



Top 10 Mistakes that can Wreck your Oregon Accident Case

IMPORTANT

The information on this website and in this report is general only and may not apply to your case. Each case is different, depending upon the circumstances of each party involved. For your specific case, you should seek the professional advice of an attorney. The materials in this website have been prepared for general informational purposes only to permit you to learn more about the services offered and general statements of the law. The materials on this site are not legal advice and must not be relied upon as legal advice. The information may or may not reflect the most current legal developments. Transmission of the information on this site is not intended to create, and receipt does not constitute an attorney/client relationship. Internet subscribers and on– – line readers should not rely on the transmission of an e– –mail message through this website to create an attorney/client relationship. Internet subscribers and on– –line readers should not act upon any information in this website without first consulting legal counsel of their own directly. The hiring of a lawyer is an important decision that should not be based solely upon advertisements. The information in this website is not provided in the course of an attorney/client relationship and is not intended to constitute legal advice or to substitute for obtaining legal advice from a properly licensed attorney

Immediate Do's and Don'ts

QUICK TIPS FOR WHAT **TO DO** IMMEDIATELY AFTER AN ACCIDENT

DO seek medical treatment immediately after the accident. Recognizable symptoms of many injuries do not appear until days, weeks, and sometimes months after the accident occurred.

DO write down insurance information, driver's license numbers, license plate numbers, and drivers' and witnesses' names, addresses, and telephone numbers.

DO photograph all injuries, all involved vehicles, and the scene of the accident, the surrounding area, and any other property damage.

DO document all work loss, doctor's appointments, mileage incurred for accident related treatment, and any other expenses incurred as a result of the accident.

DO contact your insurance agent or carrier as soon as possible to report the accident.

DO contact a personal injury attorney. Most personal injury attorneys offer a free initial consultation to evaluate your case.

QUICK TIPS FOR WHAT **NOT TO DO** IMMEDIATELY AFTER AN ACCIDENT

DON'T leave the scene of the accident unless law enforcement tells you to.

DON'T apologize or discuss fault with anyone. It can be considered evidence that you were legally at fault.

DON'T give a statement to an insurance adjuster before hiring an attorney. Insurance adjusters are trained to elicit incriminating evidence from you disguised as innocent questioning.

DON'T sign any medical or employment authorization release forms. This would enable the insurance company to examine your entire work and medical history, not just records relating to the accident.

DON'T sign any settlement forms with an insurance company without first discussing your case with a personal injury attorney. This may drastically limit your recovery and eliminate any other claims you may have legally brought for reimbursement of your losses.

DON'T wait too long before seeking an attorney's help. Every accident has a statute of limitations. After this deadline, you are barred from receiving any settlement. Statutes of limitations are timeframes by which a claim must be resolved, or a lawsuit filed in the appropriate court, or it is forever barred. These time frames vary with type of case.

Accidents occur every day on the roads in Oregon and California. Unfortunately, they are the leading cause of personal injury and preventable death. They happen when you least expect it and can range from a minor fender-bender to a catastrophic event. No matter what term is used, accidents can result in unsuspected injuries. In fact, sometimes injuries received in auto accidents may not become apparent for days, weeks, or even months after the accident occurred.

Any auto accident can potentially be devastating to you and your loved ones. If you suffer any injuries as a result of the accident, an inevitable chain of events begins to run. It starts with the accident that may require numerous doctor's appointments, diagnostic testing, therapy, and even surgeries. Depending on the severity of your injuries, your pain and ongoing medical treatment can last for many years. The accident can also cause financial hardship for you and your loved ones due to missed work during this time or, even worse, if you are unable to work for an extended period of time.

Many people mistakenly believe that if they are involved in a car accident through no fault of their own, "the other driver's insurance will pay for everything." While it is true that you may be entitled to compensation from the party at fault in the accident, or the insurance company, this compensation does not, as a general rule, occur until after all medical treatment has concluded, which may be years after the accident. Inevitably during this time, the injured victim is left with stacks of medical bills, collection notices, and spiraling credit ratings.

This is exactly what the insurance company waits for. Insurance companies have one goal, to maximize their profit. Insurance companies have one school of thought; the greater your financial hardship, the sooner you will settle for less money.

It can be a sad situation. You are the innocent victim of somebody else's bad driving. You are hurt. You deserve compensation. But remember, the insurance company will seek to make every issue about the case revolve around you and what you did or did not do:

1. You are somehow responsible for the accident.
2. You delayed seeking medical care.
3. You did not follow your doctor's orders.
4. You had prior injuries to the same areas of your body that you claim were injured in this accident. Therefore, any lingering problems are from the prior situation, not this accident.
5. You had a subsequent accident. That must be the cause of any lingering problems.
6. You sought too much care from medical providers.
7. You sought too little care from medical providers.

Many of these arguments can be dealt with before they ever surface by seeing a competent attorney right away. As the insurance companies know, many people do not hire an attorney to look after their interests. Frequently, the insurance company will encourage you to not see an attorney.

Remember, you will be dealing with an insurance adjuster who is well-schooled in building goodwill to settle the claim for the least amount of money. At first, the insurance adjuster may promise fairness and appropriate compensation, but the proof comes when it is time for payment; this is when dissatisfaction occurs. By then, the adjuster will have succeeded in getting a claimant to delay seeing an attorney. This is part of the insurance company's game plan. This insurance strategy is reinforced if the insurance company offers an appropriate amount of money for property damage losses. Do not fall for the insurance company's trick.

In an effort to help protect innocent accident victims, Black, Chapman, Webber & Stevens has provided this report in the hopes the information contained herein will help

protect your interests in the event you are ever involved in an auto accident in Oregon or California.

MISTAKE #1

NOT HIRING A PERSONAL INJURY ATTORNEY

Bodily injury claims can be extremely complicated. There is no set schedule or formula for payouts. Most people who handle their own bodily injury claim end up obtaining less compensation than they are entitled to. This is because there are no hard-and-fast rules for evaluating the claim. Each case is unique, and a combination of many factors goes into properly evaluating the claim. Becoming armed with an experienced personal injury attorney is the first critical step in protecting your interests and maximizing your recovery. The Insurance Resource Council reports: “Both studies found that claimants who hired an attorney received more medical treatment and had higher gross payments than those without an attorney.”

Even though you may choose to handle your bodily injury claim yourself and thereby save lawyer’s fees, you are typically going to recover less compensation for your injuries. Even after paying attorney’s fees, a represented individual statistically recovers more money than an individual representing themselves. Hiring an experienced personal injury attorney is your best way to make sure you are properly compensated, and not taken advantage of by the insurance company.

Black, Chapman, Webber & Stevens has decades of experience dedicated to representing injured people in their fight against insurance companies. If you have been injured through the fault of someone else, call 541-772-9850 to learn more about your claim, and receive advice and information you can trust. Additional information can also be found at our website: www.blackchapman.com

MISTAKE # 2

NOT SEEKING MEDICAL TREATMENT AS SOON AS ANY SYMPTOM APPEARS

Many people involved in accidents do not seek medical treatment immediately after the accident occurs. They either believe they are not seriously hurt or that their aches and pains will simply disappear within a few days. Contrary to human nature, this is the worst time to put forth a tough, “I can handle the pain,” image for family and friends. Many serious injuries do not manifest recognizable symptoms immediately. Sometimes, it can take days, weeks, or even months, for medical professionals to accurately diagnose your injuries. Be honest and straightforward with your doctor. Don’t exaggerate your injuries, but do tell your doctor everything you are experiencing no matter how insignificant you may feel it is.

Symptoms you may feel are trivial can add up to a correct diagnosis by your doctor. Accident victims that wait to seek medical treatment give the insurance company ammunition to claim your injuries were caused by some unknown incident other than the auto accident. As a result, the insurance company may claim they are not responsible for many of your medical bills.

MISTAKE #3

NOT FOLLOWING YOUR DOCTOR’S ORDERS

Once you begin treatment, follow it through. If your doctor prescribes medication, promptly fill the medication, and take it as prescribed. Refill all medications as directed by your physician. If your doctor refers you to a specialist or chiropractor, promptly attend all appointments, and follow the advice. If your doctor refers you to a physical therapist, complete all therapy sessions. In short, recovering your physical health should be your first concern.

If you have concerns about the correctness of your doctor's recommendations, speak about that with your doctor. If you still have concerns after speaking with your doctor, seek a second opinion. **But do not** simply ignore your doctor's advice. Otherwise, you risk the insurance company blaming you for not getting better: "if you had simply followed your doctor's advice, you might be better now. Therefore, if you are not better now, it is your own fault."

A lackluster approach to receiving medical treatment can financially affect any recovery you might receive. It gives the appearance that the injuries you incurred in the auto accident may not be as serious as you claim. When evaluating your claim and how much money to offer you, the insurance company will naturally look to the amount and type of treatment you have received, including how consistently you sought the treatment. As a general rule, the treatment you have received on a consistent basis is some indication of the amount of pain and suffering you have endured as a result of the accident.

MISTAKE #4

THINKING THE INSURANCE ADJUSTER IS YOUR FRIEND

You have been involved in an accident and don't know which way to turn. You are desperate for help and answers. When in crisis, people will naturally listen to anyone they think is in a position to help. In steps the insurance adjuster. Insurance adjusters are well-schooled in building good will. They have been trained to make you feel at ease and believe their only intention is to help you. Don't be fooled. They are first and foremost an employee of the insurance company. Similar to other company/employee relationships, insurance adjusters are evaluated and promoted based on their job performance. Their job is to ensure the insurance company makes a profit. This means settling claims for as little money as possible. Whether it is "fair" has nothing to do with it.

This fact does not mean the insurance adjuster is an evil person; it is just a simple matter of economics. To stay in business, an insurance company must take in more

money in premiums than it pays out in claims. This produces profit for the company; otherwise, it would go broke. As with any other employee trying to earn a living, you should fully understand that the adjuster is simply trying to earn his or her living by competing with other adjusters to be the best at performing the job for the boss. If, as a result of the adjuster's actions, the company makes a profit, the boss is happy, and the likelihood of continued employment/promotions/pay raise increases.

Simply put, every dollar the insurance adjuster does not offer you as compensation for your injuries is a dollar more added to the profit of the company. Even when you are dealing with the same company as your own insurance company (because the other driver was insured by the same company, or you are making an uninsured motorist claim), the adjuster at your company is not evaluated based on whether you are "happy," or whether you keep your insurance with the company, but on the amount of the payout.

Don't fall into the trap. You will be dealing with an adjuster whose full time job is to settle claims every hour of every day for as little money as possible. No matter how intelligent you may be, you will automatically be at a disadvantage. Contrary to popular advertising, many people describe their experience with an insurance company after an accident as feeling as if they were no longer "in good hands" with a "good neighbor." They learned this is an adversary situation: every dollar the insurance company does not pay you is a dollar more of profit for the company. Most people do not immediately recognize this as an adversary situation. For the most part, those that do recognize this as an adversary situation do not know the rules by which the "game" is played. This is one reason you are generally better off if you hire a personal injury attorney who deals with these insurance adjusters every day, knows their tactics, and will fight for you. Insurance companies have many attorneys working to protect their interests. You, too, should have an attorney protecting yours.

MISTAKE # 5

RUSHING TO SETTLE YOUR CLAIM

Once you settle your claim, the matter is closed. You cannot, in most circumstances, go back and request additional funds if your medical care lasts longer than anticipated, or your recovery does not proceed as hoped. Do not rush into a quick settlement. Typically, a quick settlement is in the financial interest of the insurance company, not the injured individual.

If you have been injured in an auto accident due to the fault of another driver, at some point, the other driver's insurance adjuster will offer you money to settle your claim. By this time, the injured victim is often in financial trouble with mounting medical bills, and the insurance company's offer appears to be a light at the end of the tunnel. You must be extremely careful at this time. The agreement to settle, drafted by the insurance company, will usually release all claims you may have as a result of the auto accident. You can easily sign away all rights to any further recovery to which you may be entitled. You may be left with medical bills and other expenses that you will be required to pay. For instance, the at-fault driver will no longer be liable for any future medical treatment received as a result of the accident. These bills will now be your responsibility. If you have health insurance that has paid any of your medical expenses, the health insurance carrier is typically entitled to be reimbursed out of your settlement. As a result, any settlement simply covering your medical expenses may end up in the hands of your health insurance carrier, leaving no funds available to compensate you for other losses you have incurred.

You may have a claim against an excess liability insurance carrier. The insurance company will usually not divulge whether any such insurance exists. You may also have a claim against an employer if the at-fault driver was acting in the course and scope of employment at the time the accident occurred. Or, you may have a claim for Underinsured Motorist Coverage.

The circumstances surrounding every auto accident are different. Depending upon the unique circumstances of your accident, there may be many different claims against separate individuals or entities that can be made to compensate you for losses due to the accident. By agreeing to settle and signing a general release, you may forever release all of these claims and the potential for any further compensation.

If your reason for seeking a quick settlement is due to mounting medical bills, consider hiring a personal injury attorney. Many attorneys can make arrangements with your doctors to receive their pay out of the proceeds of your settlement. With this option, you will continue your treatment without being required to pay at the time treatment is received.

MISTAKE #6

GIVING A RECORDED STATEMENT

If you have been involved in an accident due to the fault of another driver, an insurance adjuster working for the other driver's insurance company will typically contact you soon after the accident. The adjuster's main purpose in contacting you is to build a false sense of goodwill that you can trust the adjuster, plus get as much information as you will give them before you have an opportunity to hire an attorney. Do not give any such statement. The adjuster wants to get this statement from you before you know the facts, such as what the police officer has written in the police report, or what other witnesses are saying; do not fall for this trick. The insurance adjuster is hoping to get some information from you that will later be found to conflict with what the police officer has written, or another witness stated.

There is a time when it is in your interest to provide a statement, and there is a time when it is in the interest of the insurance company to receive a statement. Right after the accident is the time that the statement most benefits the insurance company, and can be most harmful to you. If a statement is to be given, make sure that happens when it is in your best interest to give this statement, not the insurance company's best interest to receive the statement.

Typically, the adjuster will ask if you mind if they record your statement. Even if you tell them you will not consent to the recording, the adjuster will be taking notes of everything you say. Those notes will be used by the insurance company against you. The insurance investigator will want to ask you questions such as:

1. How did the accident occur?
2. Where were you going at the time of the accident?
3. What were you doing at the time of the accident? Were you talking on a cell phone? Were you changing stations on your radio?
4. How fast were you traveling at the time of the accident?
5. Was your car damaged in the accident? If so, what was damaged on your car?
6. Were you injured in the accident?
7. What injuries did you sustain?
8. Have you seen a doctor since the accident? If so, what did the doctor say?
9. Did you have to pay for the doctor visit or did your health insurance cover the cost?

Although the questions may appear innocent in nature, they are in fact designed to elicit information that can later be used against you. Contrary to popular belief, you are not required to give this adjuster any information about the accident at this time. There is no need to be rude, just steadfast. Write down the adjuster's contact information and inform the adjuster that you will contact them when you are ready to talk.

If you decide to hire an attorney, the insurance company will no longer be allowed to contact you directly. This takes all the pressure off you, and can afford peace of mind during this stressful time. Any communications from the insurance company to your attorney can be forwarded to you for review at your leisure. Since most personal injury attorneys offer a free consultation, you owe it to yourself to at least get a legal opinion before attempting to handle the claim on your own.

MISTAKE # 7

NOT KEEPING AN ACCIDENT FILE THAT DOCUMENTS EVERYTHING

If you have been injured in an accident, it can be a stressful time in your life. Treatment may take months or years before you reach what doctors call “maximum medical improvement.” This is the point in the treatment process where doctors feel further treatment will not benefit your overall recovery. Don’t depend on your memory to recall facts over time. Document everything. Make sure you keep a copy of all documents connected in any way to your accident. The at-fault driver, or his or her insurance company, has a right to see evidence of any damages you are claiming. These documents can be used to support your claim for damages.

1. Take Photographs

If you have a camera available at the accident scene and are physically able to do so, take photographs of everything including vehicle damage, vehicle positions, the surrounding area, and any injuries sustained. If you do not have access to a camera at the accident scene, take photographs of vehicle damage, the surrounding area and any injuries sustained as soon as possible after the accident.

It can be very important to take pictures of bruising as the bruising develops. For example, a notation in a doctor's report that there is bruising on the abdomen is nowhere near as effective at conveying the nature of the injury when compared to having photographs showing the discoloration, swelling, or markings on the skin. Please make sure you do so.

Additionally, photographs of vehicle damage and vehicle positions can be used by experts to determine impact forces upon the body, place of impact on the road surface, whether evasive maneuvers were taken by anyone, as well as many other important details.

2. Document all treatment received

Keep a log of the name, address, and telephone number of every treating provider.

Include ambulance service, emergency room care, medical doctors, chiropractors, physical therapists, and diagnostic testing facilities.

3. Document all mileage

Keep a log of all mileage driven to and from all accident related medical appointments.

4. Document all work loss

Keep an accurate record of all time missed from work regardless of whether it is 2 hours out of the day for a physical therapy visit or many days due to a medical condition.

5. Document any other expenses or losses incurred as a result of the accident

Keep track of all expenses or losses incurred as a result of the accident such as costs for medical treatment, medication, medical supplies, a rental car, towing expense, help with lawn care or needed assistance around the house, or any other expenses incurred.

MISTAKE # 8

SIGNING THE INSURANCE COMPANY'S BLANKET RELEASE AUTHORIZATION FORMS

If you have been injured in a car accident, the insurance company will want you to sign authorizations to release your medical records. Additionally, if you have lost wages due to the accident, they will want you to sign an authorization to release your employment records. Don't sign these documents without an attorney. Many times the authorizations are drafted to allow the insurance company to receive your entire medical and employment history, not just the records related to your accident.

It is the insurance adjuster's job to limit the amount of money the insurance company must pay out on your claim. By obtaining your entire medical history, the adjuster hopes

to find something in your past to explain the pain you are now experiencing. Similarly, the adjuster can obtain your entire employment history records. These records contain confidential information that can also be used against you. Never sign release authorization forms unless they are provided by your attorney.

MISTAKE # 9

WAITING TOO LONG

In Oregon, the statute of limitations for automobile accidents is generally two years from the date of the accident. In California, the statute of limitations for automobile accidents is generally two years from the date of the accident. This means a case must be settled within that time, a formal complaint must be filed with the appropriate Court, or the claim is forever lost. However, you cannot rely on this general rule for your claim, as there are a number of exceptions that can extend or shorten the deadline. Do not delay. Much work must go in to the claim well in advance of the deadline.

Care must be taken to confirm the statute of limitation that applies to your case. You must speak with an attorney to learn the exact limitations that will apply to your claim. The time for bringing a claim can vary depending on the exact claim that is brought, a person's age, mental state, entity against which a claim is brought, type of claim, and type of vehicle involved. For instance, cases involving death typically have a shorter limitation period.

As you can see, there are many factors that can affect the time limits that apply. You should contact a personal injury lawyer to see what period of limitation exists in your claim. Failure to do so can unknowingly cost you the right to receive any compensation for your injuries.

MISTAKE # 10

DISHONESTY

One of the fastest ways to destroy your personal injury claim and any chance of recovery is to be tripped up on facts of the accident, or exaggerate things to your doctor or others. As previously mentioned, it is important to be honest and straightforward with your doctor. Never exaggerate your injuries. If you are in pain, tell your doctor and follow the doctor's advice. If you are not in pain, don't pretend to be. If you have an old injury that has become worse due to the accident, don't try to hide the fact of an old injury; simply tell your doctor how the pain is different since the accident occurred.

Remember, the at-fault driver's insurance company has a right to see evidence of any damages you are claiming. This includes any medical records pertaining to injuries you are claiming as a result of the accident. This may include past medical records if you are claiming injury to a portion of your body that had been injured in the past. Depending upon the severity of your injuries, one of the first steps an insurance company performs after a claim is made is to check insurance databases for past injuries you may have suffered. Eventually, if you have not been honest and straightforward with your doctor, the truth will come out.

Unknown to many accident victims, many insurance companies hire private investigators to follow your activities. With today's technology, these investigators can videotape your activities throughout the day from long distances. Most accident victims are unaware they have been videotaped until the insurance company suddenly produces the videotapes. If you are taped performing an activity that you previously told your doctor you were unable to do since the accident, don't be surprised if the insurance company denies your claim for reimbursement. This result can be very easily avoided by simply being honest and straightforward, without exaggeration of any claim.

Questions to Ask an Attorney

If you have been injured in an auto accident, selecting an attorney that will fight for your interests is an important decision. As with specialists in the medical field, specializing in treating different areas of the body, many attorneys devote their practices to different areas of law such as personal injury, family law, bankruptcy, criminal law and others. You should ensure whatever attorney you choose is confident, experienced, and has a practice focused in the area of personal injury law in your jurisdiction. As with the insurance adjusters that settle claims every day for a living, you need a lawyer that fights with these same adjusters every day, knows their tactics, and has a proven track record of success against the insurance companies.

It is important to ask questions about the experience of your potential lawyer.

Ask questions such as:

- How many cases of this nature has the attorney handled?
- How many cases of this nature has the attorney actually tried in front of a jury?
- How much will this cost me?
- Do you charge for the initial consultation?
- What is your policy on returning phone calls?
- Will I be speaking with the attorney from here on out, or a staff member?
- Ask questions about your case in particular, as well as the general law applicable to the case.

Make sure that the attorney is willing to sit down and answer questions such as:

- What are some of the strong points to my case?
- What are some of the weaknesses?
- What do you expect you are able to do for me on this case?
- How long will it take?
- What is the general process and time frames that I can expect?

These are the type of questions Black, Chapman, Webber & Stevens will be happy to answer for you at no charge during the initial consultation.

About Us

Your Professionals in [Personal Injury Law](#), [Workers' Comp Law](#), and [Social Security disability claims](#). We serve residents of Southern Oregon and Northern California. With more than 100 years of combined legal experience, Black, Chapman, Webber & Stevens has literally helped thousands of people get the compensation they deserve. For nearly two decades, we have worked exclusively in the areas of social security disability, workers' compensation and personal injury. The world's foremost source of information on legal firms, bestowed their highest rating (AV) on our firm. In addition, our respected Medical-Legal Journal is now the leading Southern Oregon/Northern California physician resource for helping your health care professional understand complex medical-legal issues.

Dennis Black:

Dennis is one of the original founding partners of the firm. Born in New York and educated in the East, he graduated Summa Cum Laude from Fordham College where he was selected to Phi Beta Kappa in his junior year before obtaining his law degree from *Yale Law School* in 1970. Dennis moved to Oregon in the early 70's to launch his private practice. Over the next 30 years he has developed an outstanding reputation for standing up for the rights of individuals. He is licensed to practice law in California and Oregon and has been an effective advocate for hundreds of people living in Southern Oregon and Northern California.

Dennis was recently inducted as a *Fellow of the American College of Trial Lawyers*, one of the premier legal associations in America. He was inducted during a ceremony before an audience of 1200 persons. The ceremony was performed in New York, New York. Founded in 1950, the College is composed of the best of the trial bar from the United States and Canada. Fellowship in the College is extended by invitation only and only after careful investigation, to those experienced trial lawyers who have mastered the art of advocacy and whose professional careers have been marked by the highest standards of ethical conduct, professionalism, civility and collegiality. Lawyers must have a minimum of fifteen years trial experience before they can be considered for Fellowship.

Membership in the College cannot exceed one percent of the total lawyer population of any state or province.

Memberships: Oregon State Bar, State Bar of California, American College of Trial Lawyers, The Association of Trial Lawyers of America, Oregon Trial Lawyers Association. All Oregon and California State Courts, Federal District Court for the District of Oregon, United States Court of Appeals for the 9th Circuit, Northern and Eastern District of California.

Tom Petersen:

Tom comes to the firm with a decade of success in personal injury law. He earned his law degree from Southwestern University School of Law in 1981. While there, he earned awards for outstanding study in the areas of Forensic Science and Federal Courts. He has appeared before the California Supreme Court and Court of Appeals, the Ninth Circuit Federal Court of Appeals, and Federal District Courts of California and Oregon. As a district attorney, public defender and private attorney, Mr. Petersen has tried hundreds of cases and now specializes in the practice of personal injury law. He is devoted to helping clients resolve their legal problems, whether in or out of court.

Memberships: Oregon State Bar, Oregon Trial Lawyers Association.

Rick Lundblade:

Rick became an attorney in 1996 and has practiced in the Rogue Valley since 1997. Born and raised in Eureka, California, Rick attended Stanford University on a baseball scholarship and graduated with a degree in Economics in 1985. He earned the Pacific-10 Conference Most Valuable Player award and received All-American honors in 1985. He thereafter pursued a career in professional baseball, being drafted in the 6th round by the Philadelphia Phillies. Rick played in the minor leagues from 1985 to 1990 for the Phillies, New York Mets and Baltimore Orioles organizations, reaching the highest level of the minors (Triple-A) before retiring in 1990.

Rick attended Willamette University School of Law and received his J.D. in 1996. After working briefly as an Assistant Attorney General for the State of Oregon, Rick began working for the Frohnmeyer, Deatherage, Pratt, Jamieson, Clarke & Moore law firm in 1997, primarily representing insurance companies and their insureds in the defense of personal injury claims. In July 2001, Rick “changed hats” and began working as an associate with the Black Chapman firm helping injured and disabled clients. Rick became a partner in the firm in 2005. As a trial attorney, he enjoys working with his clients and taking cases to trial. Rick is licensed in both Oregon and California and has successfully tried cases to verdict in the counties of Jackson, Josephine, Curry, Coos and Klamath here in Oregon.

Rick’s more recent accomplishments have included branching out into the field of sports law. He has advised and worked closely with Dave Stewart, the former Oakland A’s standout pitcher, who now serves as an agent to several Major League Baseball players, including Matt Kemp and Chad Billingsley of the Los Angeles Dodgers. Rick worked diligently as lead counsel for Mr. Stewart during the process leading toward salary arbitration, including preparing the legal briefs on behalf of Kemp and Billingsley, both of whom became eligible for salary arbitration after the 2009 season. Rick continues to work closely with Mr. Stewart on a number of other sports- related issues.

Rick currently serves on the Oregon State Bar Uniform Civil Jury Instructions Committee and is serving a term on the Board of Governors for the Oregon Trial Lawyers Association. He has previously served on the board of directors for the Southern Oregon Child Study & Treatment Center.

Memberships: Oregon State Bar, Oregon Trial Lawyers Association, State Bar of California. All Oregon State Courts, Federal District Court for the District of Oregon, Federal Court for the Northern and Eastern Districts of California.

At Black, Chapman, Webber & Stevens your interests come first

WE DON'T GET PAID UNLESS WE COLLECT FOR YOU

With medical bills and other expenses accumulating after an auto accident, many injured people mistakenly believe they cannot afford an attorney to represent their interests. At Black, Chapman, Webber & Stevens, you don't pay any fees until after we collect compensation for you. Typically, this means that until you authorize a monetary settlement or we win at trial, you will owe absolutely no attorney fees! You are free to pursue your claim, with legal representation, without incurring any "up-front" expenses. This is called a contingent fee arrangement. Simply put, our fee depends upon how well we represent our clients, and is determined on a percentage of how much compensation we collect for our clients. This way you are assured that we will work hard for your interests. If you don't get paid, we don't get paid.

This type of arrangement benefits the majority of people injured in auto accidents. Pursuing a claim and possible litigation can be very expensive because accident reports and medical records must be ordered, your doctors must be consulted, recorded sworn testimony called depositions may occur, expert witnesses must be retained, and court costs must be paid. Under a contingent fee arrangement, generally the lawyer pays all expenses incurred during the handling of the case and are reimbursed after settlement or trial. This way, even the most financially burdened people are able to pursue their claims and receive the compensation to which they are entitled.

As previously shown, the insurance companies' own statistics clearly emphasize that you will typically recover more money even after paying attorney fees than a person who handles their bodily injury claim on their own. Don't let insurance companies profit from the money you are entitled to. For decades, Black, Chapman, Webber & Stevens has protected the interests of our clients, fighting insurance companies to maximize the client's recovery. Call Black, Chapman, Webber & Stevens today at 541-772-9850.