



Iowans hurt at work are beginning to realize that the insurance company is not there to help them with their claim and that they need someone working for them. Iowa Workers' Compensation Attorneys

Corey Walker and Erik Bair reveal what you should know to protect your rights if you are hurt at work. They have written this book because they have seen too many injured workers fail to follow the right steps resulting in them losing thousands of dollars. Corey and Erik have been representing individuals against insurance companies and big corporations together for more than 25 years. They help Level the Field Between Injured Iowans and Insurance Companies.TM

NO COST SUBSCRIPTION INSIDE

As an Added Bonus You Will Find Inside Your Opportunity to Receive "The Iowa Legal Insider" Monthly Newsletter, Which is an Insider's Look at Iowa's Laws, Including *Exposing Legal Landmines* Before They Hurt You or Your Family at No Cost.



LCCN# 2007923165

Iowa Workers' Compensation An Insider's Guide to Work Injuries

7 Deadly Mistakes To Avoid If You Are Hurt At Work and How to Avoid Them



Including

- The Iowa Injured Workers' Bill of Rights
- 5 Things to Know Before Talking to the Insurance Company or Hiring an Attorney
- What You Must Do to Preserve Your Claim
- 7 Myths About Iowa Work Injuries
- Are You Allowed to Choose Your Own Doctor?
- When Does a Lawyer Deserve a Fee?
- Can You Be Fired After a Work Injury?

Includes a Special Report on Contingent Fees:
(Why our Injured Iowans First Fee ScheduleTM may be right for you)

**Iowa Workers' Compensation Attorneys
Corey J. L. Walker & Erik D. Bair**

Iowa Workers' Compensation An Insider's Guide to Work Injuries

**7 Deadly Mistakes To Avoid If You
Are Hurt At Work**

and

Injured Iowans First Fee Schedule™
(Why our Injured Iowans First Fee Schedule™
may be right for you)

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www.IowaWorkInjury.com

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If you or a loved one have recently been injured at work, you are probably confused or worried about what steps to take next:

- ▶ Will I be paid for the time I'm losing from work?
- ▶ Is the weekly amount that I am being paid correct?
- ▶ Will my future medical bills to treat my injuries be paid?
- ▶ What if I don't make a full recovery and cannot return to my former work?
- ▶ What will the insurance company offer me for my work injury?
- ▶ How will I know if the insurance company's settlement offer is fair for my injuries?
- ▶ How can I find an attorney to represent me who specializes in work injury cases?
- ▶ How can I avoid hiring an attorney who is not experienced in work injury cases?

If you or someone you care about has any of these concerns, then please keep reading this book.

**“DISCOVER WHAT INSURANCE COMPANIES
DON'T WANT YOU TO KNOW ABOUT YOUR
WORK INJURY CLAIM!”**

We Are Not Allowed to Give Legal Advice In this Book!

We know the arguments the insurance company will make—and so should you—even before you file your claim. When you were injured you began a climb up a mountain to regain your respect and financial freedom. The insurance industry spends hundreds of millions of dollars each year hiring doctors to fight against you and other injured workers. We will be in this fight together. However, we are not allowed to give you legal advice in this book. We will offer you suggestions and identify potential mistakes, but please do not construe anything in this book as legal advice because it is not.

(WARNING: THIS BOOK CONTAINS GENERAL STATEMENTS AND IS NOT INTENDED AS LEGAL ADVICE OR LEGAL OPINIONS. THIS BOOK DOES NOT CREATE AN ATTORNEY-CLIENT RELATIONSHIP. DO NOT ACT OR RELY UPON THE INFORMATION IN THIS BOOK WITHOUT SEEKING THE ADVICE OF AN ATTORNEY BECAUSE CHANGES IN THE LAW OCCUR FREQUENTLY, AND YOU SHOULD CONSULT WITH AN ATTORNEY WITH RESPECT TO YOUR PARTICULAR CASE.)

Note: If you are already represented by an attorney, this book may raise questions for you. We have had many clients hire us after firing their attorney who did not return phone calls, did not explain the process, were not experienced in handling injury cases, etc. You can still use this book to increase your knowledge, but we won't take your case if you are currently represented by an attorney!

Who Wrote This Book

- and -

“Why Should I Listen?”



First of all, we want to thank you for requesting this book. We have written this book so that injured workers have the inside information they need before hiring an attorney or dealing with the

insurance company in the battle for just compensation. As we will discuss later in this book, you do not need to hire an attorney in every case. However, you should have the inside information contained in this book before an insurance adjustor pressures you to settle.

At age 14, Corey (pictured on the left) began working for his grandfather in the concrete construction business during the summer school break. The work was hard, hot, and long, but provided him with framework for his character. His grandfather always told him to get a good education so he did not have to do hard labor for the rest of his life. Corey graduated from Newton High School in 1990 and played on the 1988 state 4A runner-up football team. After he graduated from high school, his mother purchased an appliance store and he began working on weekends and during the summer delivering refrigerators, washers, dryers and other heavy equipment. He would also help his

grandfather when he needed extra help on job sites. He attended Central College in Pella where he graduated in 1994 and then went on to Drake Law School. After his first year of law school in 1995, he began working at Walker & Billingsley (now known as Walker, Billingsley & Bair).

Erik grew-up on the east side of Des Moines and graduated from East High School in 1993 followed by Iowa State in 1998. While in high school he worked at Hy-Vee and during college he was a laborer with the City of Des Moines in the summer and worked at Mary Greeley Hospital during the school year. He attended Drake Law School where he graduated in 2001.

Corey and Erik have experienced firsthand what it is to put in a hard day of work. They have also seen the lives of coworkers changed by work injuries. Their years of working hard physical labor allow them to better understand their clients, many of whom have been injured working physically demanding jobs. They are here to give a helping hand to injured workers and help them get back on their feet after a work injury.

Together, Corey and Erik have been representing individuals against insurance companies and big corporations together for more than 25 years. They practice primarily in workers' compensation and personal injury so more than 90% of their practice involves accidents, personal injury and workers' compensation cases. With hard work and personal attention they help **Level the Field** Between **Injured Iowans** and Insurance Companies.TM

- Experience- Represented More than 1,000 Iowans Injured in Work Injuries, Car Accidents, and Other Personal Injury Accidents
- Active Trial Practice- More Than 350 Trials Handling Many Workers' Compensation Cases Throughout the Appeals Process
- Corey has an www.Avvo.com Attorney Rating of "Superb"- 10 out of 10
- Corey has been Named "Top 100 Trial Lawyer" by The National Trial Lawyers
- Corey has been Featured by USA Today, Des Moines Register, Chicago Tribune, KCCI TV, WOI TV, ABC News Radio and Other Media
- Corey is a Recognized Lecturer on "Legal Education" for Lawyers
- Members of the Iowa and American Associations for Justice- Corey has been a Board of Governor with IAJ since 2001
- Active in Drafting and Lobbying for Legislation to Help Injured Iowans
- Corey is a Member of WILG- Workplace Injury Litigation Group
- Corey was Raised in Newton, Iowa, Graduated from Central College and Drake Law School
- Corey has been married to wife Beth since 1998 with 2 Children, Son and Daughter
- Erik was Born and Raised in Des Moines, Graduated from East High School, Iowa State and Drake Law School
- Erik has Been Married to Jessica since 2003 and has Two Daughters

Our law firm has 8 attorneys and represents individuals throughout Iowa in workers' compensation, car accident and other personal injury matters. To better serve our clients we have offices located in Ankeny, Des Moines, Marshalltown and Newton along with by appointment only locations throughout Iowa.

We realize that your work injury may be the most important event going on in your life right now. Your case will be personally handled by one of our attorneys – not a paralegal. We have represented hundreds of Iowans hurt at work and have also represented many families of deceased loved ones killed at work. While each case is different, and past results cannot be used to predict future success, we can tell you that we have been privileged to help our clients and their families recover millions of dollars in settlements and verdicts for their work injuries.

Corey has been featured in news reports on these local and national news sources:



Corey has been recognized by the following organizations:



Why Did We Write This Free Book? (Insurance Companies and Lawyers!)

We have heard too many **horror stories** about **insurance companies** taking advantage of people before they have a chance to talk to an attorney. For years one major insurance company encouraged Injured Iowans to not hire an attorney and tried to settle their case early on. Once a case is settled with the insurance company either in writing or on the phone, most likely you will be bound by the terms of the agreement. We wrote this book so that Iowans injured at work have the inside information they need before hiring an attorney or dealing with the insurance company in the battle for just compensation. As we will discuss later in this book, you do not need to hire an attorney in every case. However, you should have the inside information and know the insurance company's tactics which are contained in this book before an insurance adjustor pressures you to settle.

We also wrote this book because our rules of ethics encourage us to educate the public. The preamble to Rule 32 provides:

As a public citizen, a lawyer should seek improvement of the law, access to the legal system, the administration of justice, and the quality of service rendered by the legal profession. As a member of a learned profession, a lawyer should cultivate knowledge of the law beyond its use for clients, employ that knowledge in reform of the law, and work to strengthen legal education. In addition, a lawyer should further the public's understanding of and confidence in the rule of law and the justice system because legal institutions in a constitutional democracy depend on popular participation and support to maintain their authority.

Frankly, this method of talking to you also saves us time. We have packed a ton of information into this book, and it saves us the hours of time that it would take each day just to talk to all of the new potential clients who call. We cannot and will not accept every case and each year we turn down many cases that simply do not meet our case selection criteria. So, rather than cut you short on the phone, writing this book gives us a chance to tell you what you need to know so that you can make an informed decision about what steps to take with your case. Even if we do not accept your case, we would like you to be educated about the process so that you don't become an insurance company victim.

Most attorneys require you to make an appointment in which you would get some of the information that we have provided here. We believe that you should be able to have this information right now, and without any pressure. The hiring of an attorney to represent you is a very important step that should not be taken lightly.

We are also sick and tired of lawyers with a reputation for handling hundreds of cases at a time who have no intention of taking your case to trial, and this book should help you to identify those lawyers before you hire one.

Fewer Cases— Which Allows Us to Spend More Time For You

We are not your average Iowa law firm. We are “different.” We have the legal know how combined with personal service and attention to details to **Level the Field** Between **Injured Iowans** and Insurance Companies.TM

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, and we do not need to.

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

Together, for more than 25 years we have represented injured workers throughout the state of Iowa and beyond. Most of the cases are referred to us by former clients and by other attorneys. If we accept your case and you are not

local to us, we will come to you.

Communication- We take pride in having a personal relationship with our clients and communication is a key part of this. Rest assured that we will explain the legal process to you, answer all of your questions and keep you informed about your case including sending you copies of letters. Also, unless our time is being devoted to a trial, we will return your phone calls and respond to your emails within 24 hours during the workweek.

Sometimes the best advice you can get when you are thinking about a workers' compensation petition for arbitration (which is similar to filing a lawsuit in a civil case) is that you do not have a claim that can be won. If that is true, we will tell you. We'll also tell you when we think you are better off handling 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 our personal attention. We will aggressively represent you, keep you up to date on what is happening in your case, and give you our advice as to whether you should settle your case or whether we should go to trial.

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

***Dedicated to Leveling the Field Between
Injured Iowans and Insurance CompaniesTM
by Fighting for Justice and RespectTM***

Fewer Cases - More Time For You

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7 MYTHS ABOUT IOWA WORK INJURIES- WORKERS' COMPENSATION CASES

- The insurance adjustor is there to help you with your work injury case.
- If you are reasonable with the insurance company, then they will be reasonable with you.
- If you have a medical case manager assigned to your case you have to let them in the examination room during your exam.
- All attorneys who advertise that they handle workers' compensation cases have the same skills, education, tools and experience to handle your case.
- All attorneys charge the same fees in work injury cases.
- All attorneys are personally involved in the cases they handle.
- The workers' compensation system is so simple and easy to understand that injured workers should represent themselves.

What is a Workers' Compensation Case?

Let's start at the very beginning: Just what is a workers' compensation case? Attorneys say that they do "work injuries" or "workers' compensation cases" and yet what does this mean? A workers' compensation case is any type of claim where a person has been injured or killed while on the job. The legal requirement is that the work injury arose out of and in the course of employment. There are 3 basic types of workers' compensation benefits available:

1. Medical Benefits- Lifetime medical benefits for medical treatment, including doctors' appointments, prescriptions and mileage expenses related to your work injury.

2. Healing Period/Temporary Disability (TTD/TPD) Benefits- These are the weekly payments made to an injured worker while they are healing from their work injury and are not able to return to their job, are only able to work a limited number of hours or are not making as much as they were before the work injury work.

3. Permanent Benefits- At some point the doctors will say that you have healed as much as possible which is also known as maximum medical improvement (MMI). At that point, your benefits change from temporary to permanent. If your medical condition heals and you are left with no permanent problems, then you probably do not have a claim for permanent disability benefits. If you have a permanent impairment rating and/or permanent restrictions, then you are likely owed permanent disability benefits. You need an attorney who understands the specialized workers' compensation laws.

What Must be Proven to Win a Work Injury Case?

The law does not require that a person is compensated for every work injury. You must prove that you were on the job working when you were injured. However, please keep in mind that there are special exceptions like falling in the employer's parking lot which are also considered a work injury, horseplay which is not considered a work injury, etc.

What if I Previously Sustained an Injury and I am Injured Again? Aggravations

Under Iowa Law, you need only prove that a work injury caused a material and substantial aggravation of a preexisting condition for it to be considered a work injury. That means just because you have had a prior injury to the same body part, you may still be entitled to benefits.

Also, if you previously sustained a scheduled member injury (arm, leg, etc.), whether or not it was work related, and then you sustain another scheduled member injury then you may be entitled to additional benefits under the Iowa Second Injury Fund. If you qualify for 2nd Injury Fund benefits then the extent of your permanent disability benefits will be based upon the factors used when determining industrial disability just like a back, shoulder, neck or brain injury.

What if I Was Hurt in Iowa, but my Employer is From Another State?

Generally, the Iowa Workers' compensation system has jurisdiction over all injuries which occur within the state of Iowa subject to a few exceptions. Iowa Code § 85.3 and 85.72.

What if I Was Hurt Outside The State of Iowa?

Depending on the language of your employment contract, where you were hired, time spent in Iowa or other factors, you may still have an Iowa Workers' compensation claim. For example, it is common for Iowa trucking companies to put language in their contracts stating that if you are hurt at work, you agree that you will have an Iowa Workers' compensation claim. It is not necessarily a bad thing to have an Iowa case because compared to other states, Iowa has some of the best benefits available.

Can I Sue My Employer For Pain and Suffering?

No, generally you are not allowed to sue your employer for pain and suffering. When the Iowa Workers' Compensation statute was passed in 1913, there was a trade-off made between employers and employees. While an employee does not have to prove fault or negligence like they would in a car accident case for instance, the trade-off is that the employee is not allowed to recover pain and suffering damages. Under what is known as the "exclusive remedy doctrine", an employee generally only has a workers' compensation claim against his or her employer

for work injuries. There are exceptions to this rule such as what is known as “gross negligence” and you should consult an attorney to find-out if your case meets one of the exceptions.

What if I Work for the U.S. Government or U.S. Postal Service?

Then you do not have an Iowa Workers' Compensation case, but rather a claim under FECA- Federal Employees Compensation Act. We do not handle FECA cases, but you can go to www.FecaAttorney.com for more information including an attorney who does practice FECA law.

Do You Really Need An Attorney To Settle Your Case?

You definitely do not need an attorney for every work injury case. For example, our office will only accept your case if your injuries are permanent. If your injuries are not permanent and your claim has been denied, then you may be owed some benefits, but handling smaller cases would take time away from the more significant cases that we handle. Iowans who have sustained serious work injuries are beginning to realize that the insurance company for their employer is not there to help them and that they should consider having someone on their side.

What if the Your Employer Does not Have Insurance?

If at the time of your injury your employer does not have insurance and is not a registered self-insured employer then you have the option of either filing a workers' compensation case or filing a civil suit for damages. However, please keep in mind that obtaining a judgment against your employer is only half the battle because you have to collect upon the judgment. While Iowa law requires that every employer must have workers' compensation coverage or be an approved self-insurer, a significant number of employers ignore the law, and injured workers pay the price.

What Are the Benefits of Hiring an Attorney?

- You will have someone on your side fighting for you, protecting your rights and explaining how the legal system works.
- Relieve your stress of dealing with the insurance company. Also, our experience in dealing with insurance companies will help ensure that you receive the full value of your case.
- Take away the pressure of collection agencies and medical providers calling about your medical bills as they will be directed to contact us.
- Someone who can give you an idea about what your case is worth
- Trial Experience. If your case is not able to be settled you will have a trial attorney working hard to achieve the best possible result.

When Should You Hire an Attorney?

· Serious Injuries- If you have sustained serious personal injuries requiring surgery or other significant medical treatment. Before you make a potential mistake in your case you should have a qualified attorney on your side to help you through the process. (Hint: There are many issues involving unemployment law. For example, if you are fired and have been hurt at work there is a right and wrong time to apply for

unemployment benefits. You need an attorney that can also help you through the unemployment process because it can have a significant impact upon your work injury claim). The earlier you hire a qualified attorney to help you, the less likely that you will make a mistake that could cost you thousands of dollars. Keep in mind that if you are currently receiving weekly benefits, the attorney you hire should **not** take any percentage of your current benefits and most will not require you to pay a retainer or any up-front fees.

· Permanent Injury- If it did not appear that your injuries were serious at first, but after you are done with treatment you receive a permanent impairment rating and/or permanent restrictions or if you still have ongoing pain or limitations then you should talk to a qualified work injury attorney to find out if you should receive industrial disability or Second Injury Fund benefits.

· Denied claim- If your work injury claim has been denied by the insurance company or your employer then you will need an attorney if you want to pursue the matter further.

How Do I Find a Qualified Work Injury Attorney?

Choosing an attorney to represent you is a very important task, but can be quite confusing given the numerous choices. Your decision should not be made on the basis of advertising alone. The Yellow Pages are filled with attorney advertisements that all basically say the same thing. You should not hire an attorney solely based upon their Yellow Page ad or a commercial that they run. You

should not even hire us until you are convinced that we are the right attorneys for your case.

How Do You Choose a Qualified Work Injury Attorney?

How do you find out which attorney is the best for your case? We believe that there are certain questions you should ask that will lead you to the best attorney for your case no matter what type of claim that you have. It will involve you spending some time and reading some materials, but choosing the right attorney is an important decision. Workers' compensation cases are far too specialized for someone who does not regularly practice in these areas. Too often, we have looked at cases that inexperienced attorneys handled. The insurance companies keep track of and know which attorneys actually go to court and try cases and those who just settle. The insurance companies use this information to evaluate their risk. One of the first questions many insurance adjusters will ask when presented with a serious case is: Who represents the injured worker? **If this is important to the insurance company, should it not also be important to you?** If you are represented by an attorney who does not have extensive experience going to court and trying serious injury cases or who "handles" a lot of work injury cases but settles them all, then your case may be at risk.

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 may know someone who does specializes in the area of law that you need. If you don't know anyone at all, then you can use the Internet and Yellow Pages to find names and information.
2. However, make sure to ask each attorney if they have information just like this book and/or a web site so that you can find out more about qualifications, experience, and method of handling a case before you walk in the door.
3. The Yellow Pages can be a good source of names. However, you need to understand three things: First, not everyone advertises in the Yellow Pages. Many of our cases come from referrals from other attorneys and from satisfied clients. Second, be careful about the ads from a single attorney who touts too many different specialties (for example family law, criminal law, personal injury, workers' compensation), no one can do everything well. Third, be careful because this advertising typically attracts a lot of cases, including the small cases that we do not accept. 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.
4. The Iowa State Bar Association does have an attorney referral service. However, please understand that attorneys 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.

5. Be careful about any attorney who rushes you to sign a contingent fee agreement. A contingent fee is not the right fee for every type of personal injury case. We know of cases in which attorneys have taken large fees on cases in which they did very little to deserve the fee. In fact, some attorneys have lost their license to practice law for engaging in these practices. Also, beware of an attorney who immediately wants to send you to one of his or her doctors.

6. 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. We recently came across a tragic story involving an out-of-state attorney who evaluated an Iowa car accident case. This attorney kept the file for almost two years and gave it back to the client just one week prior to the expiration of the statute of limitations. The problem was that the attorney told the client that he had another year to file the case, but this was based on the statute of limitations in his own state. The client was then prohibited from pursuing his case in Iowa.

7. 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 actually trying cases** — ask the attorney how many cases they have actually tried before the Iowa Workers' Compensation Commissioner. What is their track record? Have they achieved any significant results, verdicts or

settlements? Does the attorney have a list of verdicts and settlements available that you can look at? Don't accept the "All my cases are confidential" line! The greater number of cases actually tried with substantial verdicts and settlements achieved, the more likely the insurance companies will respect the attorney. Past results are not a guarantee of the future, but past results do demonstrate some level of experience and success. Also, what do their past clients have to say?

- **Practices Primarily In Workers' Compensation**– does the attorney complete the necessary CLE- Continuing Legal Education hours (15 hours per year for each practice area) and spend at least 40% of their time practicing Workers' Compensation Law in order to certify with the Iowa State Bar Association that he/she practices primarily in Workers' Compensation Law?

- **Respect in the legal community**- does the attorney teach other attorneys in Continuing Legal Education courses?

- **Membership and role in Justice Associations**- in your area, you can certainly find lawyers who are members of the Iowa Association for Justice and the American Association for Justice, formerly known as the Association of Trial Lawyers of America (ATLA). All of these organizations provide extensive education and networking for trial lawyers. Also, being actively involved, such as being on the board of an association shows the attorney's dedication to helping Injured Iowans.

- **Publications-** has the attorney written anything that has been accepted for publication? This is another sign of respect that the legal community has for his or her skills and experience.
- **Client Satisfaction-** Ask the attorney to show you what their past clients have to say about their legal services.
- **Attorney Rating-** Does the attorney have a rating of "superb" on the attorney rating site www.Avvo.com? This rating involves a combination of what the attorney has written; education; experience; what other attorneys and clients have said about the attorney; and various other factors.

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

1. How will your attorney keep you informed about the progress of the case? In our practice, we usually send a copy of every letter and pleading in the case to the client. We also take time to explain the "pace" of the case and in what time frames the client can expect activity to take place. Our clients are invited to call or email us at anytime. If we are not available, then we will usually call or email you within 24 hours, unless our time is being devoted to a trial. Also, our assistants can schedule a "telephone appointment." Finally, you are invited to make an appointment to come in at a time that is convenient to you.

2. Find out who will actually be working on your case. Make sure that you and your attorney understand who your case will be assigned to. There are a lot of things that go on in a case that do not require an experienced trial attorney's attention. On the other hand, if you are hiring an attorney because of his or her trial skills, make sure that that person is going to be trying your case for you.

If you decide that we are not the firm for you, we recommend that you contact one or more of the following attorneys listed in alphabetical order:

Harry Dahl- (515) 224-1070

Tom Drew- (515) 323-5640

Steve Jayne- (515) 255-2945

Erik Luthens- (515) 222-1697

Martin Ozga- (515) 226-2117

R. Saffin Parrish-Sams- (515) 222-3133

Mark Soldat- (515) 222-3133

TIME MAY BE RUNNING OUT!!!

The law imposes rigid time deadlines in which to provide notice and file a petition in your case. These ***time limitations*** can be as short as **90 days** from the date of the incident to provide notice to your employer. The failure to act timely to protect yourself can completely eliminate your right to recover!

Notice of Injury- Under Iowa Law the injured worker has only 90 days from when he/she knew or should have known that they sustained a work related injury to provide notice to their employer.

Time to File Claim- Generally, the employee only has 2 years from the date of injury to file a petition with the Iowa Workers' Compensation Commission. However, if the employee has been paid workers' compensation weekly benefits then the time may be extended up to 3 years from the date of the last payment. However, we always recommend that an attorney review your case well within the 2 year time frame because the risk is too great to take a chance. For example, sometimes an employee has actually not received workers' compensation benefits, but rather has been paid wages, short-term disability or other benefits that do not qualify for the 3 year extension. Note: the payment of medical expenses alone does not qualify.

(WARNING: THESE ARE GENERAL STATEMENTS AND NOT INTENDED AS LEGAL ADVICE. THERE ARE MANY EXCEPTIONS AND YOU SHOULD CONSULT AN ATTORNEY CONCERNING YOUR PARTICULAR CLAIM AND THE APPLICABLE STATUTE OF LIMITATIONS AND ANY AVAILABLE EXCEPTIONS SUCH AS IF THE INJURED PERSON IS A MINOR. ALSO, THE FILING OF A CLAIM OR SUIT SOLELY TO COERCE A SETTLEMENT OR TO HARASS ANOTHER COULD BE ILLEGAL AND COULD RENDER THE PERSON SO FILING LIABLE FOR MALICIOUS PROSECUTION OR ABUSE OF PROCESS).

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THE INJURED WORKERS' **BILL OF RIGHTS**

Iowa Law has recognized the needs of its injured workers since 1913. The law requires every employer to obtain workers' compensation insurance (or for the employer to register with the State of Iowa as being self-insured) to cover their workers. Even the best employer, however, is not likely to tell you all you need to know. If you are injured in a work accident or suffer from an occupational disease caused by your work, then Iowa law says that you have the following rights:

(WARNING: THESE ARE GENERAL STATEMENTS AND NOT INTENDED AS LEGAL ADVICE. CHANGES IN THE LAW OCCUR FREQUENTLY. YOU SHOULD CONSULT WITH AN ATTORNEY CONCERNING YOUR PARTICULAR CASE.)

1. Lifelong Medical Care: Your employer and/or their insurance company are responsible for paying for all medical care necessary to treat your work related injury. This includes all forms of care and treatment, whether hospital, medical, therapy, nursing, diagnostic testing, surgery, physical rehabilitation or pain management. However, generally your employer and/or their insurance company get to choose your medical providers. The right to medical care and treatment may continue for the rest of your life for conditions related to your work injury or occupational disease.

2. Right to Medical Treatment: You always have the right to seek medical care from any medical provider that you choose. However, please keep in mind that your employer and/or their insurance carrier will generally only pay for medical care that they have authorized or approved. Also,

if you have health insurance they may reject the claim as being a work related condition.

3. Payment of Medical Care Including Mileage:

- **Medical Expenses:** Generally, your employer and/or their insurance company has to provide you with medical care and treatment. This includes them paying for all treatment that they offer to you. However, there are some circumstances when they can be held responsible for paying medical expenses that you incur with medical providers not approved by them. For example, if your work injury claim has been denied, they lose control over your medical treatment. If your injury is later determined to be work related, they would be responsible for the costs. There are other limited circumstances when you can seek medical care with a provider who is not approved and they will be required to pay for it.
- **Mileage Expenses:** You are entitled to be reimbursed at the following rates for all mileage you incur going to and from doctors' appointments, physical therapy visits, etc. for travel during the time periods listed:
 - \$.50 per mile- July 1, 2010 to June 30, 2011
 - \$.555 per mile- July 1, 2011 to June 30, 2012

4. Right to Refuse Medical Care: You have the right to refuse any medical procedures or care that you do not want. For example, if the company doctor recommends surgery you do not have to proceed with surgery. However, please keep in mind that not proceeding with surgery may have an impact upon your case.

5. Weekly Check While You Recover And Cannot Work:

While you are healing and unable to work, you will receive weekly checks to replace your usual earnings. This applies both if you are completely unable to work (known as TTD- temporary total disability benefits) or if you return to work, but are working less than 40 hours per week (known as TPD- temporary partial disability benefits). The amount of your weekly payment is called your “rate” which is discussed below.

- **Rate:** The amount of your weekly payments, also known as your “weekly benefits”, is based upon your average earnings prior to the work injury, known as your AWW- Average Weekly Wage. If you are paid on an hourly basis, generally your rate will be based upon your average wages for a 13 week period prior to your work injury, excluding short weeks (weeks in which you should have, but did not work a full 40 hours for a reason like illness, etc). Your weekly rate is based upon your marital status, your number of exemptions, and your AWW- Average Weekly Wage multiplied times 80% of your spendable weekly earnings. For a link to the chart where you can look up your rate based upon AWW, etc. go to www.IowaWorkInjuryRate.com.

There is no minimum rate for TTD- Temporary Total Disability benefits or TPD- Temporary Total Disability benefits. TTD benefits are paid at your weekly rate while TPD is calculated based upon the amount of your AWW- Average Weekly Wages minus what you are making while working either a different job for less money or less hours X 2/3. For example, if you were making \$600 per week before you were injured and the doctor has released you to work 4 hours per day at your normal hourly rate of \$15 per hour then you would be making \$300 per week. $\$600 - \$300 = \$300 \times 2/3 =$

\$200 in TPD benefits in addition to the wages you make while working 4 hours per day.

PPD- There is both a minimum and a maximum average weekly wage for permanent disability benefits based upon the statewide average weekly wage. These amounts change each year and for work injuries which occurred from July 1, 2008 until June 30, 2009, the minimum- AWW- Average Weekly Wage is \$239 and the maximum is \$1,257. If your work injury occurred before or after this time frame you can find a link at www.IowaWorkforce.org/wc/publications.html.

Your rate is very important because it determines how much compensation you receive. For example, if you are owed 100 weeks of benefits and your rate is \$252 then your total compensation is \$25,200. However, if you are owed 100 weeks of benefits and your rate is \$575 your total compensation is \$57,500. Our experience is that in about **50% of our cases**, the employer/insurance company has **underpaid the employee** by using a lower weekly rate **than what is owed**. That is why in every case we verify that you have been paid the proper rate as it can make thousands of dollars of difference. Note: Permanent benefits are paid weekly, but some benefits may have accrued such that they owe you a lump-sum, plus interest.

Time Missed from Work to Attend Appointments- If you are required to miss work to attend doctors' appointments, physical therapy or other medical appointments then you are to be reimbursed for the time you miss from work. Iowa Code § 85.27(7) provides that when an employee attends medical appointments he/she "shall be paid an amount equivalent to the wages lost at the employee's regular rate of pay for the time

the employee is required to leave work. For purposes of this subsection, "day of incapacity to work" means eight hours of accumulated absence from work due to incapacity to work or due to the receipt of services pursuant to this section. The employer shall make the payments under this subsection as wages to the employee after making such deductions from the amount as legally required or customarily made by the employer from wages. Payments made under this subsection shall be required to be reimbursed pursuant to any insurance policy covering workers' compensation."

6. Money for Permanent Disability: If your work injury or occupational disease causes a permanent disability also known as a permanent impairment rating or functional impairment rating, then you are entitled to money for the resulting disability. The amount of the benefits is based upon the body part(s) involved, the nature and extent of your disability and the amount of your average weekly earnings prior to your work injury.

Examples of Unscheduled Member Injuries:

Shoulder- Percentage based upon 500 weeks of available benefits. For example an 8% body as a whole shoulder impairment rating generally equals a minimum of 40 weeks of benefits. However, depending on many factors, including lifting and activity restrictions imposed, lost wages, etc. an 8% shoulder impairment rating could result in 100 weeks or more in benefits.

Back- Percentage based upon 500 weeks of available benefits. For example a 10% body as a whole back impairment rating generally equals a

minimum of 50 weeks of benefits. However, depending on many factors including lifting and activity restrictions imposed, lost wages, etc. a 10% back impairment rating could result in 120 weeks or more in benefits.

Neck- Percentage based upon 500 weeks of available benefits. For example a 15% body as a whole neck impairment rating generally equals a minimum of 75 weeks of benefits. However, depending on many factors including lifting and activity restrictions imposed, lost wages, etc. a 15% neck impairment rating could result in 150 weeks or more in benefits.

Brain and Mental Injuries- Percentage based upon 500 weeks of available benefits. Sometimes you will not receive an impairment rating for a brain injury or mental health injuries such as depression, anxiety or PTSD- post traumatic stress disorder. However, if you have a permanent brain or mental health condition which has impacted your ability to earn a living then you may be entitled to receive permanent disability benefits.

Burns to Skin and Nerve Injuries- CRPS/RSD (Chronic Regional Pain Syndrome)- Even if your work injury is to a scheduled member, if you have sustained a burn or been diagnosed with one of the above nerve injuries or another type of nerve injury then your case may be considered an injury to your body as a whole. Depending on many factors including your ability to work, lifting and activity restrictions imposed, lost wages, etc. you may be entitled to a percentage of 500 weeks of benefits.

Respiratory and Circulation Injuries- These injuries include occupational asthma and injuries to arms or other body parts when the circulation has been affected like in Reynaud's syndrome.

Examples of Scheduled Member Injuries:

Arm- 250 weeks, e.g. a 10% arm impairment rating equals 25 weeks of benefits.

Hand- 190 weeks, e.g. a 20% hand impairment rating equals 38 weeks of benefits.

Leg- 220 weeks, e.g. a 15% leg impairment rating equals 33 weeks of benefits.

Foot- 150 weeks, e.g. a 30% foot impairment rating equals 45 weeks of benefits.

Fingers- Thumb- 60 weeks, 1st Finger- 35 weeks, 2nd Finger- 30 weeks, 3rd Finger- 25 weeks, 4th Finger- 20 weeks. For example, a 40% impairment rating to the 1st finger would equal 14 weeks of benefits. Please note that injuries to fingers may not count as an injury to a hand for 2nd injury fund or other purposes.

NOTE: If you do not know which category your injury fits into please contact us. Also, you may be entitled to additional benefits for a scheduled member injury depending on whether or not you have sustained previous injuries, etc. For example, you may qualify for 2nd Injury Fund benefits.

- 2nd Injury Fund: If you previously sustained a scheduled member injury (arm, hand, leg, knee, foot, eye, etc.) even if it was not work related, and then sustain a work related scheduled member injury you may be entitled to additional benefits under the Iowa Second Injury Fund Act. Please keep in mind that prior medical conditions such as arthritis, carpal tunnel, vision loss, etc. followed by a scheduled member work related injury may qualify you for additional benefits. If you think that you may qualify for the 2nd injury fund, please give us a call, and we can help you determine if you qualify.
- Permanent Total Disability: If you sustain an unscheduled member injury, injuries to both hands, arms or legs; or a qualifying 2nd Injury and are no longer able to do any work, then you may be entitled to receive permanent total disability benefits which pay you a weekly benefit for the rest of your life.
- Death: Damages for the death of a worker are available for the wife, husband, and/or dependent children of the deceased. This can include a spouse if there was a common law marriage. Also, sometimes people who were not related, but dependent upon the deceased may recover. Damages are compensation for the lifetime of the beneficiary.
- Retirement: It is seldom a good idea to retire while you have a workers' compensation claim pending. If you retire, then you are taking yourself out of the labor market and will not lose any earnings in the future because you are retired. A retirement can result in you receiving little or no permanent benefits.

- Additional Disability Benefits If Your Condition Worsens: You may be able to “review and re-open” your claim after an initial disability award if the injury worsens. The request to “review and re-open” your claim **MUST BE MADE WITHIN THREE YEARS** of the date on which you last received workers’ compensation disability benefits. In order to make this request you must file a petition with the workers’ compensation agency. Keep in mind, that the standards to “review and re-open” a case are high and it can be difficult to obtain any additional compensation.

7. Independent Medical Examination: Once the doctors have said that you will not make further improvement, you have reached MMI, you have the right to have an independent medical examination performed by a doctor of your own choosing for an impairment rating and permanent restrictions. There are several doctors that we will recommend depending on the nature of your injury.

8. Right to Your Job- Under Iowa law your employer is not supposed to fire you for filing a workers’ compensation claim. However, you can be terminated for other reasons such as absences, work problems, work restrictions, etc. Also, subject to some exceptions (for example if you are a union member) your employer does not have to find you work if you are unable to return to your old job because of permanent restrictions.

9. Right to Find Another Job- Leaving your job does not end your workers’ compensation claim. Just because you may be receiving workers’ compensation benefits, does not mean that you have to remain employed with the same employer. However, leaving your job while you are still being treated may impact your case and the compensation that you receive.

10. Right to Seek Alternative Medical Care- If the medical care offered by your employer and/or their insurance company is not reasonable then you may file a petition for alternative medical care. However, please keep in mind that there are specific legal requirements that must be completed before filing such a petition. Also, if the employer denies liability in your case then the petition will be dismissed. For more information, look for our section on Alternative Medical Care in this book.

THE WORST THING YOU CAN DO

IS WHAT TOO MANY PEOPLE DO – DELAY OR DO NOTHING!

These days, **doing nothing at all is one of the worst things you can do.** It's hard enough to make ends meet and getting injured should not have to make matters worse. Too many people have told me they wished they had acted sooner before important witnesses moved and could no longer be found, before delays or gaps in their medical treatment proved damaging to their case. We have encountered many people who have suffered serious injuries from work injuries who failed to seek the "right" legal advice. Some of these people haven't gone to an attorney because they did not know they had the right to compensation, some were intimidated and some had bad experiences with other attorneys in the past.

WHERE DO WE GO FROM HERE?

What Do We Do for You in a Workers' Compensation Case?

Here is a list of the tasks we most likely will do in your case. Please keep in mind 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 work injury claims
- Gather documentary evidence including accident reports, medical records and bills
- Hire an investigator, if necessary, to interview witness, locate witnesses, etc.
- Talk to the client's physicians and obtain written reports as needed
- Collect other evidence such as videos of the work site and job descriptions
- Decide with the client whether an attempt will be made to negotiate the case with the insurance company or whether a petition should be filed
- If a petition is filed, prepare the client, witnesses and healthcare providers for depositions
- Prepare written questions and answers along with taking depositions of witnesses and employees of the defendant employer

- Produce to the defendants all of the pertinent data for the claim, such as medical bills, medical records, and tax returns
- Conduct a scheduling conference to set a trial date
- If necessary, obtain a 2nd opinion(IME- Independent Medical Examination) to determine if additional treatment will help, impairment and restrictions
- Prepare a demand package to send to the defendant in attempt to settle the case
- Prepare for a possible mediation and/or settlement before trial
- Prepare for trial
- Organize the preparation of medical exhibits for trial
- Organize the preparation of demonstrative exhibits for trial
- Prepare the client and witnesses for trial
- Take the case to trial with an administrative law judge
- Review and analyze the judge's decision to determine whether or not to appeal the case
- Make recommendations to the client as to whether or not to appeal the case¹

¹ Our contract with you does not obligate us to participate in any appeal.

How Much is My Case Worth?

This is a question we often hear from clients during our initial interview. We tell our clients that every case is different and we cannot tell you how much your case is worth until we have all the facts. Be careful of attorneys who tell you that your case is worth \$XXX,XXX before knowing all the facts in an effort to have you sign a fee contract. It is a dangerous practice, unreliable and can cause problems when it is time to try to settle your case. Sometimes doctors will change their opinions; factual witnesses are not able to be found, etc. Once we have gathered all the facts, conducted discovery, spoke with your doctors, and prepared a demand package then we will be able to discuss the value of your case.

Beware of the Medicare “Monster”

You should be aware that if you have applied for or are currently receiving Social Security Disability benefits, there are special laws that apply to your case. You may be required to put a substantial portion of any settlement into a MSA- Medicare Set-Aside Trust to pay for future work related medical treatments. If these things are not taken into consideration and properly handled, an injured worker can lose much of a settlement.

The Legal Process in Workers' Compensation Cases

In many cases today, attempting to negotiate with the insurance company before filing a petition for arbitration (which is similar to filing a lawsuit in a civil case) is not worth the effort. Insurance companies often use the pre-suit negotiation only to attempt to find out as much about you, your attorney and your medical history as they can. Many attorneys waste precious time attempting to negotiate with the insurance company before filing a petition. If we accept your case it is because we believe that it has legal merit and that you deserve a trial if we are not able to reach a settlement. Often we will file your petition before negotiating so that if negotiations break down, we will already have a trial date in place to head towards. Please keep in mind that if we file a petition we will need to name as defendants your employer and their insurance company, if they are not self-insured.

It is a dangerous practice to wait until the last minute before the statute of limitations expires to file a petition. We have seen other attorneys do this only to find that the defendant they filed the petition against is not the correct defendant employer.

While there can be legitimate reasons for waiting to file a petition, there is no excuse for the practice that some attorneys use when they routinely wait until the last minute in hopes that the insurance company will settle your case. Unfortunately, we have also seen attorneys not licensed in Iowa attempt to represent people with claims in those jurisdictions. When the claims do not settle, they often panic to find an attorney to file the case on time. (We have received plenty of those last-minute calls for help, and we

reject them because inaction is not going to be our crisis.). It is a dangerous practice for a client to hire an attorney who is not licensed in the jurisdiction where the petition must be filed.

Once the petition is filed, both sides engage in what is called discovery. Discovery is the process in which both sides “discover” what the evidence will be and what the other side will present at trial. The defendant will be permitted access to your medical records, work records and income tax returns. You will likely be required to give a deposition under oath and may be required to submit to a medical examination by a doctor hired by the defendant. We are also allowed to conduct discovery upon the defendant. The defendant will have to answer written questions called interrogatories, produce documents and be required to answer questions under oath in a deposition.

Can My Employer Fire Me?

This is a question we hear in almost every work injury case. Unfortunately, the general answer is “Yes”. Iowa is an employee-at-will state, and the general rule is that your employer can fire you for any reason or no reason at all. However, there are some federal laws such as FMLA- Family Medical Leave Act and ADA- American with Disabilities Act which provide you with some protection. If you have an employment contract or are a member of a union subject to a collective bargaining agreement then you may have additional protection and may be able to file a grievance and keep your job. Finally, if you can prove that you were fired because you filed a workers’ compensation claim or because of your age, sex, race, religion, etc. then you may have a separate employment law case.

(WARNING: THESE ARE GENERAL STATEMENTS AND ARE NOT INTENDED AS LEGAL ADVICE OR LEGAL OPINIONS. IF YOU THINK THAT YOU HAVE AN EMPLOYMENT LAW CLAIM THERE ARE DEADLINES WHICH CAN BE AS SHORT AS ONLY A FEW DAYS TO FILE A GRIEVANCE OR ONLY A FEW MONTHS TO FILE A COMPLAINT WITH THE CIVIL RIGHTS COMMISSION OR EQUAL EMPLOYMENT OPPORTUNITY COMMISSION. IF YOU THINK YOU HAVE AN EMPLOYMENT LAW CASE THEN YOU SHOULD CONSULT WITH AN ATTORNEY RIGHT AWAY.)

Alternative Medical Care

**What if the Insurance Company will not approve
what their doctor recommends?**

or

**What if their doctors have nothing to offer me, and I
find a doctor who says he/she can help?**

There is a procedure known as a Petition for Alternative Medical Care (PAMC). This can be filed in an attempt to force the defendants to provide you with the care recommended by their doctors or to provide you with medical care from another doctor. Before filing a petition, you have to communicate your concerns with the insurance company (preferably in writing so there is no dispute about what you asked for) and request the medical care that you want by a certain date (usually 10 to 14 days is considered a reasonable amount of time). If they do not provide you with the care by that date, then you can file the Petition (Form 100C) which is available online at www.iowaworkforce.org/wc/publications.htm. It is a good idea to attach the applicable medical records that support your claim for alternative medical care to the petition.

If you have an attorney in your case, you should communicate your concerns regarding medical care to your attorney, and they can assist you through this process. Depending upon your injuries, you may not be able to find an attorney to take your case and may have to do this process on your own.

Please keep in mind that unlike an arbitration petition for benefits, the defendants can simply deny that your injuries are work related, and your (PAMC) will be dismissed. If the claim is denied and you have health insurance then you should be able to use your health insurance under Iowa Code § 85.38 to obtain medical care and treatment of your choice, but they will likely want to see the denial letter and documents before agreeing to pay for the bills. If you do not have health insurance then you should check into the Iowa Cares program through the Department of Human Services in your county.

A (PAMC) is usually set for a telephone hearing within 2 to 3 weeks of filing, but if the defendants deny the claim then the hearing will be dismissed. At the hearing you can offer your exhibits attached to your petition. If you have additional evidence you should send it several days before the hearing and send a copy to the other side.

After hearing the evidence which usually consists of the injured worker testifying and perhaps someone from the defendants, the judge may rule immediately, but more likely will send out a written decision within 2 to 3 business days. However, they do have up to 10 business days to issue a decision. If either party does not like the judge's decision they can appeal the decision by seeking judicial review which is another detailed legal process that could be its own book.

Keep in mind that it is possible that the defendants will agree to provide the medical care or make an offer to provide what you are requesting or some other medical care at the time of or prior to the hearing.

How Can This Be Happening to Me?

Stories of Survival

How Karen Who Worked in a Factory Almost Lost \$50,000

Take for example, Karen, one of our clients. Karen, was a 35 year old wife and mother of three working in the factory. Karen was a dependable worker who always came to work on time and had not missed a day of work in 4 years. Unfortunately, Karen was lifting a heavy part at work when her back gave-out. She ended up on the floor in severe pain. Karen immediately went to the medical office and reported that she had hurt her back at work. The medical personnel told her to go see her family doctor. Karen's family doctor prescribed pain medications and excused her from work for the next week. However, Karen's condition worsened and after only two days she was back seeing her family doctor. Her doctor ordered an MRI, which confirmed that Karen had suffered a herniated disc in her back. Karen was referred on to a surgeon for evaluation of the herniated disc. The surgeon told her that surgery was her best option as the disc would likely not heal on its own. Karen was devastated because she had never had surgery before and had always taken pride in her work.

While Karen had the surgery and made a good recovery, the doctor assigned her a 10% impairment rating and placed a permanent 30 pound lifting restriction upon her. She was not able to return to her higher paying line job, but had to take a lower paying job. She was satisfied with the 50 weeks of benefits they paid her, but did not realize that

she was entitled to much more compensation for her injuries.

Thankfully, for Karen, one of her friends had previously been injured at his job, and we had handled his case for him. Karen came to see us, and we informed her that her case was worth much more than the 50 weeks of benefits she had been paid. She was entitled to industrial disability in which her impairment rating was only one of many factors. Karen eventually settled her case for more than twice as much as the insurance company had previously paid her. If Karen had not come to see us, she would have missed out on more than \$50,000 in money owed to her.

How a Nurse Named Sharon Almost Gave Away \$200,000

Sharon is a nurse who injured her back while assisting a patient at work. She was a hard worker and seldom missed work before her injury. The insurance company for the hospital where she worked paid for her medical care including surgery and then made her an offer to settle based upon her impairment rating only. Sharon did not know how Iowa's workers' compensation laws worked so she requested a book that was offered at no cost to Iowans hurt at work. She read the book and learned that the impairment rating given to her by her doctor is only one factor in determining how much compensation she should receive. Her case eventually settled, but had she trusted her employer and their insurance company and taken their offer, she would have given away more than \$200,000.

How an Insurance Company Tried to Cheat a Truck Driver Named Jim

Another client, Jim, was a hard working truck driver and father of two children. While he was driving his employer's tractor-trailer, he was involved in an accident causing him to sustain two broken bones in his back. He was immediately transported to the nearest trauma center where he spent the next several days. Doctors told Jim that he was lucky that he was not paralyzed, and a few days later he was released from the hospital and told to follow-up with his family doctor.

Jim notified his employer of the accident and the insurance company called him to take a statement. Jim told the insurance adjustor exactly what happened, and a few days later he received a letter stating that they were denying his claim and not paying his lost wages or medical expenses. Jim was desperate when he called our office as he was not receiving any income. We did some checking up. We obtained the accident report, hired a private investigator and contacted the insurance company about their previous decision. Once we intervened in the case, the insurance company decided that Jim's claim was legitimate and began paying him for his lost wages. After missing several months of work, Jim made a satisfactory recovery, and we were able to obtain a "just" settlement for him.

Why Should You Consider Hiring Us?

As we said at the beginning of this book, “we are not your average Iowa attorneys.” Instead of running around trying to manage hundreds of cases at a time, we carefully select the few cases that we will accept at any one time.

There are many attorneys who advertise for work injury cases. Unfortunately, some of these attorneys have so many small cases in their offices that no case gets their personal attention. Others have no real intention of trying your case themselves, and if the case cannot be settled with the insurance company, they will refer the case out for trial. Many will not even bother to talk with your doctors until they ask for their opinions for the first time during a deposition. There are good experienced attorneys in this field, but it can be very difficult for a consumer to separate the good from the bad.

PERSONAL ATTENTION

Our clients get personal attention because we are very selective in the cases that we take. We decline dozens of cases each year in order to devote personal, careful attention to those that we accept. We take the time and spend the money to go meet with your doctors and explain to them how they can assist in your case. We prepare every case like it is going to trial because we do not know which ones will need to be tried until the end. Also, we offer our unique Injured Iowans First Fee Schedule™.

What Cases We Generally Do Not Accept?

Due to the very high volume of calls and referrals from other attorneys that we receive, we have found that the only

way to provide personal service is to decline those cases that do not meet our strict criteria. Therefore, we generally do not accept the following types of cases:

□ Cases involving scheduled member only injuries such as fingers, hands, arms and legs. Our experience is that many injured workers can handle their own scheduled member injury cases. Therefore, we believe that our time is better spent helping those with other cases. However, we do accept scheduled member injury cases if you have been diagnosed with CRPS- Chronic Regional Pain Syndrome, RSD- Reflex Sympathetic Dystrophy or another nerve injury. Also, if you have a prior injury to a scheduled member, whether it is work related or not, you may be entitled to 2nd injury fund benefits and we do accept those cases. There are attorneys who do mass advertising and accept small cases so if we do not accept your case we will be happy to refer you to several such attorneys.

□ If you are done treating for an unscheduled member injury such as your back, shoulder, neck or brain injury and you have returned to your job making the same wages and you do not have either a permanent impairment rating or permanent restrictions. We would like to represent everyone who needs a good attorney, but we cannot. If you have a question about this, contact us and we can help you figure it out.

□ Cases where the statute of limitations will soon run-out. We like to have at least 2 months to adequately investigate and evaluate your claim. Your delay is not going to become our crisis taking away from our other clients.

□ If a petition has already been filed by another attorney, we will not represent you. We like to do things our way. If

another attorney has already filed the petition, that's fine, but we will not handle your case.

Well, Are There Any Cases Left?

Yes, there are, and that is the point because with hard work and personal attention we **Level the Field Between Injured Iowans and Insurance Companies**TM by **Fighting for Justice and Respect.**TM

“We Concentrate our Efforts on Increasing the Value of the Good Cases—

We represent many clients with significant valid claims. When we devote our time and resources to representing only legitimate claimants with good claims, we are able to do our best work. We have found that spending countless hours on lots of little cases, each with a “unique problem,” is not good for our other clients.



Why Consider Hiring Attorneys From Central Iowa?

The Iowa Workers' Compensation Commission is located in Des Moines, Iowa. The judges have offices there, and there are 3 hearing rooms in Des Moines. Yes, there are other places where hearings are held, but generally it takes longer to obtain a hearing date in one of the other locations like Burlington, Cedar Rapids, Dubuque, Mason City, Sioux City, Ft. Dodge, etc. Also, in the locations outside of Des Moines, you receive both a primary and back-up hearing date which means sometimes you will not know until the night before the hearing if your case will be heard the next day. The location of your hearing is determined by where you were injured, but if the parties agree, the hearing can be scheduled in Des Moines.

We feel that Des Moines is the best location to have a hearing for several reasons. The judges who have hearings in locations outside of Des Moines are staying in a hotel and may be scheduled to hear 3 or more cases each day for 3 or more days in a row. You can imagine how you would feel sleeping in a strange bed and location working very hard every day. It seems to us that the judges are more relaxed and prefer to have hearings in Des Moines where they live.

We have offices in Des Moines, Newton, Ankeny and Marshalltown, but we represent clients from all over the state and often meet with them near their home. Almost everything in the case can be done through mail, telephone or email if you use email. If your case is scheduled to be heard in Des Moines, then chances are the only times you will be required to travel to Des Moines is for your hearing (if your case is not settled) and perhaps for your deposition.

WHAT ARE SOME CRITICAL THINGS TO REMEMBER WHEN DEALING WITH A WORK INJURY?

7 DEADLY MISTAKES TO AVOID IF YOU ARE HURT AT WORK

Here is what we consider to be the Seven Secrets to Not Get Hurt Again by Your Work Injury case. These secrets are based upon our experience and discussions with many judges and other attorneys.

1. NOT REPORTING YOUR WORK INJURY- Iowa law requires that you report a work injury within 90 days of when you knew or should have known you were injured at work. For example, if you go to your family doctor with an injury you think might be work related and your doctor confirms that it is work related, then notify your employer immediately.

2. FAILING TO GO TO THE DOCTOR EVEN THOUGH YOU ARE INJURED- If you have been injured and are having medical problems then you need to go to the doctor. If you fail to go to the doctor then the insurance company will use it against you because they will say if you did not go to the doctor then you must not have been hurt.

3. NOT TELLING THE DOCTOR EVERYTHING THAT HURTS AND UNDERSTATING YOUR INJURIES- Perhaps you are having pain and numbness in your hands, but have also been having problems with your shoulder or neck. While your hands may be the focus of your

examination, make sure to write down on the forms and tell the doctor about all of your medical problems related to your work injury. Also, If you tell the doctor and/or other medical providers including physical therapists, etc. that you are all right or are fine when you are really still having problems, then the doctor and/or therapist will write in your medical records that you are back to normal. It is important that you tell the doctor and/or other medical providers if you are still having pain, limitation, etc.

4. FAILING TO FOLLOW-UP WITH MEDICAL CARE AND GAPS IN TREATMENT- Failing to see a physician regularly is considered evidence that you have fully recovered to the insurance company and eventually, perhaps to the judge deciding your case. While you should not go to the doctor every day, you need to see your doctors and tell them if you are still having problems. If your doctor says “follow-up as needed”, that means to come back in a few weeks if you are still having problems. If you do not follow-up, then in the eyes of the doctor, insurance company, and jury, you are no longer having problems and have made a full recovery.

5. EXAGGERATING YOUR INJURIES- DO NOT MISREPRESENT YOUR ACTIVITY LEVEL: Insurance companies routinely hire private investigators to conduct videotape surveillance. If you claim that you cannot run, climb or stoop, and you get caught on videotape doing these things it can be very damaging to your case. Also, you will often be asked to rate your pain on a scale of 1 to 10. While the pain scale is not usually explained to you, please understand that according to the pain scale, if you had pain at the level 8 to 10 you would be screaming with pain and most likely be in a hospital. Please keep this in mind while answering the pain scale questions.

6. FAILING TO REPORT FOR WORK AFTER BEING RELEASED- If the employer's doctor or your own doctor tells you that you can return to work with restrictions, you need to go to work and make yourself available for work within your restrictions. If you do not report for work, then workers' compensation will not pay you and even worse, you may be fired.

7. ACCEPTING WHAT THE INSURANCE COMPANY PAYS YOU- Often times the insurance company will pay you money consisting of your impairment rating only. The insurance company should pay you your impairment rating **without requiring you to sign** settlement documents. If you have an injury to an unscheduled member (such as an injury to your back, shoulder, neck, brain, etc.) then the impairment rating may only be a small portion of what you are owed. Further, even if you have a scheduled member injury (hand, arm, leg, foot or eye) you may be entitled to additional benefits from the 2nd injury fund. Sometimes the insurance company will offer additional money for a "closed file" or "compromise settlement". Be wary of a settlement offered by insurance company because it may be far below the fair value of your case claim and will likely eliminate your future medical care and claims for future benefits.

Along the same lines, it is usually best to not write letters to your doctors or request opinion letters from them. Leave it up to your attorney to do this as he or she should have the experience to provide the necessary information to your doctor. Also, any letters that you write to a medical provider will likely be kept in your file and later on your employer and/or their insurance company may use it against you.

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OUR CASES, VERDICTS AND RESULTS

Here are some cases that we have successfully resolved. There are others at our website at www.IowaInjured.com. Remember that each case is different. Once a case is in the hands of a judge, it is out of our control. We have had cases in which we were pleasantly surprised by the verdict and others in which we were disappointed. We do not win every case, and sometimes we obtain a verdict that we are not able to collect the money owed from the defendant due to lack of insurance or other reasons. However, we do believe that significant trial experience and results are factors that people may use to choose one attorney over another. With these things in mind, here are some of our results which are the total amount received before the deduction of attorney fees and costs:

\$310,000 Settlement for Truck Driver with Back Injury

An over the road truck driver injured his back while switching trailers. He had 2 back surgeries and sustained significant permanent restrictions. A settlement of \$310,000 was reached in mediation with the driver's employer.

Judge Finds Nurse Permanently and Totally Disabled, Expected Payments of More Than \$800,000

A verdict of permanent total disability was entered for a nurse providing her with weekly benefits and medical care for the rest of her life resulting in expected payments of more than \$800,000.

\$120,000 Settlement for Worker Who Fell

A settlement of \$120,000 was obtained for a man who fell at work sustaining a broken bone causing permanent medical problems.

\$180,000 Settlement for Computer Worker with Back and Neck Injuries

A computer technician was involved in a single car accident while returning from a job back to the airport. He lost control of his rental car causing it to roll into a ditch. While his back and neck injuries did not require surgery, they did prevent him from doing many things that he did prior to his work injury. Through the use of mediation we were able to resolve his case for \$180,000, plus the insurance company agreed to pay to set-up a MSA-Medicare Set-Aside Trust because he had applied for Social Security disability benefits.

\$200,000 Settlement for Factory Worker with Neck and Shoulder Injuries

A local factory worker had sustained neck and shoulder injuries during the course of her 15 year work history. While she had physical therapy and prescription medications to treat these conditions nothing seemed to help. While the doctors did not have a surgery to fix her problems she was left with physical limitations which prevented her from returning to the factory. We were able to successfully resolve her case while preserving her health insurance benefits with her employer.

60% Disability Provided to Worker Who Sustained (2nd Injury) to Leg

A worker who had previously sustained an injury to his left leg sustained a 2nd work related injury to his right leg which resulted in him qualifying for Social Security Disability benefits. The judge determined that the worker sustained 60% industrial disability, and he will be paid a total of 300 weeks of benefits totaling more than \$130,000.

\$120,000 Settlement After Trial and Appeal for Clerical Worker

After a trial followed by an appeal, a settlement of \$120,000 was reached for a clerical worker who sustained injuries to both of her arms requiring multiple surgeries.

\$125,000 Settlement for Factory Worker with an Arm Injury

A settlement of \$125,000 was reached for a factory worker who was not called back to work after a work related arm injury requiring surgery resulting in permanent restrictions.

(NOTICE: PLEASE BE ADVISED THAT PAST RESULTS ACHIEVED ARE NOT A GUARANTEE OF FUTURE RESULTS. EACH CASE IS UNIQUE AND REFERENCE MUST BE MADE TO THE SPECIFIC LEGAL AND FACTUAL CIRCUMSTANCES PRESENTED. THESE RESULTS MAY NOT BE TYPICAL AND THE FACTS OF YOUR CASE ARE PROBABLY VERY DIFFERENT. THERE ARE MANY FACTORS TO CONSIDER WHEN DETERMINING THE VALUE OF YOUR CASE. THEREFORE, YOU SHOULD NOT RELY UPON THE ABOVE RESULTS IN RESOLVING YOUR CASE, BUT RATHER SHOULD CONSULT AN ATTORNEY TO DISCUSS THE SPECIFICS OF YOUR CASE AND HOW THE LAW AND FACTS APPLY TO IT.)

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What Do Our Past Clients Have to Say?

TESTIMONIALS

We represented hundreds of clients, and the vast majority of them have been happy with our legal services. Remember that each case is different and past results are not a guarantee that you will be happy with our services. With this being said, here is what some of our past clients have to say. In order to preserve confidentiality, only their first names and location are listed. There are others at our website at www.IowaInjured.com.

I had never called an attorney's office before and now I'm very glad I did. Corey Walker and his staff treated me with respect from the very beginning. I felt very comfortable from the first time I talked to him. Corey showed me that there are still people who care about other people and fight for our rights. I would have never received a dime if it wasn't for Corey. I will recommend his law firm to anyone. Also, the secretaries were big help and very respectful to me. Thank you and once again, you have brought back my faith in the system.

Robin of Hardin County

I was injured at a nursing job I had worked at for more than 20 years. Because of my injuries, I could not return to my previous job. I talked to several attorneys about handling my case, but then I met with Corey. He took the time to answer my questions and explain all the aspects of my case. I am glad I chose Corey because he was able to obtain a fair settlement in my case and now I can move on with my life.

Kathy of Marshalltown, Iowa

Mr. Bair was more than my attorney in this matter – he was a friend. In today’s society of rush, rush, he took the time to listen to my problems and concerns. This was very stressful times for myself and knowingly Erik would just call just to ask if there were any questions I had during this process, that’s a true friend. I will highly recommend Walker, Billingsley & Bair to all my family and friends! Again thank you from my family.

Tim of Des Moines

I could not have asked for a better attorney that I have had in Corey Walker. I was lost when I contacted him for my work comp case and he took care of everything. It was a great feeling to know I was not facing this whole ordeal alone.

Gail of Council Bluffs, Iowa

When I came to Corey, I did not even know I had a case against the Second Injury Fund of Iowa. I only thought I had a case against my employer and their insurance company. The Second Injury Fund did not want to pay what the case was worth, so went to trial. While it did take some time to receive compensation, once I did, the ruling was for much more than I had expected. I would strongly recommend that others use Corey as an attorney in their workers’ compensation cases. You may have a Second Injury Fund case and not even know it. If I had not called Corey about my workers’ compensation case, I would have lost out on more than \$100,000.

Bill of Polk County, Iowa

Mr. Bair was very helpful in my case and he was very respectful. He contacted me about concerns for my case and kept me updated. I would recommend Erik to all my

friends or relatives that would be looking for an attorney. I've enjoyed reading the monthly newsletter I hope I can continue to receive one in the mail. I want to say thank you Mr. Bair you went out of your way to help me.

Rene of Madrid, Iowa

While working as a nurse at a Des Moines hospital, I fell injuring my back. While I was able to complete my shift, my back has never been the same. I have not been able to return to work and may never be able to work again. I saw a small ad that attorney Corey Walker put in the newspaper offering a free work injury book. I called to request the book to find out more about work injuries and my rights. After reading his book, my husband and I met with Corey and he took my case. He did not charge me anything while my case was pending for several years. The doctors have told me that there is no surgery that will fix my back, but I know that with Corey's help I will now be able to provide for my family even though I may never work again.

January of Polk County, Iowa

I sustained work injuries to my knees which prevented me from returning to my job. I called Corey's office and he sent me some materials explaining my rights. Then I went to see Corey who took my case with no money down and we went to trial where we won. When I came to him, I did not even know I had a case against the Iowa Second Injury Fund. I only thought I had a case against my employer and their insurance company. I strongly recommend that others use Corey as an attorney for their workers' compensation case. You may have an Iowa Second Injury Fund case and not even know it. If I had not called Corey, I would have lost out on more than \$120,000. If you have sustained a

work injury then go talk to Corey because he will not give-up and will fight for you to until the end.

Jackie of Victor, Iowa

I sustained an injury and the insurance company offered to settle my case. I suspected that their offer was too low and when I went to see Corey Walker, I was right. Corey helped me with my case and quickly obtained me the settlement that I deserved.

Randy of Boone, Iowa

I hurt my shoulder at work and because of my injury, I could no longer do many of the jobs that I had done in the past. The insurance company made me an offer to settle my case. I had no idea if the offer was fair or not so I went to see Corey for a free consultation and audit of my case. He told me that the offer was too low and he filed a petition for benefits. If the insurance company makes an offer in your workers' compensation case, you should go see Corey. I am glad I did because with his hard work I received \$25,000 more than the insurance company offered me before hiring Corey.

Gregg of Newton, Iowa

Thank you very much for helping me get through this claim and being a listening post, I couldn't have done it without your help. I appreciated your kindness and help, again I thank you.

Sheila of Pleasantville, Iowa

I hurt my back while working construction which is all I have ever done. Because of my back injury, I could not go back to working construction and was left with filing for

workers' compensation and Social Security disability. Corey was able to negotiate a settlement which allowed me to keep my monthly Social Security disability benefits and receive a lump-sum settlement for my work injury. If I had not hired Corey, I would have lost almost 50% of my monthly Social Security benefits because of the Social Security disability offset. Corey saved me thousands of dollars of lost benefits and obtained a good settlement for me. If you have been injured at work and are considering filing for Social Security disability you should go talk to Corey. With his experience and hard work he will protect you and your rights.

Butch of Tama, Iowa

Erik was outstanding and patient, a very good person and I thank him a lot.

Robert of Des Moines, Iowa

I hurt my neck while working for a local company. Even though I had to have neck surgery, my employer and their insurance company denied that my neck injury was caused by work. I saw an ad for a free book about work injuries so I called and got the book. After reading his book, I hoped that Corey would help me with my case. Corey agreed to meet with me at no charge. At our meeting, he agreed to help me. He got my medical records and then had a conference with my surgeon to prove that my neck injury was work related. While the insurance company would not admit that my injury was work related, with Corey's help I was able to get a good settlement. If the insurance company denies that your injury is work related you should give Corey a call. If I had not called Corey I would have given-up thousands of dollars.

John of Story County, Iowa

I worked at a hospital and fell in the parking lot on some ice. In the fall I injured my back, but the doctors told me that there was no surgery to fix it. My back pain became so severe that I could no longer do my job which required a lot of sitting along with bending over and retrieving files. The insurance company refused to provide additional treatment for my back injury so I went to see Corey. Corey went to meet with my doctors and was able to prove to the insurance company that my back injury was caused by my fall at work. He got my medical treatment started again and then got me a good settlement through mediation. I appreciate his dedication and hard work on my case.

Cindy of Altoona, Iowa

When the workers' compensation insurance company stopped paying me benefits for my shoulder injury, I went to see attorney Corey Walker. He handled my workers' compensation case in a professional and aggressive manner. He timely returned my phone calls and kept me informed of what was going on with my case. While it did take some time, he made the insurance company accept responsibility for my work injury and pay me fair compensation. If you have been hurt at work and are not being treated fairly, go talk to Corey because he will fight hard for your rights.

Lindsay of Knoxville, Iowa

I hurt my back when I fell in the factory. I went through physical therapy, but I still had problems. While I was able to return to work and do my job, I was eventually fired by the company. Despite losing my job, the insurance company did not offer to pay me any permanent benefits so I went to see Corey. Corey filed a workers' compensation petition for me and was able to get me a good settlement before the trial. If I had not gone to see Corey then I would

not have received any money for my back injury. If you have been hurt at work and are still having problems then go see Corey.

Wane of Newton, Iowa

I was injured on the job when I fell from a roof sustaining severe and permanent injuries. The insurance company stopped making workers' compensation payments which I suspected was not right. I requested some information from Corey which he sent to me right away. Then I went to see him and he explained to me that the insurance company should not have stopped my benefits. He contacted the insurance company right away and my weekly benefits started again. He then filed a claim on my behalf and we were able to settle the case. If the insurance company stops your benefits, then you should go see Corey because you may be entitled to additional compensation.

Don of Ft. Dodge, Iowa

I was hurt on the job breaking bones in my leg. The insurance company started paying me benefits, but then stopped and would not return my phone calls. I went to see Corey who explained to me the Iowa Workers' Compensation laws. He pursued my case and the insurance company paid the benefits they owed, plus interest. If you are hurt at work and the insurance company stops your benefits you should call Corey.

Andrew of Newton, Iowa

I greatly appreciated the support I got from Corey. He is an awesome attorney and person. He stood by me the whole time and I put my sole trust in him. He did not let me down. Thank you very much.

Deb of New Sharon

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Our Services

We are here to provide you with personal service and protect your rights throughout your case. Sometimes the best advice we can give is that you do not have a claim that can be won. If that is true, we will tell you so. If your case meets our criteria and we decide to accept your case, you will receive our personal attention. We provide you with copies of letters written and let you know what the current status is of your case. We will give you our advice as to whether your case should be settled or if we should proceed to trial where one of us will be trying your case. Also, if you ever have any questions please feel free to contact us. We would rather have you call and ask me your question rather than sit and wonder what the answer is. We are committed to providing the attention to details and personal service that Injured Iowans deserve.

For the cases that qualify, we offer a ***no cost, no obligation*** audit and review of your case. We will fully explain all fees and costs to you before proceeding. Together, as a team, we will decide on the best tactics for your case.

Corey J. L. Walker
Erik D. Bair

WHAT IS OUR GUARANTEE TO YOU?

We will invest our time, resources and abilities into your case. We will even share the risk of success with you because in most cases we advance all of the initial costs for your case. Because of this, you will be able to get your case started without paying any money out of your pocket.

This is our guarantee of commitment to you!!

What About Car and Motorcycle Accidents, Dog Bites, Medical Negligence/Malpractice, Falls, Product Liability and Wrongful Death?

Whenever you are hurt by anyone's negligence, including that of another driver, dog owner, medical provider, store merchant or manufacturer you have a "personal injury" claim. Car and truck accidents (injuries caused by a negligent driver), dog bites (injuries caused by a dog or other animal), medical malpractice or negligence (injuries caused by a medical mistake), falls (injury because someone did not take care of the walkway for example), product liability (injury by harmful product) and wrongful death (where a loved one is killed in a personal injury accident) are all subtypes of personal injury cases. We also handle these specialized personal injury cases and have a special book about them. To request the book called "Iowa Car Accidents, Personal Injury and Wrongful Death- A Comprehensive Consumer Survival Guide to Iowa Injuries" call toll free at 1-888-829-3393 or log on to www.IowaInjuryBook.com.

Special Report

Injured Iowans First Fee Schedule TM

A new approach of determining attorney fees in work injury claims!

Should an attorney charge the same percentage whether they spend 2 hours or 2 years on a case?

(Of Course Not)

Corey J. L. Walker & Erik D. Bair
Iowa Workers' Compensation Attorneys

Walker, Billingsley & Bair

Ankeny 2605 SW White Birch, Ste. 110- 515-964-5664

Des Moines- 2545 E. Euclid, Ste. 120- 515-440-2852

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Our Injured Iowans First Fee Schedule™ in Work Injury Cases

Attorneys should charge reasonable fees based upon:

- The amount of time involved and the results obtained
- The novelty and difficulty of the questions involved and the skill required by the attorney to properly represent the client
- The desires and goals of the client

We have developed a revolutionary and progressive Injured Iowans First Fee Schedule™ for our work injury clients. First of all, if you are currently receiving weekly benefits we do not take a fee on those benefits. Also, if the treating authorized physician determines that you have permanent impairment rating and the insurance company or employer voluntarily pays that impairment rating we do not take a fee on those benefits.

While we believe that many insurance companies will not make their best offer until we hold their feet to the fire on the eve of trial, we understand that clients have different wants and needs from a work injury claim. If the attorney fees are less than the “standard fee”, then the client may be able to settle his or her case sooner and still end up with the same amount of money in his or her pocket instead of waiting a year or more for a trial. While an insurance company may not be willing to pay top dollar early in the case, because the attorney is not charging the standard fee early in this case, the client may choose to accept a lower amount from the insurance company. In fact, there are some cases where a percentage fee may not be the best choice. For example, in a case with a prior offer, the client

may want to pay an hourly fee to the attorney which may save the client thousands of dollars in the process! This is why we developed the **Injured Iowans First Fee Schedule™** in work injury and personal injury cases.

INJURED IOWANS FIRST FEE SCHEDULE™

Contingent Fee

Our **Injured Iowans First Fee Schedule™** means that the earlier your case is resolved, the lower our attorney fee percentage is. This may enable you to accept a lower settlement from the insurance company, but still come out ahead. If you tell us to, we will even advise the insurance company of our lower fee which may encourage them to make a reasonable offer to you earlier rather than later.

Also, there is no risk to you because you do not owe us anything, unless we are able to recover more than the treating authorized physician's permanent impairment rating. If we are able to recover more than the treating authorized physician's permanent impairment rating then our fee is a percentage of the additional recovery depending on how far the case goes. If your case is settled before filing a petition our percentage is lower than if we have to file a petition. If we file a petition and have a trial our percentage is lower than if we have a trial and there is an appeal.²

² (NOTICE: WE ARE NOT OBLIGATED TO APPEAL YOUR CASE AND CONTINGENCY FEES ARE PAID ON THE TOTAL RECOVERY AND ARE COMPUTED BEFORE DEDUCTING EXPENSES.)

Hourly Fees: In cases where the client wants to pay on an hourly basis, our fee is \$350 per hour. This may be appropriate in cases where the insurance company has already made an offer and the client needs legal advice, but does not want to pay a “standard fee” which may amount to tens of thousands of dollars. If you choose the hourly fee option, we will give you an estimate of the number of hours involved and give you a plan. However, please understand that because we do not control what the insurance company does, we are not in complete control of the hours that may be involved in your case.

Please keep in mind that if you choose the hourly option our fee is not contingent upon success. You will be required to pay a reasonable retainer in advance and you will be billed monthly. You will also be responsible for reasonable costs that are billed to us for things such as medical records, filing fees, expert’s reports and deposition costs. You will be required to pay the bill when it is billed, not when the case is over. If during the course of your case you decide to convert to a contingent fee and we accept your case, your previous payments will not be refunded, but will be applied to our contingent fee.

No Cost Subscription Offer

Would you like to know:

- How to avoid insurance company denials;
- How to protect you and your family from financial ruin;
- Legal Insider Secrets about Iowa's laws;
- How current legal issues and cases which may affect you;
- The "inside story" about frivolous lawsuits;
- Practical advice about buying insurance from someone who does not sell insurance;
- What you must do if you are hurt at work.

These are some of the topics covered in a newsletter entitled "**The Iowa Legal Insider**" sent to your home each month at no cost by Iowa Work Injury Attorney Corey Walker and Walker, Billingsley & Bair. Mr. Walker understands and believes that most legal disputes could be avoided if people knew more about the legal system.

There is absolutely no cost or obligation, and we routinely have drawings to win race tickets to the Iowa Speedway, Richard Petty Driving School Ride-Alongs, etc. If you subscribe and later feel like we are wasting your time, there is a phone number and an email address in every issue that you can contact to cancel. Don't worry, these are not the boring, "canned" newsletters that most firms buy and slap their name on to. We write it and we aim to provoke people to pay more attention to their legal affairs.

There is no need to destroy this book. Just photocopy this form and fill it out. Also, feel free to make extra copies to give to friends or family that may be interested. You can mail it to Corey Walker 208 N. 2nd Ave. West Newton, Iowa 50208; Fax it to 641-792-0289; or email the information below to Corey@IowaInjured.com. Please start my no cost subscription:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____@_____

We do not share our mail/email lists with anyone!