

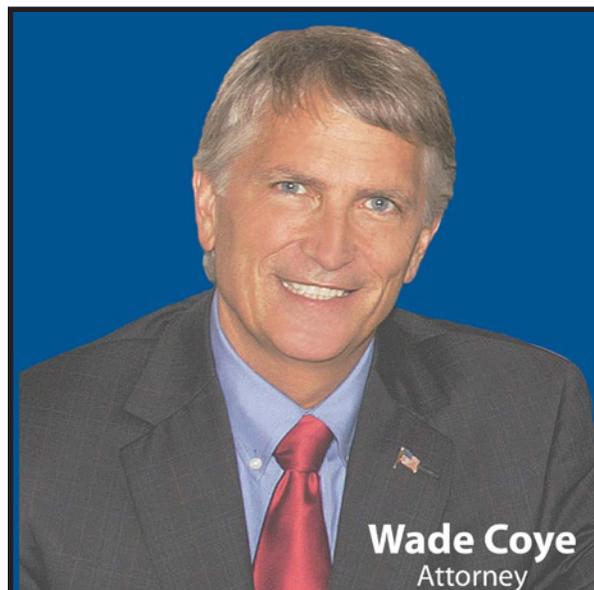
A Guide to Florida Personal Injury

Sharing the Secrets, Learning the Lies

Wade Coye

WADE COYE

Wade Coye is the managing shareholder and founder of Coye Law Firm, an Orlando-based practice with lawyers handling personal injury, Workers' Compensation, insurance, and probate claims among specialties. He grew up on a dairy farm in upstate New York and has had a variety of life experiences, ranging from serving members of Congress in Washington D.C. to serving in the United States Army. Coye received his law degree from the University at Buffalo Law School. He holds bar membership in both Florida and the District of Columbia and is admitted to the United States District Court for the Middle District of Florida, the United States Court of Appeals for Veterans' Affairs, the Eleventh Circuit Court of Appeals, and the United States Tax Court. He has tried cases to a verdict in both state and federal court. Mr. Coye is married to Joan Coye and has five children. He is an instrument rated private pilot and certified scuba diver.



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Ignorance is never better than knowledge.
—Enrico Fermi

It's no secret that many people who have been injured through the fault or negligence of another party never receive proper care or fair and adequate compensation. In fact, even those who receive a settlement can lose all they have been awarded because they have not understood how the process works.

In his book *Sharing the Secrets, Learning the Lies* Florida lawyer/author Wade Coye urges readers not to evaluate their case based on someone else's settlement. The truth, he writes, is that every case is different and believing otherwise can be devastating.

How much is my case worth?

Coye writes that this is the first question victims typically ask and the truthful answer to that is that there cannot be a reasonable dollar value estimate until a complete understanding of their medical situation is known. From there, medical bills must be calculated, lost wages assessed and that's just the beginning. But the big shocker is that at the conclusion of a case, there may be expensive liens that must be paid. According to Coye, liens are established throughout the case as a result of the use of various resources such as letters of protection, health insurance, lost wages benefits, and more. All of these help the accident victim satisfy the financial demands in the period immediately following the injury. It's urgently important, however, that the amounts of the liens be carefully estimated before the victim agrees to a settlement amount with the claims adjuster.

"Failing to do so," Coye warns, "may result in (the injured party) paying (the) entire settlement to the insurance company." And failure to pay a lien, in some cases, can result in a criminal violation.

Sharing the Secrets, Learning the Lies reveals the truth about dealing with physicians and insurance companies. It teaches how to be your own detective and how to determine whether to settle or sue. It urges accident victims to hire a lawyer or law firm that can handle every aspect of a case, thereby possessing the capability of maximizing benefits.

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A fully-downloadable e-book version of "Sharing the Secrets, Learning the Lies" is available through the media kit on the Coye Law Firm web site www.coyelaw.com.

Sharing the Secrets, Learning the Lies:
A Guide to Florida Personal Injury

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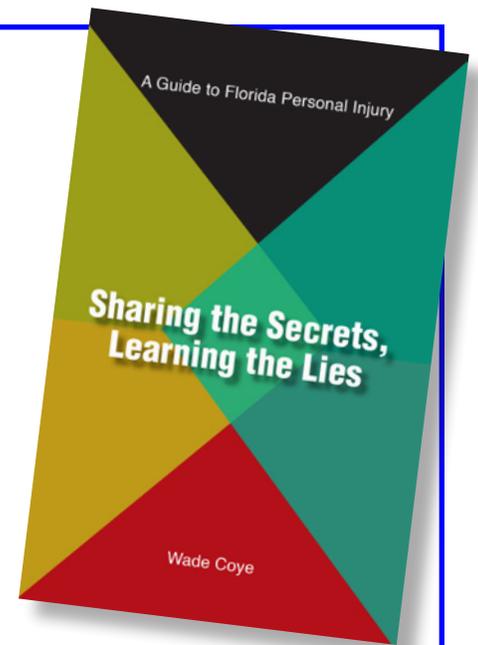
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SUGGESTED QUESTIONS FOR DISCUSSION

- Your book title uses the words Secrets and Lies—two very scary words. Is personal injury law really that difficult for the average person to understand?
- One of the few things most of us know is not to speak with or sign anything from an insurance adjuster. Can you explain why that is so and what our first course of action should be when we are injured?
- In your book, you recommend that an accident victim seek guidance before going to a doctor. But what if you are taken to an emergency room by ambulance?
- Personal Injury lawyer ads are everywhere. Why are the firms that seem to dominate the media sometimes the most questionable?



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