial lawyers in each state as well as the top 40 below the age of 40. Selection is based on a multiphase process.

- Top 100 Trial Lawyers – Wisconsin**
Michael Hupy
Jason Abraham
Chad Kreblin
Brandon Derry
Todd Korb
Thomas Kyle
Robert Dornoi
Timothy Schelwat
- Top 100 Trial Lawyers – Illinois**
Vito Manicoto
- Top 40 Under 40 – Wisconsin**
Chad Kreblin
Robert Dornoi
- Top 40 Under 40 – Iowa**
Tyler Patrick

BREAKING NEWS