THE MOEBES LAW RIDER SERIES

THE GEORGIA RIDER'S GUIDE TO MOTORCYCLE INJURY COMPENSATION

Presented by Moebes Law LLC · Atlanta, Georgia

Member, National Academy of Motorcycle Injury Lawyers

WHAT'S INSIDE

CHAPTER 1

A MESSAGE TO ATLANTA'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. **Michael Moebes** spent years on the insurance side before switching to represent only injured people, and through our membership in the **National Academy of Motorcycle Injury Lawyers (NAMIL)**, Moebes Law stands up for injured Atlanta riders. We know how insurers operate from the inside, 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 **(404) 354-5432** for straight answers.

CHAPTER 2

THE FIRM IN YOUR CORNER

Michael Moebes

Founder, Moebes Law LLC · Lieutenant Colonel, USAF Reserve (Ret.)

Before law school, **Michael Moebes** worked as a client representative at IBM. He went on to earn his Juris Doctor from **Georgia State University College of Law** in 2003 and was admitted to practice in 2004. He spent three years representing employers and insurers at the insurance defense firm Drew, Eckl & Farnham, then two years at Liberty Mutual Insurance Company, experience that now gives him direct insight into how insurers evaluate and fight claims. In 2009 he founded Moebes Law to represent the injured exclusively.

WHY RIDERS CAN TRUST THIS FIRM

- Repeatedly named a **Georgia Super Lawyer** and "Rising Star," an honor voted on by peers and given to a small fraction of attorneys in each practice area.
- Named to the **"Legal Elite"** by GeorgiaTrend magazine.
- **Lieutenant Colonel** in the U.S. Air Force Reserves (Medical Service Corps), retiring in June 2020 after 23 years of service.
- Former insurance-side experience at both a defense firm and a major insurer, now used exclusively for injured riders and workers.

FIRM COORDINATES

Moebes Law LLC · 1201 West Peachtree Street NW, Suite 2329, Atlanta, GA 30309
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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. Michael spent years on the other side of this table, he knows exactly which of these questions insurers dread.

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

GEORGIA MOTORCYCLE INSURANCE ESSENTIALS

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

GEORGIA MINIMUM COVERAGE

25 / 50 / 25

$25,000 bodily injury per person · $50,000 per crash · $25,000 property damage. Georgia 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 Georgia'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 Georgia.
- **Medical Payments (MedPay):** optional in Georgia, 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 Peachtree Street. Medical bills alone top $250,000. The problem: the at-fault driver carried only Georgia'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 Georgia it's the difference between recovery and ruin.

CHAPTER 8

WHAT IS MY CASE WORTH IN GEORGIA?

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, and know Michael's background on the other side of the table).

> **GEORGIA'S MODIFIED COMPARATIVE NEGLIGENCE RULE**
>
> Georgia uses **modified comparative negligence with a 50% bar**. If you're found **50% or more at fault**, you recover nothing. If you're found less than 50% at fault, your damages are reduced by your percentage of responsibility. Insurers know this bright line and fight hard to push your share of blame up to that 50% cutoff.

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.

> **GEORGIA DEADLINE**

You generally have **two years from the date of injury** to file a personal-injury lawsuit in Georgia (O.C.G.A. § 9-3-33). 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

ATLANTA & NORTH GEORGIA RIDING RISKS

- **I-285 (the Perimeter) & the Downtown Connector.** Some of the most congested, fast-merging traffic in the country, a common site for lane-change collisions.

- **Peachtree Street corridor.** Heavy midtown traffic with frequent pedestrian crossings and distracted drivers.
- **North Georgia mountain roads (Hog Pen Gap, Highway 60, Dahlonega).** Legendary riding country, but tight switchbacks, loose gravel on shoulders, and heavy weekend rider traffic.
- **Sudden Georgia storms.** Summer afternoon thunderstorms build fast and leave roads slick, especially where oil sheen collects at intersections.

> **GEORGIA'S HELMET LAW**
>
> Georgia has a **universal helmet law (O.C.G.A. § 40-6-315)**, every operator and passenger must wear DOT-approved protective headgear, regardless of age or experience. There is no adult exemption, and violating the law is a misdemeanor. Riding without one can also be used by an insurer to argue you contributed to the severity of your injuries.

CHAPTER 13

RIDE SAFER: PRO TIPS FOR GEORGIA RIDERS

BRAKING & CORNERING

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

HEAT & SUDDEN STORMS

- Stay hydrated. Georgia summer heat and humidity accelerate fatigue.
- Watch the sky, afternoon storms build fast and can flood low-lying roads.
- 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 Perimeter traffic.

- Check your tire date code (4-digit DOT) and replace tires every 5–6 years regardless of tread.

CHAPTER 14

RESULTS, REVIEWS & COMMUNITY

Michael Moebes founded Moebes Law in 2009 after years on the insurance side of the table, bringing that inside knowledge to every injured client's case. He is a repeat Georgia Super Lawyer and Legal Elite honoree, and a retired Lieutenant Colonel with 23 years of U.S. Air Force Reserve service.

For Michael'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 Moebes 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.

(404) 354-5432

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APPENDIX

QUICK REFERENCE

A · GEORGIA INSURANCE CHEAT SHEET

- Minimum: 25/50/25 · No PIP/MedPay requirement in Georgia.
- 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 Moebes 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:** Georgia's rule barring recovery once you're found 50% or more at fault, and reducing damages by your fault percentage below that.

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. Moebes Law is NAMIL's member firm for the Atlanta market.

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This guide is general information for Georgia riders, not legal advice, and does not create an attorney-client relationship. Laws change and every case is different; consult an attorney about your specific situation. Attorney

advertising. Statutory references (O.C.G.A. § 40-6-315, § 9-3-33) are provided for general reference and should be verified.