



Case Study: Personal Injury

Galbraith Case Redmond, Oregon

Mr. Galbraith was riding his bicycle in Redmond, Oregon when a mattress fell off a truck passing by hitting him and causing him to crash on March 27, 2009. Mr. Galbraith injured his shoulder and had to have surgery. Although Progressive, the insurer for the at fault driver, offered their \$25,000 policy limits, Mr. Galbraith called our office for help dealing with the insurance claims. We investigated the insurance coverage available and determined that Mr. Galbraith was not getting all the insurance benefits to which he was entitled.

First, we made a personal injury protection (“PIP”) claim with Progressive to pay Mr. Galbraith’s medical expenses that were not paid by his health insurer. Progressive paid over \$4,600 of those expenses.

Second, we made a claim for underinsurance motorist benefits with Mr. Galbraith’s insurer Liberty Mutual and recovered another \$24,800.

Third, we negotiated with Mr. Galbraith’s health insurer Tufts and got them to agree to reduce their lien to by more than \$1,000 which increased Mr. Galbraith’s recovery.

Fourth, although we normally charge a contingent fee on personal injury cases we took the unusual step of agreeing to charge our hourly rate because Progressive had already offered Mr. Galbraith \$25,000 before he contacted our office in Bend, Oregon. This increased Mr. Galbraith’s recovery as well.

By contacting a law firm with years of experience handling personal injury claims and dealing with the complex insurance issues, Mr. Galbraith recovered all of the insurance benefits to which he was entitled which was a lot more than the \$25,000 Progressive had initially offered. Mr. Galbraith has now been fully compensated for his injuries and is looking at buying a new Renovo hardwood bicycle to replace his bicycle that was damaged in the accident.

For more information about how to get PIP benefits to pay your medical expenses and/or lost income when you are injured by a vehicle while riding your bicycle or walking in Oregon, read my article, “**Injured Oregon Pedestrians Get Your Medical Bills Paid**” posted on my website at: http://www.hurley-re.com/personal_injury_law.html

For more information about personal injury cases, please call Gary R. Johnson at Hurley Re, P.C. (541) 317-5505, email me at grjohnson@hurley-re.com or write me at 747 SW Mill View Way, Bend, Oregon 97702.