EARLEY LAW GROUP

INJURY LAWYERS

Client Handbook

A straightforward guide to your Massachusetts injury case

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Injured? Call Earley Before It's Too Late!

Welcome to
Earley Law Group

"You did not choose to be injured. You did choose who would stand beside you."

Thank you for trusting us.

Since 2005, our firm has focused exclusively on helping injured people. Our job is to take as much stress off your shoulders as possible while working to obtain the maximum compensation available for your case.

Most clients have never been through an injury claim. The process can feel slow, confusing, and unfair. This handbook explains what happens next, what we need from you, and what you can expect from us.

OUR TWO-PART MISSION

1. Be the happiest place to work in Massachusetts.
2. Have the happiest clients of any personal injury firm in Massachusetts.

One of our six core values is We Always Give 5-Star Service. That means clear communication, honest answers, and treating you like a person instead of a file number.

A PERSONAL NOTE FROM CHRIS

You may wish the accident had never happened. We understand that. The insurance company already has adjusters, investigators, and lawyers protecting its interests. Having a lawyer simply gives you someone whose job is to protect yours. We are honored to be in your corner.

START HERE

The seven things that matter most

1. Do not discuss your injuries or the accident with an insurance adjuster unless we approve it.
2. Do not give a recorded statement or sign an insurance document without sending it to us first.
3. Attend every medical appointment and follow your providers' recommendations.
4. Tell every provider about every symptom and how the injuries affect your daily life.
5. Do not post about your accident, injuries, treatment, or physical activities on social media.
6. Respond promptly when our team calls, emails, texts, or requests documents.
7. Tell us immediately about new treatment, symptoms, contact information, employment changes, or insurance paperwork.

> *When in doubt, tell us. There are no dumb questions, and small details can become important later.*

Staying in Touch

"Good communication builds strong cases and happier clients"

Our communication promise

- Your case manager will call you within 24 hours after you hire us.
- Your attorney will call you within 72 hours after you hire us.
- Your case manager will contact you at least every 30 days while your case is active.
- We expect calls and messages to be returned promptly, generally within one business day.

Your first point of contact

Your case manager or legal assistant will usually be your first call. This person helps coordinate treatment updates, documents, insurance information, and the day-to-day movement of your case.

Your attorney directs the legal strategy, evaluates the case, negotiates, and is available when legal questions or important decisions arise.

Contact us right away if

- You begin or stop treatment, see a new provider, receive an MRI or surgical recommendation, or go to the emergency room
- You move, change your phone number or email, change jobs, or miss work because of your injuries.
- An insurer, investigator, medical provider, Medicare, MassHealth, or collection agency contacts you.
- You are involved in another accident or suffer another injury.
- You are unhappy, confused, or worried about any part of your case.

Our Partnership

"What you can expect from us and what we need from you"

WHAT CAN YOU EXPECT FROM US

1. Honest answers, even when the answer is not what you hoped to hear
2. Respectful, personal service from a team that knows your case
3. Regular communication and clear explanations in plain English.
4. Careful investigation of liability, insurance coverage, injuries, and damages.
5. No settlement without your approval.
6. A written accounting of every dollar received and paid at the end of your case.

WHAT WE NEED FROM YOU

1. Be truthful about the accident, prior injuries, prior claims, medical history, work history, and anything that could affect the case.
2. Stay engaged in treatment and follow medical advice.
3. Keep us updated and respond when we reach out.
4. Send requested documents promptly.
5. Treat our team and everyone involved in the case respectfully.
6. Be open to candid advice about risks, timing, and value.

You control whether to accept a settlement. We control legal strategy and will give you the information needed to make an informed decision.

What Makes a Case Strong

"Every case rests on liability, damages, coverage, and credibility"

LIABILITY

Liability means who was legally responsible. We may use reports, photographs, video, witnesses, records, expert opinions, and other evidence to establish what happened.

DAMAGES

Damages are the losses caused by the incident. They can include medical expenses, lost income, pain and suffering, disability, scarring, emotional harm, and loss of enjoyment of life.

Serious, well-documented injuries generally produce more value than minor or poorly documented injuries.

INSURANCE COVERAGE

A claim may be limited by the insurance and assets available.

We look for all potential coverage, including liability, uninsured or underinsured motorist coverage, medical payments coverage, homeowner, commercial, employer, umbrella, and other applicable policies.

CREDIBILITY

Insurance companies compare what you say with medical records, prior claims, photographs, social media, and testimony. Be honest and consistent.

A difficult fact can often be handled. A hidden fact that surfaces later can seriously damage the case.

How Your Case Moves Forward

"Most injury cases pass through six phases"

1 **Onboarding**

- We learn what happened, identify urgent needs, obtain authorizations, and begin contacting insurers and responsible parties.

2 **Investigation**

- We gather reports, photographs, video, witness information, coverage documents, medical information, and other evidence

3 **Medical Treatment**

- You focus on recovery while we monitor treatment and collect information about how the injuries affect your life.

4 **Demand and Negotiation**

- When your condition is sufficiently clear, we assemble the evidence, value the claim, send a demand, and negotiate with the insurer.

5 **Litigation if needed**

- If a fair resolution cannot be reached, we may recommend filing a lawsuit. Litigation can include written discovery, depositions, medical examinations, mediation, and trial.

6 **Settlement and distribution**

- After you approve a settlement, we complete releases, receive the funds, resolve liens and bills, prepare a settlement statement, and distribute the money.

How long will it take?

The timeline depends heavily on your medical recovery, the complexity of the case, available insurance, and whether litigation is necessary. We value speed, but settling before the medical picture is clear can leave you responsible for future problems. Once a claim is settled and released, it generally cannot be reopened.

Your First 30 Days

"Small steps now can make a major difference later"

Save your case manager's and attorney's contact information.

Send us your driver's license, health insurance card, auto declarations page, reports, photographs, and insurer correspondence.

Photograph visible injuries now and as they change

Write down witnesses and any details you remember.

Schedule and attend recommended medical treatment

Keep receipts and proof of missed work.

Review your social media privacy settings, but do not delete existing material.

Forward insurance calls, letters, emails, and texts to us

Preserve evidence

> Do not repair or discard damaged property, clothing, shoes, car seats, helmets, products, or other possible evidence until we advise you. Photographs help, but the original item may matter.

Property damage

> In an auto case, you may sometimes communicate with an adjuster about vehicle damage or a rental car. Do not discuss injuries, treatment, fault, or how the collision happened without first speaking with us.

Why Treatment Matters

"Medical recovery comes first and medical records prove what happened"

Your providers can only diagnose and treat what you report. Explain every symptom, where it is located, how severe it is, how often it occurs, and what you can no longer do. Do not say you are "fine" out of habit if you are not fine.

Avoid gaps in treatment

- Missed appointments and long gaps can hurt your health and give the insurance company an argument that you recovered. If work, childcare, transportation, cost, or another problem interferes with treatment, call the provider and tell our team. We may be able to help identify options.

Follow through

- If a provider recommends therapy, imaging, a specialist, injections, surgery, or follow-up care, take the recommendation seriously. Tell us if you cannot schedule it or have concerns.

Watch for possible concussion symptoms

- Persistent headaches, dizziness, nausea, confusion, memory or concentration problems.

- Changes in sleep, mood, balance, vision, or sensitivity to light or sound.

Report concerning symptoms promptly to a qualified medical provider. Seek emergency care for severe or worsening symptoms. Our team cannot diagnose medical conditions.

Help Us Prove Your Losses

"The details of your life matter"

Medical information

- Tell providers how the injury affects sleep, work, driving, household duties, exercise, hobbies, relationships, and mood.
- Keep appointment and prescription information. Send us new provider names and treatment updates.
- Photograph bruising, swelling, scars, assistive devices, and other visible effects.

DAILY IMPACT

Keep brief, honest notes about pain, limitations, missed events, help you need, and activities you cannot perform.

Do not exaggerate. A specific example is more useful than repeatedly writing that you had a "bad day."

EXPENSES

Save receipts for prescriptions, braces, transportation, parking, home assistance, and other injury-related costs.

Ask us before assuming an expense will be recoverable.

Lost income

- Save pay stubs, tax records, schedules, time sheets, disability notes, and messages from your employer.
- Track missed wages, overtime, bonuses, commissions, paid time off, and reduced hours.
- Tell us if the injury changes your duties, career path, or ability to work.

How Case Value Adds Up

"There is no reliable value until the important facts are known"

Potential categories of damages

1. Past and reasonably anticipated medical expenses
2. Lost wages and diminished earning capacity.
3. Physical pain and emotional suffering.
4. Disability, scarring, and loss of enjoyment of life.
5. Other legally recoverable losses based on the facts of the case.

Why we cannot value the case immediately

Early in a case, we may not know the diagnosis, duration of treatment, long-term prognosis, available insurance, liability disputes, prior medical issues, or whether surgery will be needed. Any early number would be an incomplete estimate.

Shared fault in Massachusetts

- You may still recover if your negligence was not greater than the combined negligence of the person or people you are pursuing. Any recovery is reduced by your percentage of fault. The facts and applicable law must be evaluated case by case.

A reality check

- Advertising results from other cases do not predict your result. Every case is different. We will explain the strengths, risks, available coverage, likely range, expenses, liens, and projected net recovery before asking you to decide whether to settle.

Protecting Your Case

"Insurance contacts, social media, surveillance, and AI"

⚠ Insurance adjusters

Adjusters may sound friendly, but their job is to protect the insurer. Do not give a recorded statement, sign a release, authorize broad access to records, or accept an injury settlement without our advice. Send the communication to us.

⚠ Social media and surveillance

- Do not post about the accident, your injuries, medical care, settlement, or lawsuit.
- Avoid posts or check-ins showing physical activities that could be taken out of context.
- Ask friends and family not to tag you or discuss the case online.
- Do not delete old posts or accounts after a claim begins.
- Assume public activity may be photographed or recorded. Be truthful and follow your medical restrictions.

⚠ Artificial intelligence tools

Do not paste medical records, legal documents, private messages, or case details into public AI tools. Communications with an AI service may not be confidential or protected. Ask our team before using one for anything related to your case.

From Settlement to Your Check

"A settlement agreement begins the final phase"

1. You authorize the settlement after discussing the offer and projected distribution with your attorney.
2. Settlement documents are prepared and signed.
3. The insurer issues the settlement funds.
4. We deposit the funds into the firm's client trust account and allow them to clear.
5. We confirm and negotiate medical bills, liens, and reimbursement claims.
6. We prepare a written settlement statement showing the money received and every proposed deduction.
7. You review and approve the statement, then the funds are distributed.

Why the final phase can take time

Medical providers, health insurers, Medicare, MassHealth, workers' compensation insurers, and others may assert rights against settlement funds.

We must determine whether a claim is valid and what must be paid. Negotiating reductions can increase the amount you receive, but some organizations respond slowly.

Gross settlement is not net recovery

Attorney fees, case expenses, valid medical balances, liens, and reimbursement claims may be paid from the gross settlement.

Your settlement statement will show each item. Ask every question you have before signing it.

Attorney Fees and Case Expenses

"You pay no attorney fee unless we obtain a recovery"

The contingency fee

- Our fee is a percentage of the recovery as stated in your written fee agreement. You do not pay an hourly attorney fee. If there is no recovery, you do not owe an attorney fee. Your signed agreement controls if anything in this handbook differs from it.

Case expenses

- Expenses are different from attorney fees. They can include charges for records, reports, filing fees, depositions, investigators, experts, exhibits, and other work needed to develop the case. The treatment of expenses is explained in your fee agreement and will be itemized at the end.

Medical bills and liens

- Medical providers and benefit plans may claim payment from the settlement. We review asserted balances and reimbursement claims and seek appropriate reductions when possible. We cannot guarantee that a particular bill or lien will be reduced.

Financial pressure

- Tell us if the injury creates serious financial hardship. Be especially cautious about lawsuit loans or pre-settlement funding. These products can be extremely expensive and substantially reduce what you ultimately receive. Speak with your attorney before signing anything tied to your claim.

Frequently Asked Questions

"Straight answers to the questions clients ask most"

How long do I have to bring a Massachusetts injury claim

- Many Massachusetts tort claims must be filed within three years, but shorter deadlines and special notice rules can apply, particularly to government-related claims. Never assume you have three years. Once we accept your case, we calendar the applicable deadlines.

Will we have to file a lawsuit

- Many claims resolve without suit. We may recommend litigation when it is necessary to protect a deadline, obtain evidence, dispute liability, or pursue fair value. Filing suit does not mean the case will go to trial.

Will I have to attend a deposition or court

- Only if litigation requires it. We will explain what to expect and prepare you carefully. Most lawsuits still resolve before trial.

What if I had a prior injury

- Tell us immediately. A prior condition does not automatically defeat a claim, but hiding it can damage your credibility. We need the complete history to separate what existed before from what the accident caused or aggravated.

What if my symptoms get worse

- Tell your provider and our team promptly. New symptoms should be medically evaluated and documented. If the claim has already been finally settled, you generally cannot return for additional compensation.

More Answers and Staying Connected

"Call us whenever something does not make sense"

Will I owe taxes on my settlement

- Tax treatment depends on what the payment represents. Personal physical injury recoveries are often treated differently from interest, punitive damages, or other components. We do not provide tax advice. Consult a qualified tax professional about your situation.

Can a family member help

- With appropriate permission, we may communicate with a trusted family member or friend. Tell your case manager if you need this arrangement.

Can I change lawyers

- Yes. You always have the right to choose your lawyer. If you have concerns, please tell us first. Communication problems and misunderstandings can often be solved quickly

How can I help someone else

- If a friend or family member is injured, have that person call us. Even if we cannot accept the case, we may be able to point the person toward an appropriate resource.

When should I consider leaving a review

- We work hard to give every client 5-star service. If you are happy with our communication and care, a Google review helps injured people know whom they can trust. You can visit JustSeeTheReviews.com. Please never share private medical or settlement information unless you are comfortable doing so.

We Are Here When You Need Us

"Your questions are always welcome"

Your case is important to us. Keep this handbook nearby, stay connected with your team, and let us know whenever something changes. We will keep working to move your case forward and help you make informed decisions at every stage.

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Important reminder

This handbook provides general information and does not replace advice from your attorney about your individual case. Your written fee agreement and other signed documents control the attorney-client relationship.

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