

**PI E-MAIL & FAX ALERT**  
**03/31/2008**  
**BY SHAWN STEEL, CHIROPRACTIC ATTORNEY**  
Telephone: 800-626-0003 / 310-697-9000  
Website: [www.shawnsteel.com](http://www.shawnsteel.com)  
Email: [shawnsteel@shawnsteel.com](mailto:shawnsteel@shawnsteel.com)

**BEWARE THE “ 50–50 “ Deal**

Some doctors are hearing from shady lawyers the 50 – 50 deal. Here’s how it works.

Some attorneys are offering any PI client 50% of any settlement. With the remaining 50% they get 50 % and the balance to all health care providers [25%].

A great deal for clients. Good for PI attorneys too, they cut their fees by 8 points from 33.33 %. But the doctors are literally subsidizing this “plan”.

It’s bad medicine. For several reasons:

- Only high billing and generally ethically challenged doctors could even think of accepting this format.
- Most doctors will suffer from 50% to 80% reductions of their bills;
- Some doctors will think they have to raise their bills substantially, thus lowering the value of the PI cases;
- Attorneys will never litigate such a case. They will simply take the first miserable offer, to get their 25%.
- This is a windfall for insurance companies who want to settle for lower levels;
- Who says the client should earn a windfall?
- Those clients will get substantially inferior care.

If a patient or attorney approaches you with this ‘deal’ grab your wallet and lock your door fast.

E-mail or call us if you’ve been approached with a similar deal:

[johntawlian@shawnsteel.com](mailto:johntawlian@shawnsteel.com)

**ALLSTATE BUSTED: Must cut car rates.**

With astonishing leadership, Insurance Commissioner Steve Poizner has ordered Allstate to cut its overcharging car rates by 15.9 % on April 14<sup>th</sup>. The cut will reduce the average premium by \$124.00 per car.

Allstate which pioneered the software auto case evaluation system called Colossus, sells about 10% of car policies in California.

Allstate is a noted anti chiropractic alternative medicine insurance carrier. Most doctors refused to buy any Allstate products and should encourage their patients to do the same. No since with awarding an outlaw company with your business.

Douglas Heller of the Foundation for Taxpayer & Consumer Rights, stated “It was very clear that they were charging too much”. Allstate argued and litigated against these cuts for several years.

<http://www.latimes.com/business/la-fi-allstate19mar19,1,3897733.story>

Be sure to share with your patients this story to show Allstate’s continuous anti consumer actions.

