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Tobler & Associates, P.C.

By Nicole Girard

After obtaining a degree in accounting from the University of Utah in 1967 and serving in the United States Army in Vietnam, Lorin Tobler came to Arizona for law school, loved the desert and never left.

At the University of Arizona in Tucson, Lorin enjoyed a stellar law school career, serving as an editor of Law Review. And in 1972, upon graduation, he was snapped up by the stalwart firm of O'Connor Cavanagh. Thus, he began his legal career in Phoenix.

At the large Phoenix firm, because of his accounting background, Lorin was originally hired to work in the area of business law, but he also found himself assigned to overflow work in the area of insurance defense. He was defending insurance companies from claims by people who were seriously injured, and it wasn't long before he started to question his future in this capacity.

He'd gone to law school because he loved people, loved their stories, and wanted to help them. Defending large insurance companies just did not afford Lorin the fulfillment he was seeking. He also began to see a stark contrast brewing between his personal values and those of big business.

To this day, Lorin recalls one specific case that was a catalyst for his ultimate career change. An elderly woman, who was moderately injured in a car accident, decided to represent herself in her injury claim. She brought a lawsuit pro per, and Lorin was assigned to defend the auto insurance company.

Lorin was advised to overwhelm the woman with paperwork, which he did. When the woman realized what was happening, she shot back in the form of a personal, scathing letter. "Once again, big corporations win..." she began and then continued to paint an unpleasant picture of how lawyers like Lorin, doing insurance defense work, were helping large corporations take advantage of the "little people."

That letter forever resonated with Lorin. In his heart, he knew the woman was right. Thus, he began to look for an opportunity to change sides.

"He decided he didn't like doing defense work," explains Maren Hanson, Lorin's daughter and colleague at Tobler & Associates. "He wanted to be on the side that *helps the little guy*."

Thus, only a few years after he began practicing law, Lorin



broke off with a smaller group of attorneys to form their own law firm. Following that original break off, Lorin went through a few partnership changes before settling into the firm that was all his own: Tobler & Associates, P.C. However, from then on, Lorin got to choose his clients. He always chose to represent the people who were injured.

Lorin has now represented injured individuals in the field of personal injury law for over 30 years. His firm, which is located in Mesa, calls itself: Your Accident & Injury Team. The team goal written on the firm business cards is to “help injured clients get better, get bills paid, and get compensated.” The *top* priority was long ago established by Lorin and he has taught it to his children, who now work with him: first, above all, help the clients recover from their traumatic injuries.

Lorin loves the people he helps. He has never tired of learning their stories. And years later, clients come back to him, because they remember the attorney who cared.

A Family Affair

Today, Tobler & Associates is a family firm. Two of Lorin Tobler’s four children, Maren Tobler Hanson and Nathan Meyer Tobler, followed their father to law school and came to practice with him.

Maren grew up working part time in her father’s firm. She took pictures of wrecked autos, collected medical records, dropped off demand packages, and did *a lot* of filing. All of that paper work, however, could not diminish the shining example her father set as a caring attorney.

After receiving a degree in economics from Stanford University in 1997, Maren went on to earn a combined Master’s of Business Administration and Juris Doctor from Brigham Young University in 2001. She worked in both law and finance at Kim & Chang in Korea, Ford Motor Company in Michigan, and Dell Computers in Texas. She passed the bar exam in Arizona, California, and Utah. With her degrees and exams finally done, she settled in to work with her father, focusing primarily on the litigation end of the practice.

After his driven and accomplished daughter decided to return to her roots and join her father’s firm, Lorin finally found the partner he’d been looking for. She is a partner who shares his values, puts the clients first and, he jokes, who he gets to give a hug to at the end of the day.

Nathan joined the family firm more recently. After receiving his degree in communications from Brigham Young University in 2003, Nathan spent several years in Los Angeles working in advertising and entertainment. When he and his wife—who also happens to be a lawyer—decided to start a family, Nathan knew there was no place other than his Arizona home that would do



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for his young family.

Nathan returned to the Valley of the Sun and attended law school at Arizona State University. While there, like his father, he served as an editor on the school’s law journal. He also worked as an extern for the Arizona Court of Appeals and participated as a student member of the Horace Rumpole Inn of Court.

When he graduated and joined Tobler & Associates, he hit the ground running. He’s already participated in multiple trials, but what he truly enjoys is the art of negotiation. He likes to build a rapport with insurance adjusters, helping the adjusters to see his clients as real people and not just a file.

For this father, daughter, and son law firm, bringing peace and comfort to injured Arizonans is now a treasured family affair.

“We discuss cases at lunch, over dinner, and even at our children’s swim lessons,” says Nathan. If there is a down side to working with your family, it is that you never really leave your work at work. But mostly, they love being able to constantly collaborate, figuring out together the best way to get the most for their clients.

“Even mom gets in on it,” states Maren, noting that it’s not surprising since her mother has been married to a personal injury attorney for over 45 years. “You’ll often find her sitting at the back of the courtroom when I’m in trial. Quite likely, she’ll be holding the hand of our client, lending moral support.”

The Tobler attorneys feel like their legal team of paralegals, legal assistants, and other experienced staff are part family too. They celebrate graduations, births, and weddings together. They’ve had multiple team members work at the firm for close to

20 years. Most notably, their current bookkeeper began working at the firm as a file clerk when she was still in high school. She worked her way up to a paralegal position, and then settled in as a bookkeeper when she started a family of her own.

“I hope our clients sense our affinity for family,” says Maren. On the firm’s website, under a picture of the attorneys, it reads: OUR FAMILY FIGHTING FOR YOURS. They mean it.

The Work of the Firm

Today, Tobler & Associates is a personal injury law firm located in the East Valley, where all three Tobler attorneys reside. The practice exclusively focuses on personal injury. This field incorporates motor vehicle accidents, wrongful death cases, defective products, dog bites, and premises liability cases. It also incorporates the substantial field of medical malpractice, where doctor mistakes can have devastating consequences.

The talented team of lawyers, paralegals, legal assistants, and other experienced staff are dedicated to easing the financial, physical, and emotional burdens caused by unexpected injury. With aggressive representation, they pride themselves on helping their clients get the compensation and support they deserve.

Maren explains that being on the “right” side motivates their team. “I think [personal injury] attorneys get a bad rap for being ambulance chasers, but the reality is we’re the only ones out there fighting for the little guy. It’s the big insurance companies that take advantage of people.” Nathan adds that his father often talks about being on the side that wears the “white hats.”

The family of lawyers works diligently on both pre-litigation and litigation cases. They try diligently to settle claims out of court to help their clients avoid the uncertainty and stress of litigation. Anytime an attorney can avoid the risk of trial, sending their client home with a sure thing, that’s ideal, but it’s not always possible.

The Tobler team doesn’t back down if justice can’t be achieved through settlement talks alone. They have the confidence and experience to take a case to court. They are known for their aggressive style of representation and unprecedented level of preparedness and dedication.

“In the last several years, it’s become harder to resolve cases through pure negotiation,” Maren explains. “The insurance companies have become more tight-fisted, refusing to make reasonable settlement offers, so we have to file lawsuits on cases that should’ve been settled.”

For example, the firm recently represented a woman against a large commercial company. She was rear-ended, making it a clear liability case, and her injuries were severe, requiring her to undergo a spine fusion surgery. However there was *no* offer of



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settlement until the Toblers filed a lawsuit.

Upon some introspection of the matter, Maren expresses her disbelief toward the current state of the atmosphere surrounding injury law.

“When vehicle A hits vehicle B, and vehicle A’s insurance won’t make an offer, it’s astounding. It’s just an example of the big corporate entities; the big insurance companies not taking responsibility.”

Regarding the case referenced above, Maren adds, “We litigated it out until the eve of trial, and [the defense] finally gave an acceptable offer. The best way to settle a case is to be prepared to go trial. We hired the best experts in the country. We kept pushing until [the defense] made a settlement offer that was reasonable.” The case was resolved, and the Toblers’ client was happy.

Settlement Not the End

Settlement though, is not the end of the story on most cases.

“A lot of people think the case is over once you get the settlement, but it’s not,” Nathan says.

According to the attorney, the post-settlement stage can also be a highly contentious one, but it is one that the Toblers are nonetheless ready and willing to take on.

“One of our major emphases is resolving medical bills because often times, when the case is settled, there are medical providers or insurance companies with an interest in getting a piece of that settlement money from our client,” he adds. “We have to be very thorough when negotiating, and take into account the medical

providers' bills and liens. We must make sure when our client gets a check he doesn't have to give it all away."

Sometimes it's a hospital that has already been paid by the insurance company but still wants more. Sometimes it's a health insurance company that wants to be reimbursed the money that it paid to the medical providers. Medicare, Medicaid, and worker's compensation will all make claims against settlement money. These entities may or may not have a right to some settlement money, depending on various circumstances.

"Our job is to put the most money in our clients' pockets," Maren says, "but everybody wants a piece of the settlement pie. It has become a huge part of injury law to, after a settlement, make sure all these entities don't swoop in and take all the money from our client."

Nathan describes one such instance where the Tobler firm was able to do just this. Earlier this month, the firm represented a man whose humerus bone was broken when he was hit by a car whose driver lost control of the vehicle. The client's injuries were significant and his bills were high. Thus, the client's own auto insurance company fairly quickly offered to pay the client his policy limit of \$30,000.

However, the client's health insurance company demanded to be paid \$18,000, out of the settlement. When Nathan investigated into the matter, he was able to prove that in this instance, the health insurance company had *no* right to be paid anything out of the settlement.

"If the gentleman hadn't consulted with our law office," Nathan says, "he'd have never known that." The gentleman would have gotten less than half of what was his.

No Case Too Big or Small

There's no case that is too big or too small as far as the Toblers are concerned.

"We believe that every person deserves representation if they want it," Maren says. "With respect to larger cases, we're absolutely willing to file a lawsuit and take it to trial. You see a lot of firms who won't do that. Because of the large amount of time and high cost of trial work, these firms will drop the case before litigation or shop it out to another firm."

On the other end of the spectrum, Nathan explains that there are also lots of firms out there today that won't take fender bender or soft tissue injury cases at all. "These firms think they're not worth the time because the injuries aren't large enough and the firm won't make a big enough profit."

Not so with the Toblers. Lorin recalls that early in his solo career, he represented a gentleman on a very small claim that netted Lorin a fee of less than \$500. This claim was seemingly

insignificant in the grand scheme of things, but the client had been wronged and deserved representation. The client was very happy with the resolution of the matter, and Lorin determined then that he would always try to help where he could. As it happens, much later the client returned to Lorin with another case – as clients often do, when they are taken care of.

The Toblers have also learned, and try to inform their clients, that small injuries can often develop into large ones. They have seen minor dog bites get infected and become life threatening. They've seen small bruises later diagnosed as major underlying tears, requiring surgery. They've seen little cuts refuse to heal and require long term wound care. For this reason, the Toblers counsel all their clients and anyone who has been injured to always and consistently follow-up with medical providers. Get the best medical care possible.

Getting Insurance Coverage

Unfortunately, the Toblers' ability to help injured individuals can be hampered by the lack of insurance available. Their advice: get insurance before you get injured.

There are too many drivers on the road without any insurance. The Toblers advise everyone to protect themselves by getting uninsured and underinsured insurance, rather than rely on the other drivers on the road for coverage.

However, when a client comes to Tobler & Associates with an injury, the team will look under every rock to seek out coverage that might be available to pay for the medical bills and other damages suffered by the client.



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At a Glance

Tobler & Associates, P.C.

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Founder

Lorin Tobler, 1975

Partners

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Maren Hanson
Nathan Tobler

Paralegals

Maribel D. Buford
Susan Almquist
Frankie Jordan

Legal Assistants

Angel Kriser
Esteffon Dorn
Nichola Wearne
Kymber Rudd
Carol Harris

Personal Injury

- Motor Vehicle Accidents
- Wrongful Death
- Defective Products
- All other serious injuries

Medical Malpractice

- Birth Injury
- Cerebral Palsy
- Cancer Cases
- All other medical malpractice



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For example, a few years ago, the firm represented a young girl who was a passenger in a vehicle. The girl's friend, the driver, was texting while driving, ran through a railroad crossing and got the vehicle t-boned by a train.

"In that particular case you'd think 'wow, that's a sure thing,'" Maren says. "The driver, who was texting, screwed up and should pay appropriately."

The driver's insurance company, however, disagreed. Relying on fine print in the insurance contract, the insurance company refused to pay a penny for over a year. The girl was told there was no insurance coverage and there was nothing they could pay her. She had horrific injuries and required a number of surgeries.

When the girl hired the Toblers, the first thing the Toblers did was ask for a copy of the insurance contract. It took repeated inquires, but when the Toblers finally acquired a copy of the contract they discovered there *was* coverage after all.

"We didn't take [the insurance company's] word for it," Maren says. "We were insistent on seeing the actual wording in the contract." Once again, the case was successfully resolved, and as a reflection of their good service many other friends and family members of the girl they represented have now come to the Toblers for help with injury claims.

The entire Tobler family is committed to serving the Arizona community by delivering justice. Whether it's a question about an auto accident, a medical malpractice case, a wrongful death or any instance where a person has been injured and is in need of legal advice, the Toblers encourage people to come to them.

The Tobler family is there to help yours. They've been doing it for the past forty years and it doesn't look like they will be leaving their post anytime soon.



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