



Law Offices of GARY E. ROSENBERG, P.C.

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When do you need an attorney?

If you are seriously injured in an auto accident or in another way due to others' negligence, you may face several frightening, life-altering situations.

You might miss work. You may have to spend time in a hospital and rehabilitation. You might have to deal with difficult insurance company representatives.

If you wonder about the following problems, you should contact a personal injury attorney:

- ◆ How will I earn wages if I'm out of work?
- ◆ Can I pay all these doctor and hospital bills?
- ◆ Who will pay my rent or mortgage while I'm laid up?
- ◆ Are these insurance companies being fair to me?

You should never have to face this experience alone.

This is when you need an experienced

attorney to help you quickly and professionally. This is when you need someone to be on your side and to stand up for your rights.



Driver alert!

The Insurance Research Council (IRC) reports that more Americans than ever, now one in six drivers, have no vehicle insurance whatsoever.

This is a depressing result of recessionary times, which lead to increased unemployment, car payment, insurance, and vehicle operating costs.

It is now more important than ever to purchase uninsured motorist (UM) insurance sufficient to fully protect all drivers in your family.

UM protection kicks in when another driver at fault in an automobile collision has no insurance coverage. It can cover lost wages, medical costs, and other expenses associated with serious accident injuries.

Talk to your insurance agent about UM and underinsured motorist (UIM) coverage that safeguards you if injured by a negligent driver who has only minimal insurance.

According to the IRC, the average claims payment for accidents involving underinsured drivers averages \$11,000.

As always, please contact us for counsel if you are involved in any auto accident.



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PERSONAL INJURY

- Too hurt to travel?
We'll come to your home or hospital.
- Free consultation
- No recovery, no fee.
(Client remains responsible for expenses.)
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ATTORNEY ADVERTISING

RETURN SERVICE REQUESTED

Referrals

Our practice continues to grow through referrals from our clients and friends. If you know someone who has been seriously injured or is buying or selling a house, co-op, condo, or commercial building, we hope you will recommend us.

Thank you.

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Gary says:

INTERNATIONAL CAR OWNERSHIP— ACCIDENTAL INJURY AND DEATH STATISTICS

The Economist is a wonderful weekly magazine that is headquartered in England but presents a marvelous not-only-from-the-United-States perspective of world events. I've just been reading a little paperback book published by *The Economist* entitled *Pocket World in Figures, 2010 Edition*. I found some interesting statistics that I'd like to share.

Of the various countries, the **Highest Car Ownership** is in Luxembourg, where, on average, every 1000 people own 647 cars. Second comes Iceland, with 632 cars per thousand inhabitants. Nineteenth on the list is the United States, with 461 cars per thousand Americans.

Lowest Car Ownership is a six-way tie, with one car owned per 1000 people in Bangladesh, Burundi, Central African Republic, Ethiopia, Rwanda, and Tanzania. Not surprisingly, some pretty economically poor countries on this list.

So is there a link between number of cars owned and car accidents, people hurt or injured, motor vehicle deaths, etc.?

The Arabian nation of Qatar has the highest number of people injured annually per 100,000 population—9,989—for the **Most Injured in Road Accidents** list. Coming in a distant second place on this list is the (also) Arabian nation of Kuwait, with 2,231 people injured per 100,000 of population. I have no idea why this statistic is so dramatically high for Qatar, but it's interesting. Also interesting is that Qatar comes in at only number 37 on the list for **Highest Car Ownership**, with 335 cars per 1000 inhabitants. All I can say, Dear Readers, is a corny little poem: "Be careful if you rent a car in Qatar."

Not surprisingly, given its leading position on the **Most Injured** list, Qatar also comes in at number one (tied with the nation of South Africa) for **Most Deaths in Road Accidents** at 33 per 100,000 of population.

Luxembourg, with the **Highest Car Ownership**, made NEITHER the list for **Most Injured** nor the list for **Most Deaths**. Well done, Luxembourg; that's keeping alert behind the wheel!

And although you didn't ask, the United States came in at number 16 for **Most Injured**—at 626 per 100,000 of population—and as part of a six-way tie for number 23 in **Most Deaths**—at 15 per 100,000 people.

If YOU think you understand what this all means, I'd welcome your comments.



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