

Mr. R. Farrell, of St. Mary's County, Maryland, received a settlement in June of 2010 in the amount of \$500,000.00 for his case against an under insured car insurance carrier. Another driver caused an accident during which Mr. Farrell was severely injured. The extent of his injuries required him to have neck surgery and kept him from work for several years. The insurance company – Mr. Farrell's own "under insured carrier" – maintained that Mr. Farrell's neck surgery was not related to the car accident. Because of this stance taken by the insurance company, his chances of being compensated for the surgery to his neck were very slim.

The case involved the driver who caused the accident, his insurance company – which only had a \$100,000 insurance policy – and Mr. Farrell's own insurance company – the under insured carrier. The situation was extremely difficult for Mr. Farrell, due to the fact that he could not work and had little income.

James F. Farmer, his attorney, was able to beat the odds by conclusively proving that the injury and all medical treatment was caused by the car accident. Mr. Farmer presented the under insured insurance company with several doctors' opinions that the surgery was absolutely necessary and caused by the accident. This directly countered the insurance company's doctor who had the opinion that the surgery was not needed. This tactic is unfortunately a standard one on the part of insurance companies, who rarely adequately compensate an injured person.

Without the work of Mr. Farmer in proving that the surgery was necessary and related to the car accident, Mr. Farrell would not have been able to recover such a large sum.