



from  
**VICTIM**

to  
**VICTORY**

IF YOU ARE  
CONTEMPLATING  
A PERSONAL INJURY  
LAWSUIT, BEWARE OF  
THE FOLLOWING LIES.

INSURANCE COMPANIES  
SPEND MILLIONS OF DOLLARS  
TO PERPETUATE THEIR  
PROPAGANDA.

READ ON TO LEARN THE TRUTH,  
KNOW YOUR RIGHTS, AND PROTECT  
YOURSELF AND YOUR FAMILY  
IN CASE OF AN INJURY.

# TOP 7 LIES

## INSURANCE COMPANIES TELL YOU ABOUT PERSONAL INJURY LAWSUITS

— by John Coco, Esq. Founding Attorney, Law Offices of JOHN COCO, PLLC

### LIE #1 “LAWSUITS CAUSE INSURANCE RATES TO RISE”

**TRUTH** Insurance companies raise rates whether or not lawsuits are filed. However, insurance companies have actually convinced the public that every claim or lawsuit causes insurance premiums to rise.

They want the public to pay them faithfully but to never make claims or sue when necessary. This is a scam. Ideally, insurance companies would like to take in billions of dollars every year and never pay their customers' claims or claims of those their customers injure.

### LIE #2 “PERSONAL INJURY LAWSUITS ARE ALL FRAUD”

**TRUTH** The truth is that frivolous cases are often thrown out of court at an early stage. Insurance companies perpetuate the fraud lie to convince serious injury victims that suing equals fraud. It is a sad reality that juries, who are supposed to be fair and impartial fact finders, often believe that a case is fraudulent before they hear the first fact.

Insurance companies will circulate videos of people faking injuries in an attempt to commit insurance fraud. It is a disgrace that they use one person's unscrupulousness to convince the legitimately injured that they commit fraud if they sue. If a case is at trial, it is likely meritorious. Our legal system is designed to keep frivolous and fraudulent cases out of court.

### LIE #3 “THERE ARE TOO MANY PERSONAL INJURY LAWSUITS”

**TRUTH** Most personal injury lawsuits are filed *after* the injury victim attempts to negotiate a fair settlement with the at fault party's insurance company.

Insurance companies force cases into court by refusing to pay a fair settlement to those injured by their insured. Most injury victims do not want a lawsuit but need compensation to pay bills stemming from the injury.

Additionally, insurance companies sue every day in courts across America. They sue their customers, vendors, the government, and they even sue each other.

It is a bold brand of hypocrisy for them to tout that there are “too many” lawsuits.



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## LIE #4 "IT IS WRONG TO SUE"

**TRUTH** This moral high ground argument is simply reprehensible nonsense. The real question is are you the kind of person that lets his family get taken advantage of? Are you the kind of person that blindly believes an insurance company's corporate propaganda?

Many injury victims refuse to sue because they are "not that kind of person." Many have believed the insurance company lie that suing is immoral.

Unsurprisingly, this lie is spread to save the insurance companies money. You save them money by releasing them from their obligation to pay when you refuse to commence a lawsuit. This obligation is based on their contract with their insured, where they collected a premium (sometimes for decades) and agreed to pay an injured party.

There is nothing moral or noble about being victimized by an insurance company after you have already been victimized by a negligent party. Every day innocent people are seriously injured by drunk and drug impaired drivers, on construction sites where safety is compromised, and on premises where landlords refuse to repair dangerous conditions. Morality is not part of this equation.

## LIE #5 "SUING TAKES THE DEFENDANT'S HOUSE AWAY AND LEAVES HIM BANKRUPT"

**TRUTH** Insurance companies are responsible for paying when their insured causes an injury. Typically, a defendant's personal assets are only in jeopardy when his insurance company refuses to pay an equitable settlement to the injured party. Insurance companies act in "bad faith," when they put profit before their insured's interests leaving his personal assets exposed.

It is not surprising that many people believe this lie. In New York, attorneys are not permitted to even mention the word "insurance" before the jury, or to let them know that an insurance company must pay the verdict.

## LIE #6 "LAWYERS ARE THE PROBLEM"

**TRUTH** Insurance companies hate plaintiffs' personal injury lawyers for one reason; because attorneys know the value of a particular case and will not let the insurance companies take advantage of injury victims.

Without plaintiffs' lawyers the country would be far more dangerous for the public, because those causing harm to others would never be held accountable. Insurance companies will offer a quick and very low settlement after an injury primarily to keep the injured party away from an experienced personal injury attorney.

## LIE #7 "PLAINTIFF'S ALWAYS GET MILLIONS OF DOLLARS FOR MINOR INJURIES"

**TRUTH** If you hear of a million-dollar verdict or settlement it is likely that the plaintiff is permanently injured, has massive medical bills, and may never work again.

Plaintiffs have the burden of proving these injury related expenses at trial. Many verdicts are reduced by the trial judge or appellate court so these large amounts may not actually be paid.

A million-dollar injury case is rare.

*If you are seriously injured and do not file a lawsuit, the only party that wins is the insurance company.*

*The right to sue is your legal right and is often the only path to justice.*

*If you forgo that right, insurance companies will undoubtedly grow stronger, take further advantage of the public, and continue to amass billions of our dollars.*



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