THE EDWARDS & PATTERSON LAW RIDER SERIES

THE OKLAHOMA RIDER'S GUIDE TO MOTORCYCLE INJURY COMPENSATION

Presented by Edwards & Patterson Law · Tulsa, Oklahoma

Member, National Academy of Motorcycle Injury Lawyers

WHAT'S INSIDE

CHAPTER 1

A MESSAGE TO TULSA'S RIDERS

The only thing worse than being seriously hurt in a motorcycle crash is not getting the compensation you deserve, or finding out later that an insurance company took advantage of you.

Insurance companies have every advantage. They aren't worried about medical bills, lost wages, or putting food on the table. Their adjusters are trained to diminish, devalue, and deny motorcycle claims, and behind them stands an army of lawyers whose only job is to pay you as little as possible.

Here's the truth: you don't have to face them alone. **Tony Edwards** has been fighting for injured plaintiffs since 1982, and through his firm's membership in the **National Academy of Motorcycle Injury Lawyers (NAMIL)**, Edwards & Patterson stands up for injured Tulsa riders as the region's dedicated "Oklahoma Biker Lawyer." We know how insurers operate, and we don't back down.

If you've been hurt, don't wait. Every day that passes is another day the insurance company is working against you. Call **(918) 387-8920** for straight answers.

CHAPTER 2

THE FIRM IN YOUR CORNER

Tony Edwards

Founder, Edwards & Patterson Law

A native of McAlester, **Tony Edwards** earned his undergraduate degree in sociology and psychology from East Central University in Ada before earning his J.D. from the **University of Oklahoma College of Law** in 1982. After five years with a general-practice firm in Ada, he returned home to McAlester to focus on personal injury law, and in 2006 founded his own firm to give injured clients more personal attention. In 2015 he partnered with Matthew Patterson to form Edwards & Patterson Law, expanding across Oklahoma and Arkansas.

WHY RIDERS CAN TRUST THIS FIRM

- Practicing plaintiff's civil litigation since 1982, with decades of experience in motor vehicle, nursing home, defective product, and oil-field injury cases.
- Holds **Martindale-Hubbell's highest rating** for legal ability and ethical standards.
- An elder at Lakewood Christian Church for more than 20 years, and co-founder (with his wife DeVonna) of **Shared Blessings**, a charity providing clothing, food, and disaster relief to those in need since 1998.
- Serves injured riders throughout Oklahoma and Arkansas as the firm's dedicated motorcycle injury team.

FIRM COORDINATES

Edwards & Patterson Law · 7136 South Yale Avenue, Tulsa, OK 74136
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CHAPTER 3

DON'T GET PLAYED BY THE ADJUSTER

The first thing the other driver's insurer wants is a recorded statement and a signed release. Don't give either. Once they have your words on tape, they will twist them to deny or minimize your claim. If you think you can handle an adjuster alone, test them with these questions and watch the red flags appear.

11 QUESTIONS EVERY RIDER SHOULD ASK AN ADJUSTER

1. Will you put in writing that the crash was not my fault?
2. What are your insured's policy limits? Show me the declaration page.
3. Can I have a copy of your insured's recorded statement?

4. If you want my medical records, will you give me copies of everything you collect?
5. Will you share statements from other witnesses?
6. Does your insured have umbrella or secondary coverage? Put it in writing.
7. What personal or medical information have you gathered on me from databases?
8. Have you pulled my credit report or debt information?
9. Have you canvassed my neighbors or people I know?
10. Have you conducted surveillance on me? Show me the photos or video.
11. What reserve amount have you set on my case?

If the adjuster says "no" to any of these, that's a flashing warning sign they don't intend to treat you fairly.

CHAPTER 4

FIVE STRATEGIES THAT CAN GROW YOUR SETTLEMENT

These aren't tricks. They're proven habits that can significantly increase the value of your case if you start them early.

1. TAKE PHOTOS, LOTS OF THEM.

The scene, your injuries, your bike, the other vehicles, your recovery. Pictures tell a story words can't.

2. GET DIAGNOSED FOR EVERY INJURY.

Don't shrug off "minor" pain. If it isn't in your medical record, insurers will argue it came from something else.

3. FOLLOW DOCTOR'S ORDERS.

Every appointment, every therapy session. Skipping care is the easiest way to tank a claim.

4. BRING IN THE RIGHT EXPERTS.

Accident reconstructionists, medical life-care planners, and economists make your damages undeniable.

5. NEGOTIATE THE MEDICAL BILLS.

Even after you win, reducing outstanding bills keeps more money in your pocket. A good firm does this for you every day.

CHAPTER 5

FIVE MISTAKES THAT CAN RUIN YOUR CLAIM

- **Giving a recorded statement.** Never let the other driver's adjuster record you.
- **Believing the adjuster.** If they say you don't have a case or you're at fault, get a lawyer's opinion first.
- **Failing to capture evidence.** Skipping photos of the scene, vehicles, or injuries is a mistake you can't undo.
- **Missing medical appointments.** Every gap in treatment becomes ammunition that you "weren't really hurt."
- **Representing yourself.** You're too close and too untrained in the maneuvering. Your words can be used against you. A lawyer's can't.

CHAPTER 6

OKLAHOMA MOTORCYCLE INSURANCE ESSENTIALS

Most riders don't realize how little coverage Oklahoma law requires, and the state's minimums haven't kept pace with real medical costs.

OKLAHOMA MINIMUM COVERAGE (47 OKLA. STAT. § 7-204)

25 / 50 / 25

$25,000 bodily injury per person · $50,000 per crash · $25,000 property damage. Oklahoma does not require Personal Injury Protection (PIP), so unless you add Medical Payments coverage yourself, your own medical bills after a crash depend on health insurance or the at-fault driver's liability limits.

A single surgery can top $100,000. Rehab and lost wages pile on fast. If the driver who hits you carries only Oklahoma's minimum, you'll be left with pennies unless you protected yourself with your own coverage.

WHAT RIDERS SHOULD CARRY

- **Liability:** at least 100/300 if you can.
- **UM/UIM:** match your liability limits, this is your real lifeline in Oklahoma.
- **Medical Payments (MedPay):** optional in Oklahoma, but worth adding since PIP isn't required.
- **Umbrella:** worth it if you own a home or assets.

CHAPTER 7

THE UM/UIM LIFESAVER: A REAL-NUMBERS STORY

Picture a rider hit by a driver who ran a red light on South Yale Avenue. Medical bills alone top $250,000. The problem: the at-fault driver carried only Oklahoma's minimum, $25,000 in liability.

Without protection, that rider is financially ruined. But say they carried **Underinsured Motorist coverage of $250,000**. When the at-fault driver's insurance runs out, their own UIM picks up the rest.

THE MATH

At-fault driver's insurance: $25,000
Your UIM coverage: $250,000
Total available: $275,000

Riders skip UM/UIM to save a few bucks. Don't. In Oklahoma it's the difference between recovery and ruin.

CHAPTER 8

WHAT IS MY CASE WORTH IN OKLAHOMA?

There's no magic calculator, but three factors drive most of it: **liability** (how clearly the other driver is at fault), **available insurance** (policy limits set the ceiling), and **your lawyer** (insurers track which firms actually try cases).

OKLAHOMA'S MODIFIED COMPARATIVE NEGLIGENCE RULE (23 OKLA. STAT. § 13)

Oklahoma allows you to recover damages as long as your share of fault is **not greater than** the combined fault of the other parties, in practice, a 50% bar. If you're found 50% or less at fault, your damages are reduced by your percentage of responsibility. If you're found 51% or more at fault, you recover nothing. Insurers know this bright line and fight hard to push your share of blame across it.

Other factors adjusters weigh: the severity and permanence of your injuries, current and future medical bills, lost wages and earning capacity, your credibility, and the at-fault driver's conduct (impaired? distracted?).

CHAPTER 9

TIMELINE: HOW LONG UNTIL IT SETTLES?

- **Never settle too soon.** Insurers dangle quick low offers before you know the full extent of your injuries.
- **Wait for Maximum Medical Improvement (MMI).** Settle before you've healed as much as you will, and you're gambling with your future care.
- **After treatment, expect 3–6 months** to gather bills, build a demand, and negotiate.

OKLAHOMA DEADLINE

You generally have **two years from the date of injury** to file a personal-injury lawsuit in Oklahoma (12 Okla. Stat. § 95). Miss it and your claim is gone. Don't wait to get advice.

CHAPTER 10

DO I HAVE TO GO TO COURT?

"I'm not the suing type." We hear that a lot. The truth: **you're the boss**, and most cases settle before trial. But filing suit is sometimes how you make a stubborn insurer pay full value. It opens access to records, statements, and depositions, and it tells the insurer you're serious. Having a firm willing to try the case is often what makes the difference, even if you never see a courtroom.

CHAPTER 11

EVIDENCE WINS CASES: YOUR POST-CRASH PLAYBOOK

IMMEDIATELY AFTER A CRASH

- Photograph the scene, vehicles, your bike, your gear, and your injuries.
- Get witness names and numbers.
- Call police and get the crash report.
- Save your gear, don't toss the helmet, jacket, or gloves. They prove impact.

MEDICAL EVIDENCE IS EVERYTHING

- Report every symptom, even "small" ones. Undocumented means denied.
- Follow treatment. Keep a simple pain journal (pain, sleep, mobility).
- Helmet-cam or dash-cam footage can be a game-changer.

CHAPTER 12

TULSA & OKLAHOMA RIDING RISKS

- **I-44 & the Inner Dispersal Loop.** Tulsa's downtown loop and connecting highways see dense merging traffic and frequent construction, a common site for lane-change collisions.
- **Route 66 & US-75 corridors.** Heavy commuter and commercial-truck traffic through Tulsa's industrial districts.
- **Rural Green Country roads.** Beautiful riding through eastern Oklahoma, but watch for loose gravel on shoulders, oil-field equipment traffic, and livestock crossings.
- **Sudden Oklahoma weather.** High winds and fast-moving storms are common; gusts can push a motorcycle out of its lane with little warning.

OKLAHOMA'S HELMET LAW

Oklahoma requires a DOT-compliant helmet only for riders and passengers **under 18**. Adult riders 18 and older may legally choose whether to wear one. If you're an adult riding without a helmet and get hurt, an insurer may still try to use it against you to argue you contributed to the severity of your injuries, don't let them make that argument unchallenged.

CHAPTER 13

RIDE SAFER: PRO TIPS FOR OKLAHOMA RIDERS

BRAKING & CORNERING

- Finish braking before you enter a curve.
- Avoid hard braking on painted surfaces and crosswalks.
- Practice emergency stops in a safe lot. Muscle memory saves lives.

WIND & WEATHER

- Watch for open stretches of highway where crosswinds build quickly.
- Keep a firm, relaxed grip, fighting the bars in a gust makes it worse.
- First rain after a dry spell is the most slippery. Ease off.

GEAR & VISIBILITY

- Bright jacket and reflective tape change whether drivers see you at intersections.
- Add auxiliary lights to grow your profile in traffic.
- Check your tire date code (4-digit DOT) and replace tires every 5–6 years regardless of tread.

CHAPTER 14

RESULTS, REVIEWS & COMMUNITY

Tony Edwards has practiced plaintiff's civil litigation since 1982 and founded what became Edwards & Patterson Law, holding Martindale-Hubbell's highest rating for legal ability and ethics. Beyond the courtroom, he and his wife DeVonna have run the Shared Blessings charity since 1998, providing clothing, food, and disaster relief to those in need.

For Tony's approval before publishing: insert 2–3 real, firm-approved case results and a few verified client testimonials here. Per bar advertising rules and our own standard, we won't publish specific results or quotes that the firm hasn't reviewed and approved. Until then this section stays general.

Chapter 15

YOUR NEXT STEP: A FREE CASE REVIEW

If you've been hurt in a motorcycle crash, don't go it alone. The insurance company has a team of lawyers. So should you.

When you call Edwards & Patterson Law, you'll talk to a real person, get your questions answered, and learn your rights before you sign anything. No pressure, no obligation, and if we take your case, you don't pay unless we win.

(918) 387-8920

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APPENDIX

QUICK REFERENCE

A · OKLAHOMA INSURANCE CHEAT SHEET

- Minimum: 25/50/25 · No PIP/MedPay requirement in Oklahoma.
- Recommended: 100/300 liability + UM/UIM to match + MedPay.

B · AFTER-CRASH CHECKLIST

- Check for injuries, call 911.
- Photograph scene, vehicles, gear, injuries.
- Get witness info and the police report.
- Seek medical care the same day.
- Call Edwards & Patterson Law before giving any statement.

C · GLOSSARY

- **MMI:** Maximum Medical Improvement, when you've healed as much as you will.

- **UM/UIM:** Uninsured / Underinsured Motorist coverage.
- **MedPay:** Optional Medical Payments coverage that pays your own medical bills regardless of fault.
- **Modified comparative negligence:** Oklahoma's rule letting you recover as long as your fault doesn't exceed the combined fault of other parties, roughly a 50% bar.

D · ABOUT NAMIL

The National Academy of Motorcycle Injury Lawyers is a nationwide network of attorneys dedicated to injured riders. Membership is limited to firms committed to bikers' rights. Edwards & Patterson Law is NAMIL's member firm for the Tulsa market.

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