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May 2009 e-newsletter

'Would You Ride Your Motorcycle Naked?'

- ZiffLaw Attorney's New Book Exposes Truth About Motorcycle Insurance.

Most people would answer an emphatic "NO!" to the headline of this article. According to attorney [Adam Gee](#), however, that's exactly what bikers are doing if they don't have the right insurance coverage.

Adam, a New York and Pennsylvania personal injury and malpractice attorney with the [Ziff Law Firm](#), has just written a book titled "Would You Ride Your Motorcycle Naked?" It offers his expert advice about essential insurance coverage every motorcycle driver should have. **The 25-page book is free and available on request** (see below).

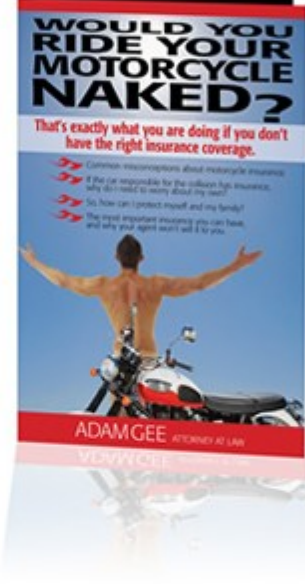
"In speaking with bikers, I realized that the motorcycle community shared a LOT of misconceptions about what motorcycle insurance would or wouldn't cover," Adam says. "Because of these misconceptions, they made choices about their motorcycle insurance that really hurt them when they were involved in an accident."

A few truths revealed in Adam's book:

- Why bikers need to worry about their own insurance, even if they aren't at fault in an accident.
- How bikers can protect their family from hardship after an accident.
- What the most important insurance a biker can carry is - and why an insurance agent WONT offer it.

Request your FREE copy of "Would You Ride Your Motorcycle Naked" by calling toll-free 1-800-943-3529, e-mailing Adam at agee@zifflaw.com, or order a copy at www.zifflaw.com.

"This book is for bikers, or anyone whose loved one is a biker," Adam says. "My hope is that bikers who read my book will be able to make informed decisions about what type and amount of motorcycle insurance they need to protect themselves and their families."



Jim Reed Joins Faculty of Online Law School

- Those who practice, also teach at Solo Practice University.

There is a new law school that dubs itself "The Practice of Law School." Its mission is to teach skills and tips attorneys don't usually learn until long after they've graduated from a brick-and-mortar university.

[Solo Practice University](#) officially opened - online - on March 20, 2009. SPU is truly a revolutionary idea in legal education - practicing lawyers teach other lawyers and law students about the REAL practice of law from their experience "in the trenches."

Jim Reed, Managing Partner of the Ziff Law Firm, has been asked to teach at Solo Practice University.

What lawyers will learn at SPU is NOT the ivory tower, theoretical teaching that you encounter in law school. Case in point: Jim's class, "Personal Injury Law 101 - The Nuts and Bolts of Handling Accident Cases."

"I designed my course to reflect some of the things I've learned during my more than 20 years of practice in personal injury and medical malpractice cases in New York and Pennsylvania," Jim says. "I'm really looking forward to being a 'professor' at Solo Practice University."

SPU was founded by Susan Cartier Liebel, a former lawyer with a background in advertising, marketing and promotion. Her experiences and skill set have made her an ideal coach and advocate for lawyers planning to develop their own practices.

Susan no longer practices law, but devotes her time to coaching and consulting. She started [Build a Solo Practice LLC](#) in 2005 and you can find many of her articles and columns on the Internet, including her blog, [Build a Solo Practice](#).



Two Students Receive Ziff Scholarships

The ZiffLaw Overcoming Adversity Scholarship is awarded to exceptional local high school students who have overcome significant personal adversity.

This year's recipients are Pamela Miller, a senior at Southside High School, and Alison Bixby, a senior at Thomas Edison High School. The young women each will receive \$1,000 to further their education.

Pamela plans to study international relations and Spanish. She is in the top 15 percent of her class and a member of the varsity cheerleading and track teams; Key Club, National Honor Society and History Club. She is also Secretary of Concert Choir and a Youth Rotary Scholar.

Alison plans to study nursing. She is a member of the cheerleading team, a Junior Rotarian, and a past president and secretary of her class. Alison has contributed many volunteer hours at Arnot Ogden Medical Center.

Both winners contributed essays describing very personal struggles. The scholarships reward their ability to overcome tragedy, do not dwell on the past but learn to excel.

The ZiffLaw Overcoming Adversity Scholarship is administered by the Community Foundation. If you know of a deserving student, encourage him or her to apply. [A complete description of the criteria for the award](#) is available on the Community Foundation website, www.communityfund.org.

What You Must Know About an 'IME': Expert Advice on Injury Examinations

I want to share some vital information about an important part of any personal injury, car accident or workers' compensation case: your **Independent Medical Examination, or IME**, with the insurance company's doctor.

Let's face it, the insurance company is sending you to a doctor with the hope that they may show you are NOT as disabled as your doctor says. Therefore, the "independent" medical doctor who you are going to see will try to show that you are exaggerating, malingering, magnifying your symptoms, or just pretending.

I refuse to use the word "independent" when referring to these exams, even though they are routinely referred to as IME's. I call them **"Insurance Medical Exams,"** or better yet, DME's or **"Defense Medical Exams."** The bottom line is that these doctors are hired for one purpose and one purpose only - to either deny or minimize a claim.

The IME doctor is listening to everything you say and watching everything you do. He will dictate a report of what he sees and hears immediately when you leave his office.

We routinely send a list of **Do's and Don'ts** for these so-called "independent" exams to clients.

Two important tasks for you at an IME

1. Keep track of how long the doctor spends with you. IME doctors will often exaggerate the time they spent questioning and examining you. To combat this, it is imperative that you keep track of the time you spent with the doctor. Do not be obvious about it, but glance at your watch so you can accurately advise us of the time.

2. As soon as you are home, sit down and write down every detail you can recall of your exam (i.e. time spent with a nurse or doctor, questions asked by the doctor and your answers, tests performed by the doctor, etc.). We understand that you can't remember everything, but do the best you can.

Take a look at our FAQs, ["Our Answers to Your Legal Questions."](#) You will find more answers to questions about accidents, personal injury cases and workers' compensation.

Watch our videotape about preparing for an IME. You can contact our office to set up an appointment to see the videotape before your exam.

My colleagues and I at the [Ziff Law Firm](#) don't represent people that are pretending to be injured. Nevertheless, IME doctors are conditioned to believe that most claimants are malingering, pretending, or exaggerating. That is why you **MUST** know how to act during this important phase of your case.

Thanks for reading,
Jim Reed
Personal Injury & Malpractice Attorney
Ziff Law Firm, LLP



Have a Happy, Healthy Summer

Everyone wants to get out there and enjoy the (finally!) warm weather. Just stay safe, please. Remember to follow all safety precautions while driving or riding motorcycles, ATVs and/or boats.

Sincerely,

Your Friends At The Ziff Law Firm