

*Stuart A. Carpey, Esquire***THE INFORMATION RESOURCE FOR ACCIDENT VICTIMS IN PENNSYLVANIA**

Do Pre-Existing Medical Conditions Affect A Person's Ability To Get Compensation For Their Injuries From An Accident?

How Past Injuries Are Viewed By Insurance Companies

Pre-existing conditions refer to any health issues you had before the accident occurred. Insurance companies closely evaluate pre-existing conditions to determine whether your current injuries are new (ie: related to the accident about which you are making a claim or suing their insured for compensation) or and old injury that may have nothing to do which the case at issue. Alternatively, insurance companies like to argue that any new injury is just an "exacerbation" of a prior/pre-existing ailment or injury.

To illustrate, if you had a prior back injury from a work accident many years ago, and then you had another back injury in a car accident for which you are seeking compensation, the insurance company may try to argue that the new injury is nothing new and at most an exacerbated back injury from before. This enables them to make a lower offer to settle your case if they are successful in their argument.

At Carpey Law, we know how to overcome the problem with pre-existing injuries in the

context of the personal injury case. We know how to provide evidence of your physical condition both before the accident at issue, and after. Your medical history and your doctor's records are critical to overcome the insurance company's efforts to lower the value of your case. Keep in mind this is a very common occurrence in personal injury cases. Everyone has prior ailments or injuries. In other words, having a pre-existing condition or past injury that still inhibits you does not prevent you from getting compensation. Making sure your doctors explain this in their medical records and reports and clarify what is in fact related to the accident, is highly important.

It is valuable to remember that each insurance claim is unique, and the extent to which pre-existing conditions impact a case will vary. The key is to be as clear as possible when describing your medical history, so that your medical providers can properly document your injuries. We'll take it from there.

WE ARE COMMITTED

To providing exceptional legal services to each and every one of our clients.

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Stuart's TRIVIA GAME

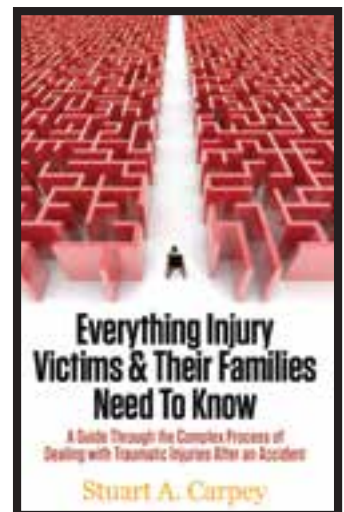
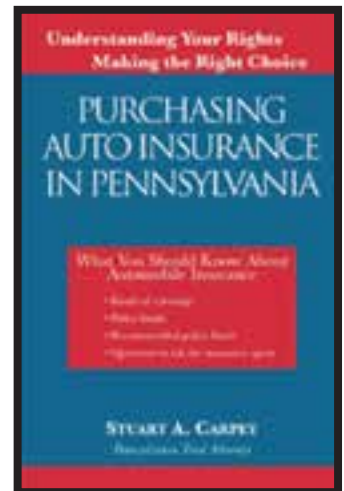
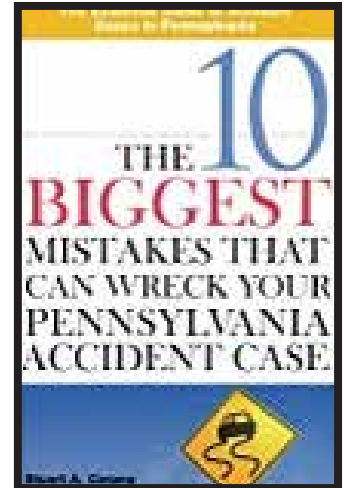
Question: In Pennsylvania, are you permitted to put the actual numbers down on papers that start the lawsuit identifying the amount of money you are looking for in your personal injury case?

Answer: No. In Pennsylvania, when a lawsuit is filed, the only amount of money that can be listed in the lawsuit papers is "\$50,000 or less" or "in excess of \$50,000." Those are the only choices. The first option places the case into the arbitration system in the county where suit is filed. The second option places the case into the jury pool system. Ultimately the amount plead has no bearing on how much money you may be compensated for your injuries. Generally if a lawyer thinks his client's case has a potential jury verdict value of \$50,000 or less, it is usually a good idea to plead that and have the case arbitrated, because the case goes to court relatively quickly. There are other benefits to going to arbitration as well. But not all cases belong in the arbitration system. On the other hand, a case that has a large jury verdict potentially belongs in the jury pool system. But the plaintiff can still only plead in the lawsuit papers "in excess of \$50,000." That does not mean the jury is limited to finding in that amount. Nor does that mean that the settlement value is only \$50,000. It is solely utilized by the court system to identify that case as a jury case. This is a question that is frequently asked by clients when they are requested to review the lawsuit papers that we intend on filing in court.

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Stuart and Maverick starting out their work day

CASE SPOTLIGHT

Our client was stopped, waiting to make a left turn when her vehicle was struck by an out-of-control vehicle driven by a young man. Our client was taken by ambulance to the local hospital where she underwent evaluation for back injuries and was treated for other injuries over time. Carpey Law investigated the improper conduct of the other driver and filed a lawsuit on behalf of our client in order to get her fairly compensated for her injuries, pain and suffering. The other driver's insurance company made an initial settlement offer of \$20,000. Before trial, we settled the case for policy limits of \$100,000.



Thank You

VETERANS

HONORING ALL WHO SERVED



LAURA CARPEY'S RECIPE OF THE MONTH

Korean Lettuce Wraps

These are the ingredients you'll need to make the savory and irresistible lettuce wrap filling. The recipe makes 6-8 wraps.



INGREDIENTS

- Beef: This lettuce wrap filling starts with a pound of lean ground beef. You can use ground chicken or turkey if you prefer.
- Onions, garlic, Bok choy, peppers, chopped onion and two cloves of garlic.
- Rice wine vinegar: One tablespoon.
- Pickled ginger: Pickled ginger takes the flavor up a notch.
- Water chestnuts: Add one can of drained and finely chopped water chestnuts.
- Sauces and oils: Use sesame oil to brown the meat and pan fry the vegetables. Hoisin and soy sauces lend savory flavor a dash of Asian chili pepper sauce for added heat.

INSTRUCTIONS

1. Clean and dry the lettuce leaves. Use Bibb lettuce or Romaine.
2. Make the filling
3. Spoon the beef mixture into lettuce leaves.

Enjoy!

Reminder About Our Firm's Communication Policy

About us: We perform very high quality legal work. We are highly competent and we have a highly competent support staff, but we are not perfect. We can make mistakes. We will correct a mistake if we find it or if you point it out.

It is our policy to return phone calls in the order they are received and based on the priority of the situation. If you leave a message, your call will be returned usually within 24 hours. Some clients feel that calling multiple times in a day will get their call answered faster, but that is not the case. Email is the quickest way to get a response from anyone in the office.

We work by appointment only. Without an appointment, it is unlikely Mr. Carpey would be able to meet with you.

Please utilize our support staff to answer your questions and to give you status reports. Our legal assistants and paralegals are very experienced and will often be able to respond to your requests.



CARPEY LAW

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THE CARPEY CHRONICLE

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Maverick and Gigi Carpey trying to scare trick-or-treaters by popping out of pumpkins

Call me with any legal questions about injuries from any accident or medical care.

I promise to give you a straight forward answer.

That's my guarantee.
610.834.6030

Carpey Law:

DEVELOPING LIFELONG CLIENT RELATIONSHIPS

THANK YOU FOR YOUR...

LAST MONTH, OUR CLIENT, **DAN**, REFERRED US HIS FRIEND WHO HAD RECENTLY BEEN INVOLVED IN A CAR ACCIDENT. WHEN LARRY FOUND OUT HIS FRIEND WAS INJURED, HE TOLD HIM NOT TO DO ANYTHING UNTIL HE TALKS TO HIS LAWYER, STUART CARPEY. THE BEST COMPLIMENT WE CAN RECEIVE IS WHEN A CURRENT OR PAST CLIENT REFERS US THEIR FRIENDS AND FAMILY MEMBERS BECAUSE THEY TRUST THAT CARPEY LAW WILL HANDLE THEIR CASE WITH THE UTMOST CARE AND ATTENTION.



THANK YOU, LARRY,
FOR TRUSTING US
TO TAKE CARE OF
YOUR FRIEND.

