Jeffrey Glassman
INJURY LAWYERS
CONFIDENCE • TRUST • SERVICE • RESULTS

THE JEFFREY GLASSMAN INJURY LAWYERS RIDER SERIES

THE MASSACHUSETTS RIDER'S GUIDE TO MOTORCYCLE INJURY COMPENSATION

Presented by Jeffrey Glassman Injury Lawyers · Boston, Massachusetts

NAMIL PREMIER

Member, National Academy of Motorcycle Injury Lawyers

WHAT'S INSIDE

CHAPTER 1

A MESSAGE TO BOSTON'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. **Jeffrey Glassman** has represented injured Massachusetts riders for over three decades, and through our membership in the **National Academy of Motorcycle Injury Lawyers (NAMIL)**, Jeffrey Glassman Injury Lawyers stands up for injured Boston riders. 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 **(617) 777-7777** for straight answers.

CHAPTER 2

THE FIRM IN YOUR CORNER

Jeffrey S. Glassman

Founder, Jeffrey Glassman Injury Lawyers

Jeffrey Glassman earned his B.S. from Syracuse University in 1988 and his Juris Doctor from **Suffolk University Law School** in Boston in 1991. He founded Jeffrey Glassman Injury Lawyers in 1995 and has spent more than three decades guiding injured people and families through complex injury claims, from motor vehicle and truck accidents to bicycle, pedestrian, and premises liability cases.

WHY RIDERS CAN TRUST THIS FIRM

- Top-rated **10 out of 10** on both Avvo and Justia.
- Selected as a **Super Lawyer** and named a **Top 100 Trial Lawyer** by the National Trial Lawyers.
- Member of both the **Million Dollar Advocates Forum** and the **Multi-Million Dollar Advocates Forum**.
- Author of the Massachusetts Bar Association's Green Guidelines and founder of environmental initiatives RainforestMaker and Lawyers Accountable To The Earth.

FIRM COORDINATES

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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

MASSACHUSETTS MOTORCYCLE INSURANCE ESSENTIALS

Massachusetts raised its minimum coverage requirements in 2025, but even the new floor can fall short of real medical costs after a serious crash.

MASSACHUSETTS MINIMUM COVERAGE (M.G.L. C. 90, § 34A)

25 / 50 / 30

$25,000 bodily injury per person · $50,000 per crash · $30,000 property damage. Massachusetts is a **No-Fault state**: Personal Injury Protection (PIP) of at least $8,000 per person is mandatory and pays your medical bills regardless of fault. Massachusetts also **requires Uninsured/Underinsured Motorist coverage** at a $20,000/$40,000 minimum.

A single surgery can top $100,000. Rehab and lost wages pile on fast. The state minimum is a floor, not a safety net, riders who carry only that amount can still find themselves underinsured after a serious wreck.

WHAT RIDERS SHOULD CARRY

- **Liability:** at least 100/300 if you can.

- **UM/UIM:** raise it above the mandatory $20,000/$40,000 minimum if you can afford to.
- **PIP:** the $8,000 minimum is often not enough for a serious injury; ask about raising it.
- **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 near the Seaport. Medical bills alone top $250,000. The problem: the at-fault driver carried only Massachusetts's minimum, $25,000 in liability.

Without more protection, that rider is still short by $225,000. 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

Massachusetts requires baseline UM/UIM, but only at a modest $20,000/$40,000. Riders who stop at that minimum often leave a dangerous gap. Raise it if you can.

CHAPTER 8

WHAT IS MY CASE WORTH IN MASSACHUSETTS?

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).

MASSACHUSETTS'S MODIFIED COMPARATIVE NEGLIGENCE RULE

> Massachusetts uses **modified comparative negligence with a 51% bar**. If you're found **51% or more at fault**, you recover nothing. If you're found 50% or less at fault, your damages are reduced by your percentage of responsibility. So if you win $100,000 but are found 20% at fault, you recover $80,000. 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.

> **MASSACHUSETTS DEADLINE**
>
> You generally have **three years from the date of injury** to file a personal-injury lawsuit in Massachusetts. 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

BOSTON & MASSACHUSETTS RIDING RISKS

- **The Big Dig tunnels & I-93 Central Artery.** Confusing merges, sudden lane drops, and low visibility in the tunnels catch even local riders off guard.
- **Rotaries & narrow colonial-era streets.** Boston's traffic circles and tight downtown streets demand constant awareness of cars cutting across your path.
- **Storrow Drive & the Charles River esplanade.** Scenic riding, but low clearances, tight curves, and heavy pedestrian/cyclist crossings.
- **Rural Western Mass & the Berkshires.** Beautiful riding country, but sudden weather changes, loose gravel on shoulders, and wildlife crossings.
- **Pothole season.** New England winters leave Boston-area roads riddled with potholes well into spring.

MASSACHUSETTS'S HELMET LAW

Massachusetts has one of the nation's strictest helmet laws (M.G.L. c. 90, § 7), every operator and passenger must wear protective headgear at all times, with no age or experience exemption. Riding without one can be used by an insurer to argue you contributed to the severity of your injuries.

CHAPTER 13

RIDE SAFER: PRO TIPS FOR MASSACHUSETTS RIDERS

BRAKING & CORNERING

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

POTHOLES & ROAD CONDITIONS

- Scan well ahead for potholes, especially in spring after the freeze-thaw cycle.
- Keep a light grip, tensing up over rough pavement makes control harder, not easier.
- 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 and rotaries.
- Add auxiliary lights to grow your profile in dense downtown traffic.
- Check your tire date code (4-digit DOT) and replace tires every 5–6 years regardless of tread.

CHAPTER 14

RESULTS, REVIEWS & COMMUNITY

Jeffrey Glassman founded his firm in 1995 and has spent more than three decades representing injured Massachusetts riders and families, earning top ratings from Avvo and Justia and membership in the Million Dollar and Multi-Million Dollar Advocates Forums. He is also a recognized leader in sustainable law office practices.

For Jeffrey'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 Jeffrey Glassman Injury Lawyers, 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.

(617) 777-7777

jeffreyglassman.com · Boston, MA

APPENDIX

QUICK REFERENCE

A · MASSACHUSETTS INSURANCE CHEAT SHEET

- Minimum: 25/50/30 · PIP ($8,000) and UM/UIM ($20,000/$40,000) both mandatory.
- Recommended: 100/300 liability + UM/UIM above the minimum + higher PIP.

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 Jeffrey Glassman Injury Lawyers 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, mandatory in Massachusetts.
- **PIP:** Personal Injury Protection, mandatory in Massachusetts's No-Fault system.
- **Modified comparative negligence:** Massachusetts's rule barring recovery once you're found 51% 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. Jeffrey Glassman Injury Lawyers is NAMIL's member firm for the Boston market.

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