

BEHIND ENEMY LINES

**HOW WE BEAT INSURANCE COMPANIES
AT THEIR OWN GAME**

A FORMER INSURANCE DEFENSE
ATTORNEY REVEALS HOW HER
FIRM USES INSIDER KNOWLEDGE
TO WIN MAJOR CASES FOR
SERIOUSLY INJURED CLIENTS

BY MARJORIE HEINRICH



There are secrets insurance companies don't want you to know.

Insurance companies will do almost anything to win their case against you, no matter how deserving you may be.

Regardless of your injury, or how much you may be suffering, their objective is the same: keep payment to you to a minimum.

By keeping payments small, insurance companies maximize profit. A primary way they accomplish this profit objective is by hiring elite teams of lawyers to negotiate and litigate on their behalf. I was one of those lawyers.

For over 20 years, I mastered playing the game. I was so successful that in 2007, I was awarded Defense Attorney of the Year by The San Francisco Trial Lawyers' Association.

Soon after winning this coveted award, I sat as a juror on a murder trial. I gained a new appreciation for the plight of those who have been harmed. I knew I had to make a change.

Now, our firm serves seriously injured plaintiffs who deserve justice and compensation.

What I learned by working for insurance companies was like attending a training camp "Behind Enemy Lines." Through this experience, I learned the strategies and tricks that insurance companies use to beat their opponents and keep your settlement small.

I want to share the insider intelligence I have learned with you: the top strategies that insurance companies don't want you to know about.

Heinrich Law uses this insider intelligence every day to beat insurance companies at their own game.

If you have been seriously injured, we can use it to help you.



Secret #1

You're just a number to an insurance company.

Their goal is to keep your number small.

Insurance companies assign a dollar value to your case. Think of it as a maximum budget.

The goal of the insurance company and their attorneys is to keep your settlement, award or verdict as small as possible. The difference between what an insurance company can pay you, and the amount they actually pay you, goes straight to the bottom line.

Your accident has made a profound impact on your life and has caused enormous pain and suffering. You may have debilitating pain, be unable to work or engage in activities you enjoy, or you may have lost a loved one in a fatal accident. It doesn't matter to an insurance company.

The claims adjusters and attorneys have seen it all before. Typically, they have seen hundreds, or thousands, of cases just like yours. Their attorneys know how much they should pay you for the type of injury and damage you have suffered. But they will never tell you what they know.

What should you do:

Learn the real value of your case

You need an expert on your side, fighting for you just as hard as those insurance company lawyers fight against you.

Here's what we believe: to establish the value of your case, we first have to learn the value of your life. By getting to know every aspect of your life – your home life, your loved ones, your friends, your work, your community – we build a strategy to win your case based on the legitimate harm you have suffered.

Just like a home appraiser understands how every element of a house contributes to its value, we use a similar process to know how much your case is worth.

Once we establish the strategy for winning your case, we present it powerfully so that our opponents know from the outset how we will win, and why they will not get away with taking advantage of you.

We make it clear to our opponents that we are willing to do what it takes to bring your case across the finish line and to win the full value of what your case is really worth. We don't settle for less.



Secret #2

Insurance companies spend big to win.

Insurance companies have virtually unlimited resources. They are willing to invest those resources to beat you.

When a country goes to war, they first invest in building their army, then they pay for the battle itself. It's the same for insurance companies.

Insurance companies hire elite teams of lawyers and train them extensively

Lawyers representing insurance companies receive the best training available.

My training included negotiation, lie detection and the many skills required to become a master litigator: jury selection, cross examination, opening statements, closing arguments and everything in between. Most importantly, I learned how to win.

Insurance companies spend what it takes to win trials

Serious personal injury trials are very expensive. Teams of well-compensated lawyers examine and argue every aspect of a case. High-caliber expert witnesses add enormously to the cost of negotiating and litigating a case. Insurance companies have the resources to fight these battles: they carry an open check book.

They usually fight every fight, unless they encounter an opponent who they believe will win.

What should you do:

Hire a personal injury law firm that has beaten big insurance many times.

I built Heinrich Law to battle big insurance companies and beat them at their own game.

We have the track record, expertise and financial resources to consistently fight and win big against insurance companies in complex, high-value personal injury cases.

For 20 years, I was trained "behind enemy lines" at big insurance companies. Most personal injury lawyers don't have this quality of training. Now I use this insight to beat insurance companies and win for our clients.



Secret #3

Insurance companies try to trap you into making mistakes.

They want you to say and do things that make your case look weak.

Insurance representatives will attempt to record a statement from you and lead you to say things that go against your own interests. These recorded statements are admissible at trial. Know this: you do not have to make a statement.

If you are not fully prepared when you give a statement, you may make your case look less serious than it really is, causing you to get a smaller settlement.

Common mistakes injured people make include:

- Listing only what you believe are your most important or painful symptoms, or those that required major medical intervention like a surgery.
- Missing an important medical treatment or an important aspect of your recovery, like physical therapy.
- Going back to work before it is advised or engaging in an activity, like going on vacation, that might signify that your injury is not severe.

What should you do:

Don't fall into the trap. Hire an expert firm. Follow their advice.

Making a mistake before you are represented can reduce your recovery by thousands, or even millions, of dollars.

Please don't attempt to do battle on your own. Engage a top personal injury attorney with a track record of winning big cases as quickly as possible.

We will advise you on exactly what to do and what to say and present your case in its best light.

Every day, insurance companies make money by limiting payments to deserving people. Don't let it happen to you.



Find an expert that you trust to fight for you

If you or a loved one has been seriously injured, or a loved one has been wrongfully killed, and someone else is at fault, you need an experienced firm that knows how to win against insurance companies and has the track record to prove it.

Don't face a tough legal battle without the best representation on your side.

At Heinrich Law, we are here to fight – and win – for you.

**Please contact us
for a complimentary consultation to discuss your case.**



Marjorie Heinrich

(510) 570-1608

info@HeinrichLaw.net

