

## Essay 4 - Beware the Legal Shark

There are Professions out there ..... wow, what did I just say? Re, re, rewind. I will start again. There are scoundrels\* out there who do jobs that we all despise. Some of us even hate, and hate is a very strong word. I have left some space below for you to write yours.

Mine are Estate Agents (you can never trust a word they say); Accountants (do they actually do any work for the large sums you pay them?); Insurance Brokers ... and suddenly you stop me mid flow and I hear you say ...

*“Gareth, in the About the Author section didn’t you state that you were an Insurance Broker?”*

My response, somewhat embarrassed *“Well technically yes ... but ... I was mainly a Mortgage Consultant and ... (said as quick as you can say it) unfortunately I had to sell Insurance (back to normal speed with a sincere, genuine tone) which didn’t fit with me and my values. Can I carry on?”*

Next on my list are Politicians (they all help to screw up our lives ... *Brexit* and *Shit-Vid* spring to mind ... certainly don’t make them better; cause death and destruction worldwide; and only work for their own personal agendas).

Then there’s the lowest of the low. They are so low that they are at the Earth’s core ... the Legal Shark. These scummy fish swim around appearing to be so caring, so helpful, so passionate about your case, and so very aware of the minute by minute overly exaggerated financial outlay you will be soon be suffering on their next invoice. I want you to get personal with yourself ... Not like that, you filthy animal. I warn you it may be painful. I want you to cast your mind back to when you have had no option but to consult a Legal Shark.

\*A scoundrel is defined as a dishonest or unscrupulous person; a rogue.



Ok, what was it with? A house purchase? A house sale? A contested Will? A divorce? A Business partnership? A road traffic accident? Medical negligence? An Injury at Work Claim?

I hope for your sake it was a house purchase/ sale or a Business partnership. If it wasn't and I have brought feelings of anger into your soul, then please do this short exercise.

- Take a deep breath in through your nostrils, counting (in your mind) for 4 seconds
- Hold the breath for 4 seconds
- And then breath out through your mouth counting (in your mind) for 4 seconds
- Pause for a couple of seconds and repeat 2-3 more times until you feel more at ease\*

Feel better now? Right, with this feeling at the back of your mind, I want you to stir your inner most passion and declare out loud (maybe more socially acceptable if you go out of your public office first) ...

***“I will never, ever, allow these types of rogues, rascals, cheats, scoundrels, sociopaths to ever win an Injury at Work Claim against my Employer!!”***

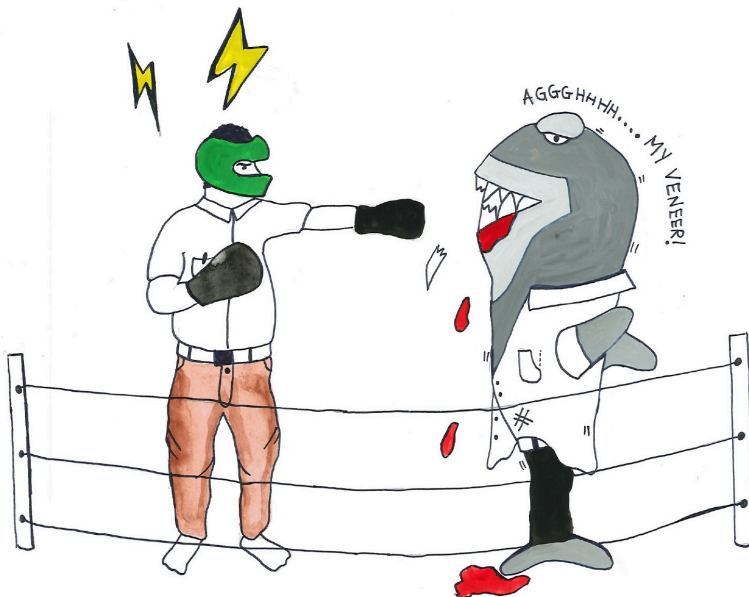
\*Mindful breathing is a big part of my life, helping me to cope with the s@t it throws at us. I use the App from [www.calm.com](http://www.calm.com) regularly listening to the great podcasts that help calm and centre my soul.

And for yourself personally, again probably more socially acceptable if you do this at home ...

***“I will never, ever, allow these types of rogues, rascals, cheats, scoundrels, sociopaths to ever personally screw me!!”***

With that said let's look at some of these dastard Legal Sharks at their pitiful work.

**First in the ring are** [www.national-accident-law.co.uk](http://www.national-accident-law.co.uk) Like the majority, they are no win no fee solicitors. They use such phrases as *‘We understand how difficult it can be to deal with the consequences’* and *‘We appreciate that your first priority is getting your life back on track’* and *‘Although the thought of starting a claim may seem daunting and complicated, don't worry, because our firm of no win no fee solicitors are personal injury Experts.’* Look at their remarkable empathy (sorry, I know sarcasm is the lowest form of wit). They *‘understand’*; they *‘appreciate’*; they want to reduce the Claimant's anxieties. Do they bollocks. These sociopaths, verging on psychopaths, have no empathy. But what worries me most for your Business is that they are Experts, let's give them that, and I am sure they are.



**Second in the ring are** [www.theclaimspartnership.co.uk](http://www.theclaimspartnership.co.uk) These Sharks have done their research on Manual Handling and have their own web page on the subject of your Business' legal obligations stating *'Employers have to comply with very strict rules and regulations to prevent any kind of accident arising where manual handling is required. This includes ensuring workers are trained, the job is risk assessed, that the loads are not too heavy and that the right equipment is provided.'* They also state *'we are dedicated to working in your best interests'* and *'we feel confident enough in our skills and experience to say that if it is legally possible to win your claim – then we will win it for you.'* Of course they are dedicated. There's a huge cheque at the end of it. What they are, are 'confident', experienced and winners. At the top of the sharkiness scale these ones.

**Third in the ring are** [www.the-compensation-experts.co.uk](http://www.the-compensation-experts.co.uk) On their home page, these Sharks, in very bold writing, state *'We help people claim the compensation they deserve.'* Very clever Sharks these. Look at this statement *'You may have reservations about claiming against your employer. However, you should know that it's mandatory for all employers to have employer's liability insurance.'* Do you see it? They sound all sincere, as they are buttering up the potential Claimant with making them feel that they are of high moral stature; reassuring them that their claims won't cost their (possibly small family run) employer, they have insurance! Very subtle, Expert sharkiness. They will pull (successful) Claimants in like the Fishermen whose nets capture fish, and your Business is one of those fish.

**Forth in the ring are** [www.co-oplegalservices.co.uk](http://www.co-oplegalservices.co.uk) These Sharks have some clout. They are part of the *Co-operative Group*. Like the *Virgin Group*, they have many diverse businesses. A few figures. As of writing, *Co-operative Legal Services* have a *Trustpilot* rating of 'Excellent' with a score of 4.8 out of 5 based on 2,517 reviews. The Co-operative Group have some financial power. Looking at their 2020 Annual Reports their Net cash from Operating Activities was £672,000,000. And like the *Virgin Group*, if one division is struggling, the others can help. We all know with money ..... comes power. And with money, comes greed for more. What more, they have ethics ... look *'As part of the Co-op Group, our values of openness, honesty, social responsibility and caring for others are core to the service we provide.'*

**Fifth and last in the ring are [www.winnsolicitors.com](http://www.winnsolicitors.com)** These Sharks even have 'Winn' in their name. Looking around at their website they have a useful Q&As in their Back Injury Claims page (remember Back Injury at Work Claims can cost your Business £150,000). They've got their eyes on the prize those *Winns*. They have excellent reviews. When us humans make a purchase, we generally want what other people have bought or got. With these Sharks, they are tempting the Claimant with their success stories, look at *Nicky Wilson's* which states *'Friendly, helpful advice and support following an accident that wasn't my fault. Took the worry from me and sorted everything even when the other party initially refused to accept liability. They've sorted it all on my behalf.'* Clearly Expert manipulators the *Winns*. *Nicky* believes it was all for her behalf.

With wrapping up *Essay 4*, one last thing. It is clear that most people despise the Legal Shark (well maybe not *Nicky Wilson*). However when Companies are grossly negligent with their Manual Handling Risk Management, and people suffer grave musculoskeletal disorders from their gross negligence, it is only right that the person receives a financial 'reward' for their pain, suffering, disability and potential loss of earnings/ ability to work. With this though the only true winner is the Legal Shark.

Armed with *Sorry! We're Closed* may you join me in battle against them.

