



■ about the expert

JIM WALKER, ATTORNEY

JIM WALKER LAW FIRM

Jim Walker has been a trial lawyer since 2003, earning first chair trial and appellate victories in trials including car wrecks, 18-wheeler collisions and truck wrecks, wrongful death, and traumatic brain injuries. He has been listed in the National Trial Lawyers Top 100 for Civil Trial Law for the past several years.

▶ PERSONAL INJURY ATTORNEY

WHEN YOU NEED AN INJURY SPECIALIST, IT'S JIM WALKER LAW

Q&A

WHY SHOULD I HIRE A CAR WRECK LAWYER?

Auto insurance is mandatory in Texas, and insurance companies eagerly collect monthly premiums. However, when it's time to pay claims, these multibillion-dollar for-profit companies tend to deny claims or pay as little as possible. You are simply a number on a spreadsheet, and if you're unrepresented, you can expect low-ball offers. With a lawyer, a new claims adjuster with higher settlement authority is assigned because now they risk facing a jury who will force them to pay the full claim value. An experienced car wreck trial law specialist will force the insurance company to value you as a higher risk and increase their claim valuations.

WHY SHOULD I HIRE YOUR LAW FIRM?

We are the only car wreck trial law specialists in Rockwall County. We diligently pursue claims, file suit, and will go to trial to get the full claim value for our clients, and insurance companies know it. Lawyers who advertise on TV are "Chop Shop, Volume Practice" attorneys who make money quickly turning cases and moving on to the next case. That may be profitable, but their clients are not seeing their claims pay out in full value. We pursue claims through to the end, working on contingency, and paying all expenses. We only collect a percentage of the recovery and recoup our expenses – there is never any out-of-pocket cost to you.

**I DON'T HAVE HEALTH INSURANCE.
HOW DO I PAY FOR MY MEDICAL TREATMENTS?**

Many medical providers care more about helping people than making

money, and we help you find them. Texas law allows medical providers to treat you now, put a lien on your insurance claim, then collect directly from the claim when the claim pays out, so you don't have to pay out of pocket for medical expenses at a time in your life when you may be losing money from time off work and car replacement issues.

HOW MUCH MONEY CAN I EXPECT TO RECEIVE FOR MY BODILY INJURY CLAIM?

Amounts for your loss in the way of health (past, present, future): physical pain, physical impairment, lost income, medical care expenses, and mental anguish. All are categories of recovery we pursue. The negligent driver's auto insurance policy limits are always available from every insured driver, and the state minimum bodily injury policy limit is \$30,000; oftentimes they have higher limits. If you purchased underinsured motorist protection, those limits are also available. We sometimes recover more than all these policy limits combined from an insurance company if they refuse to accept a reasonable settlement offer. The jury is the final decision-maker. They'll decide the monetary value of what was taken from you in the way of health.

WILL I HAVE TO GO TO COURT?

You ultimately make that decision. I will make recommendations and advise you if the offer on the table is good or if I believe we can get a better recovery by going to trial. These are your injuries and your life and ultimately your decision. ■