

RIGHTING WRONGS.

FOR **40** YEARS

*Anzellotti, Sperling,
Pazol & Small*

CNN INVESTIGATION SHOWS LOCAL LAW FIRM WAS RIGHT ABOUT AUTO INSURANCE COMPANIES.

A recent CNN investigation shows injured victims are now in for the fight of their lives just to get auto insurance companies to pay for the damages caused by their insureds. Most auto insurance companies are adopting a “take-it-or-leave-it” strategy that **NETS THE INSURANCE COMPANIES BILLIONS OF DOLLARS IN PROFIT AT THE EXPENSE OF ACCIDENT VICTIMS!**

CNN’s 18-month in-depth investigation involved minor-impact soft tissue crashes. However, Attorney Ilan Wexler, a partner in the law firm of Anzellotti, Sperling, Pazol & Small, states that “Even in cases of severely injured victims the insurance companies are often unwilling to acknowledge the full extent of the medical costs and pain suffered by the victims.” Wexler further noted, “this strategy forces victims to seek the help of an attorney in order to obtain justice and fair compensation.”

The strategy, according to former Allstate and State Farm employee James Mathis, who was quoted in CNN’s investigative report, relies on what’s called “THE 3 Ds” — Deny the claim ... Delay the settlement... and if necessary, Defend against the claim in court.



Attorney Adam Sperling, managing partner, presents closing arguments to jury members.

For more than forty years Anzellotti, Sperling, Pazol & Small has been the Mahoning Valley’s advocate for senior citizens, injured victims, and their families. Anzellotti, Sperling, Pazol & Small ... YOUR TRUSTED PARTNER FOR JUSTICE!

Mathis was quoted as saying “the profits are good and as long as the public allows this to occur, the insurance companies will get richer and richer and victims will not get a fair and reasonable settlement.”

This strategy was actually developed with the assistance of a consulting firm, McKinsey & Co., CNN reported.

ONE DOCUMENT
CNN REVEALED
SHOWS THE
CONSULTANT’S
RECOMMENDATION
TO ALLSTATE THAT
IT “PUT BOXING
GLOVES ON ITS
‘GOOD HANDS,’”
PLAYING OFF
ALLSTATE’S FAMOUS
SLOGAN, “YOU’RE IN
GOOD HANDS WITH
ALLSTATE.”

“The profits are good and as long as the public allows this to occur, the insurance companies will get richer and richer and victims will not get a fair and reasonable settlement.”

~ Former Allstate & State Farm employee, Jim Mathis



Victor Sperling



Ilan Wexler



Adam L. Sperling



Raymond J. Tisone



Robert D. Vizmeg



Although the president of the Insurance Information Institute told CNN that these kinds of strategies are needed to fight fraud, Attorney Wexler believes there's no justification for this type of anti-victim strategy on the part of insurance companies.

“Insurance company adjusters frequently advise victims that they should accept the company's settlement offer and that hiring a lawyer is unnecessary,” Wexler says. “But this isn't true. In fact, a large insurance company's own internal study revealed that injury victims with attorneys get settlements or verdicts that are two to three times larger than what unrepresented claimants get. These insurance companies are in business to maximize profits and pay victims as little as possible. They try to accomplish these goals by using strategies to minimize payments to those who have been injured. As advocates for injured victims, we have extensive experience in battling these tactics.”

Anzellotti, Sperling, Pazol & Small wins a major battle for Ohio families against the insurance industry

At the ASP&S office, they're calling it a “victory for Ohio families!” In a significant decision of the 11th District Court of Appeals, ASP&S attorneys have successfully argued against the auto insurance industry's **intrafamily exclusion**.

To the surprise of many, intrafamily exclusions allow auto insurance companies to deny coverage to resident family members, who are injured by the negligent driving of another resident family member. For example, if a wife and her friend were passengers in the husband's vehicle and the husband caused a one-car collision, the intrafamily exclusion would prevent the wife from receiving payment for her damages while the claim of the friend, who is not a resident family member, could be paid under the husband's policy.



Managing Partner, Attorney Ilan Wexler, prepares for trial with ASP&S legal assistants.




Attorneys Rob Vizmeg, left, and Ray Tisone were part of the ASP&S team that successfully argued in the Court of Appeals against the auto insurance industry's intrafamily exclusion.

"This is outrageous!" insists ASPS attorney Adam Sperling. "It's our position that to deny coverage to injured passengers simply because they're related to or reside with the policyholder, violates the equal protection clauses of the Ohio and United States constitutions!"

AND IN A RULING FILED IN APRIL, 2007, THE APPEALS COURT AGREED WITH THE CONSTITUTIONAL ARGUMENT OF ANZELLOTTI, SPERLING, PAZOL & SMALL!

Basing its opinion on the equal protection clauses of the Ohio and United States Constitutions, the 11th District Court of Appeals determined that the intrafamily exclusion is unconstitutional because it impermissibly classifies people based upon a family relationship, so that injured persons related to the negligent driver are prevented from recovery, while injured persons not related to the negligent driver can pursue recovery under the insurance policy.

ASP&S Attorney Robert Vizmeg believes this is the first instance in which the intrafamily exclusion has been successfully challenged on constitutional grounds. Vizmeg noted, "although the Legislature has now abolished the intrafamily exclusion, that change does not affect this 11th District case. In fact, the insurance company has appealed this decision to the Ohio Supreme Court where ASP&S will continue to battle the insurance company on behalf of its client."

"It's like so much else," stated Raymond J. Tisone of ASP&S. "The insurance companies never explain these clauses to you when they're selling you an auto insurance policy. Only after the collision, when you've been injured and have mountains of medical expenses, do they break the news, 'sorry, you can't recover because you're related to the driver!'" 

“Anzellotti, Sperling,

Pazol & Small will

take a case as far as

necessary to assure

justice for the victim!”

~ Atty. Robert D. Vizmeg

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