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QUATRINIRAFFERTY
ATTORNEYS AT LAW



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SUMMER 2019
VOLUME 16 NUMBER 2

THE LEGAL CHECKUP

A publication provided for the friends and clients of QR

10 QR ATTORNEYS NAMED 2019 SUPER LAWYERS



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The attorneys of QuatriniRafferty have distinguished themselves representing injured workers in Workers' Compensation claims, individuals who are injured in Auto Accidents, and individuals who are applying for Social Security Disability, Long-Term Disability, and Veterans Service Connected Disability Benefits.

...MORE PROFESSIONAL RECOGNITION!



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QRLegal



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Congratulations to Attorney **Joyce Novotny-Prettiman**, who was installed as the 98th President of the Westmoreland Bar Association at its annual meeting on April 1st! Ms. Novotny-Prettiman joins Vincent J. Quatrini, Jr. (1989), Richard "Dick" Galloway (1990), and David S. DeRose (2012) who also presided over the organization. QuatriniRafferty is the first law firm in Westmoreland County history to produce four Presidents of this esteemed legal organization!

Congratulations to Attorney **David S. DeRose**! Mr. DeRose was presented with the President's Award for Professionalism by the Westmoreland Bar Association at its annual meeting on April 1st. This prestigious honor is bestowed upon an attorney who exemplifies the highest standards of ethics and integrity in the field of law. Attorney DeRose is only the 14th recipient of this accolade. QuatriniRafferty holds the unique distinction of three awardees (Richard "Dick" Galloway, in 2000, and Vincent J. Quatrini, Jr. in 2007).

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JOYCE NOVOTNY-PRETTIMAN FINDS VICTORY IN REVOLUTIONARY PA SUPREME COURT CASE



V.

GEICO

Attorney Joyce Novotny-Prettiman of the law firm of QuatriniRafferty recently obtained a significant victory for all Pennsylvania motorists in the case of Gallagher v. GEICO Indemnity Company decided on January 23, 2019.

The Supreme Court of Pennsylvania found that the “household exclusion” provision that is contained in many auto and motorcycle policies violates the Pennsylvania Motor Vehicle Financial Responsibility Law. The “household exclusion” applies to uninsured and underinsured motorist coverage (UM/UIM) in auto and motorcycle policies. Attorney Novotny-Prettiman’s victory in Gallagher v. GEICO struck down the “household exclusion.” This means if you elect to “stack” UM/UIM insurance coverages, all of the insured vehicles in a household – autos and motorcycles - are added together to determine the amount of available coverage. Previously, even if you purchased “stacked” UM/UIM coverage and paid an extra premium for that coverage, the “household exclusion” would take that coverage away. For example, in a Pennsylvania household where there are three vehicles and two motorcycles with UM/UIM coverage and “stacking” on the insurance policies, any resident relative in the household who is injured in an auto or motorcycle collision is now eligible to receive UM/UIM coverage from all five vehicles in the household. This change is particularly important for motorcyclists in Pennsylvania who in the past have generally been forced to insure their motorcycles under separate policies. “This is a big deal,” said Vince Quatrini, managing partner at QuatriniRafferty. “Very few cases get to the Supreme Court. And, even fewer cases change Pennsylvania law. Joyce Novotny-Prettiman did both. We are very proud of this major win for all Pennsylvania drivers!”

Novotny-Prettiman advises that all drivers purchase “stacked” UM/UIM coverage, especially after this Supreme Court Decision. “If you have a question about your insurance coverage, please give me a call and I will review your policy with you. This case will also impact other factual scenarios dealing with interactions of household policies, so you need legal advice even if you did not elect to stack your UM/UIM coverage if you have been denied coverage.”

THE QR FAMILY GROWS BY ONE!

Graphic designer, **Kristie Campbell**, gave birth to her baby girl, Madison on May 30th, 2019! Madison made her debut into the QR family a week early, making for an exciting announcement in the office on a Thursday morning. Both mom and baby are doing well. We are so happy to have you in our QR family, Madison!



QR In The Community



The PA Federation of Business and Professional Women’s Club shows off their QR swagbags donated for the 2019 State Convention for BPW/PA held at the Double Tree Meadowlands in Washington County!



Attorney, **Michael Quatrini**, accompanied by his wife, Megan, and daughter, Stella, pose for a photo at the Westmorland Croquet Tournament.

QR News

GALLOWAY AND MONZO JOIN QUATRINIRAFFERTY 15 ATTORNEY LEGAL TEAM

The Attorneys at QuatriniRafferty are pleased to welcome two new attorneys to their Workers' Compensation and Personal Injury departments.



It is “back to the future” with Attorney **Richard H. Galloway**, as Richard (or, as he’s commonly known, “Dick”) once was a partner at QuatriniRaffertyGalloway for 17 years before forming GallowayMonzo in 2008. Effective January 1, 2019, Richard returns to his roots and rejoins QuatriniRafferty. Attorney Galloway brings over 50 years of legal experience to the firm. He has distinguished himself as one of the premier trial lawyers in Pennsylvania, handling many high-profile Personal Injury and Criminal jury trials. Attorney Galloway is recognized both as a “Super Lawyer” and among the “Best Lawyers in America,” as well as one of the top 50 lawyers in Pittsburgh. He will join the Personal Injury department of the firm and serve clients facing state or federal criminal charges ranging from summary offenses and DUIs to misdemeanors and felonies.



QuatriniRafferty welcomes Attorney **Jeffrey D. Monzo** to the firm. Attorney Monzo previously served as a former Assistant Public Defender for five years and worked for Belden Law for 10 years before co-founding GallowayMonzo. His combined 25 years of litigation experience has led to vast knowledge in handling matters such as driving under the influence, vehicular homicide, and murder. In recognition of his efforts, Attorney Monzo has been named a “Rising Star” by Super Lawyers and was recognized by the “Best Lawyers in America” for excellence in Criminal litigation. Additionally, he has also been named as one of the top 100 DUI Attorneys in Pittsburgh and across Pennsylvania. He will continue to handle similar criminal matters for clients in addition to domestic legal issues such as divorce, custody, and visitation.

Awards & Recognitions

- Voted the Best Law Firm in Latrobe - 5 years running!
- Silver Recipient in 2018 “Quest for the Best” Law Firm in Greensburg
- Voted Downtown “Pittsburgh Fan Favorite” Law Firm
- 2018 Latrobe Chamber Community Service Award Recipient



LEADING THE WAY ON WORKERS' COMPENSATION & SOCIAL SECURITY DISABILITY

By Michael Vincent Quatrini, Esq.

At QuatriniRafferty, we have been the lead attorneys in history-making decisions that protected our clients and expanded the rights for all injured workers in Pennsylvania:



- **Pawlosky v. Latrobe Brewing Co.:** Ranked by Workers' Compensation practitioners as the third most important case in the past 100 years, Vince Quatrini convinced the Supreme Court of Pennsylvania to dramatically redefine the term “injury” under the Workers' Compensation Act; namely, **any disease which constitutes an insult to the body as well as any work-related aggravation of a nonoccupational disease are considered injuries.**

- **McIlvaine v. States:** As a result of this decision, any individual who is hurt while working in Pennsylvania - no matter what state that person lives in or hired in - is protected by the Pennsylvania Workers' Compensation Act. **If you are hurt in Pennsylvania, you are covered in Pennsylvania.**

- **Camaione v. Boro of Latrobe:** In this case, the Pennsylvania Supreme Court ruled that **all injured workers being paid under the Heart and Lung Act are entitled to a hearing** in order to determine eligibility.

In addition to our work inside the courtroom, QR attorneys continue to be the featured authors – and teachers – for Pennsylvania Bar Institute programs on Workers' Compensation and Social Security Disability. In essence, QR literally “writes the book” on both areas of the law!

Although our hard work has earned QR a state and national reputation for protecting the injured, we are most proud of the way we walk our clients through the most difficult periods in their lives: we take the time to listen, to explain, and to share in the frustration of the long legal process. And, we take the extra step to explore every possible source of support available – social security disability, long-term disability, veterans' disability, etc. – to help ease both the immediate and future financial impact that life-altering accidents and illnesses have on our clients' lives. This extra compassion is why doctors, past clients, and other attorneys all trust QR to take care of their friends and family when a serious injury or debilitating illness arrives unexpectedly.

If you have a question, please call (888-534-6016) or email (qr@qrlegal.com) for a free consultation to review your case.

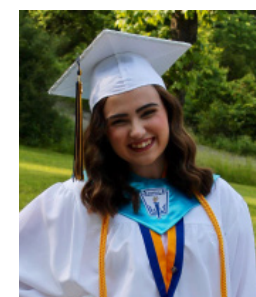


CONGRATULATIONS GRADUATES!



Lydia Herrholtz, daughter of **Angela Herrholtz**, graduated from Ligonier Valley High School in June of 2019. Lydia will be attending the University of Mount Union where she will be studying nursing. Congratulations, Lydia!

Shelby Glentzer, daughter of **Krista Glentzer**, graduated from Kiski Area High School in June of 2019. Shelby will be attending Point Park University where she will major in Sports, Art, and Entertainment Marketing. Way to go, Shelby!



QR HOSTS ANNUAL BLOOD DRIVE

QUATRINI RAFFERTY
Attorneys at Law

BLOOD • DRIVE

QR held its annual blood drive on Friday, May 17th, 2019. The drive, hosted in conjunction with the American Red Cross, boasted one Power Red ("double") and 21 whole blood and donations for a total of 23 donations.

23 pints of blood = 69 lives saved!

Vince Quatrini, a founding partner at QuatriniRafferty, expressed his enthusiasm about the drive's success, stating: "We are thrilled by the impact of this charitable endeavor. We want to sincerely thank every donor who walked through our doors on Friday. We could not have done this without you."

RAFFERY IS RUNNING!

I have been so lucky to get to know many of you during my past twelve (12) years at QuatriniRafferty. Because I was born and raised in Westmoreland County, there are many of you who I've known for a lot longer than twelve years. For those of you I don't know, I wanted to introduce myself.

I'm Jessica Rafferty and I'm running for Judge in the Court of Common Pleas of Westmoreland County. If elected, I would serve as a Judge in family court.

I graduated from Latrobe High School before attending Bucknell University where I received my B.S. in Business Administration and then attended law school at George Mason University in Arlington, Virginia.

In addition to my work as an attorney, I have worked with children and families at all levels:

- LOCAL - CASA of Westmoreland (Court Appointed Special Advocate for children);
- STATEWIDE - Pennsylvania maximum security juvenile detention center;
- NATIONAL - National Center for Missing & Exploited Children; and
- INTERNATIONAL - United States Peace Corps.

The issues I encountered at each of these levels are the same issues I will face as a Judge. Children are so important. They deserve to get the best possible start in life. I have committed my life to helping kids and I want to continue doing so. If I am elected Judge, all of my decisions involving children will be made with one thing in mind – the child's best interest.

I would truly appreciate your vote on Tuesday, November 5th so that I have the opportunity to help the families of Westmoreland County. If you would like to help me or ask me any questions, please feel free to contact me: jessica@raffertyforjudge.com or call 724-467-2051.



CONGRATULATIONS NEWLYWEDS!



Attorney **Adam Quatrini** married Carolina Velez on November 19th, 2018 during an intimate ceremony held in Napa Valley, California. They recently honeymooned in Thailand. We wish these two lovebirds an eternity of marital bliss!

C.J. Madden, Paralegal and Secretary of Attorney Tereasa Rerko, married Lucas Bonifazi on Saturday, September 8th, 2018 in New Alexandria, PA. We wish C.J. and Lucas the best as they begin their happily ever after!



Congratulations!



Attorney **Jessica Rafferty** completed the 2018 Boston Marathon in April. This was Jessica's 10th marathon, but perhaps her most challenging yet; last year's race boasted 26.2 miles of extremely heavy rain, wind, and frigid temperatures! A well deserved congratulations to Jessica!



Former Marketing Director, **Alexis Zalelensky** has left her position with Quatrini Rafferty in pursuit of her MBA in Marketing at Penn State University. QuatriniRafferty is eternally grateful for her contributions to the firm and wishes her nothing but success and happiness in the next chapter of her life! We'll miss you, Alexis!



Sydney Rutch, daughter of Attorney **Michael Rutch**, began school at Duquesne University. Sydney is majoring in physical therapy in Duquesne's 6-year PT Doctorate program. She is also on Duke's soccer team, where she is already getting substantial playing time as a freshman. Way to go, Sydney!



Jacob Taylor, son of **Kellie Taylor**, is a member of the Westmoreland County Young Marines. He has been a member since March of 2018 and was recently promoted to Lance corporal (LCpl). Jacob's passion for our military and our veterans has only grown stronger, as he gets older. The mission of the young marines is "Strengthening the lives of America's youth." He is heavily involved in doing various community service projects, helping monthly with a local food bank, volunteering weekly for janitorial duties at his church, as well as assisting with various other projects involving our veterans. Keep up the great work, Jacob!



Isabella Petrozza, daughter of **Robyn Petrozza** and teammate on the Hempfield softball team, won the WPIAL Championship for the 5th year in a row. The team had the opportunity to join Senator Kim Ward on the floor of the Senate to be honored with a Certificate. A team has to win States three times in order to get on the floor of the Senate. **Jeff Monzo's** daughter, Megan, who graduated last year, was also part of the 4-time WPIAL Champs and 3-time State Champs.

Patrick Grundy, son of Attorney **A. Tereasa Rerko**, was named to the B. Thomas Golisano College of Computing and Information Science Dean's List at Rochester Institute of Technology for the Spring 2019 term. He is a rising Third Year student, working on his BS in Computer Science. Keep up the great work, Patrick!
Shelby Grundy, daughter of Attorney **A. Tereasa Rerko**, recently started a new position as a Peer Support Specialist at Turtle Creek Valley Community Services. She also began studies for a Masters in Art Therapy at Seton Hill University in Greensburg, PA. Shelby is a graduate of Mercyhurst University where she received a BA in Art Therapy. Way to go, Shelby!

“This Can’t Happen To Me!”

DISCUSSING YOU AND YOUR AUTO INSURANCE

By Jessica L. Rafferty, Esq.



Richard Whoric
Operations Manager

“When I was 32 years old I experienced a significant trauma to my face and head that nearly cost me my life. Fortunately, I survived; however I was left with permanent side effects including intense pain, blindness in one eye, and numbness. I tried returning to work, but as the years passed and my pain continued to increase, I feared that I couldn’t continue at that pace; that’s when I made one of the best decisions of my life and reached out to the attorneys at QuatriniRafferty.

Attorney **Brian Bronson** met with me, for free, and advised me of my options. At the time, I was on a protected leave from work. Attorney Bronson advised me of the best ways to utilize my company’s long-term disability

policy if and when I was ready to apply. Because of Attorney Bronson’s early advice, I was able to later increase my benefit by an additional 6%.

A few years later, when I was ready to apply, I asked that Attorney Bronson represent me. He was very helpful, compassionate, and caring, all while also being honest and tough. I felt as if he understood exactly what I was going through and that he would work hard and fight for whatever I needed.

I am forever grateful for Attorney Bronson and the entire legal team at QuatriniRafferty for all they have done for me over the years. While my pain will never subside, the peace of mind I have in knowing that they are in my corner watching out for me is reassuring. Thank you, QR!”

QuatriniRafferty is one of the only law firms in Western Pennsylvania to handle Long-Term Disability claims.

Brian Patrick Bronson,
Long-Term Disability Attorney



How often do you think about your auto insurance policy? Probably not very much. Most people purchase a policy and never review it again. Just as your needs change in other areas of your life as you age, so too do your needs with regard to your auto insurance.

In this article, I’ll suggest some changes to your auto policy as you move through the different decades of your life. Please share this with friends and family and also remember that we are happy to review your auto insurance policy with you for free. Just give us a call!

Teens - Early 20s

If you’re at a point in your life where you cannot afford more than a basic auto insurance policy, we understand that. However, before buying the cheapest policy, always ask your agent what the price difference is between FULL or LIMITED TORT. If you can afford FULL TORT, ALWAYS purchase FULL TORT. If you purchase FULL TORT and you are injured in an auto accident through no fault of your own, you are permitted to make a claim against the at-fault driver’s insurance company for your pain and suffering. If you selected LIMITED TORT, generally, you are not permitted to make such a recovery.

20s - 30s

As you get a little older, you may have a family you are worried about protecting. You also may have the financial means to purchase a more comprehensive auto insurance policy. When you get married, if you and your spouse each own a vehicle and they are covered under two separate auto insurance policies, you should discuss purchasing a joint policy with STACKED COVERAGE. You also want to make sure that you have an equal amount of UNINSURED and UNDERINSURED MOTORIST COVERAGE as liability coverage. Uninsured and underinsured motorist coverage protects you and your family in the event that the individual who caused the accident has no insurance or not enough insurance to cover all of your injuries, pain, suffering, inconvenience, medical bills, and lost wages.

The coverages that I mentioned so far are paid in lump sum payments. That is, these payments are not made until your case is completed - either through a settlement or trial. Depending on the circumstances of your accident, this can take months or even years. If you are unable to work because of injuries sustained in an accident, it is important for you to have income available to pay your bills. To accomplish this, purchase WAGE LOSS COVERAGE. This coverage will provide you with payments on a monthly basis.

40s - 50s

At this point, you may have kids who are starting to drive which will increase your insurance rates. Having said that, if you can afford to keep FULL TORT + UNINSURED/UNDERINSURED + STACKED COVERAGE -- you should. If you have to change something, DO NOT switch to LIMITED TORT. Talk with your agent and with us before making any changes in an effort to save money.

60s +

At this age, your kids are out of the house and you may be thinking about retirement. If you are retired, your income would come through Social Security, your pension, or other retirement accounts. As such, WAGE LOSS COVERAGE on your policy does not provide you with any benefit – so you can stop paying for that coverage.

QR On The Road



May 1st is recognized as “Law Day,” a day meant to acknowledge the importance of the law within society. In honor of this holiday, QR Attorneys **David DeRose** and **Joyce Novotny-Prettiman** joined a West Hempfield Elementary 4th grade class for a lesson on the importance of following the rules and the role the law plays in the students’ lives. A big “thank you” to Mrs. Testa for hosting David and Joyce for the afternoon and a special thanks to the students - they had some great questions.



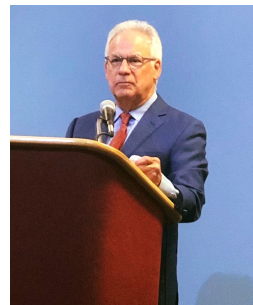
Attorney **Vince Quatrini** wears “dual hats” as a certified specialist in Workers’ Compensation and as the managing partner at QR. Vince was pleased to share his experiences with a group of other law practitioners via moderation of The Institute for Law and Public Policy at the University of California in Pennsylvania’s sponsored continuing legal education program “The Profession and the Business: Operating Your Small Size Law Firm in 2018.”



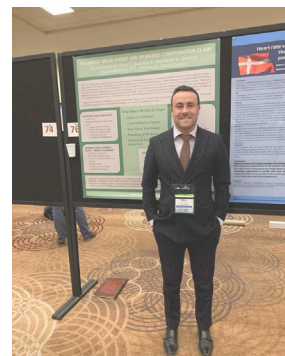
Michael Quatrini, accredited Veterans’ Disability Attorney, presented “In the Line of Duty: Disability Compensation for Veterans” to members and guests of the Northland Public Library. The presentation aimed to inform and educate attendees about disability compensation and benefits available to veterans who were injured while serving their country.



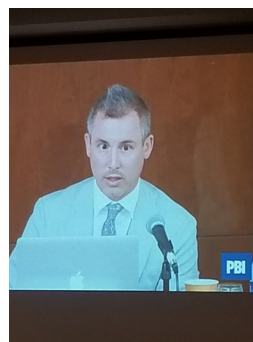
Vince Quatrini and **Michael Quatrini** were honored to speak on behalf of injured workers at January’s “Current Trends in Workers’ Compensation Management” seminar. Vince and Michael joined the physicians of Allegheny Health Network Sports Performance for a day-long discussion on traumatic brain injuries in the workplace.



Vince Quatrini, was a presenter at the Pennsylvania Bar Institute’s (PBI) Continuing Legal Education seminar “The Well Prepared Workers’ Compensation Lawyer,” held in Mechanicsburg, PA, and broadcast to multiple locations across Pennsylvania. Vince joined a panel of esteemed judges and attorneys to discuss standards of being a well-prepared and professional Workers’ Compensation attorney. Vince moderated a panel on conducting a doctor deposition with WCJ John McTiernan and WCJ Robert Vonada. Vince is also a chair of the Pennsylvania “Workers’ Compensation Practice and Procedure” manual, published by the PBI. Bravo, Vince!

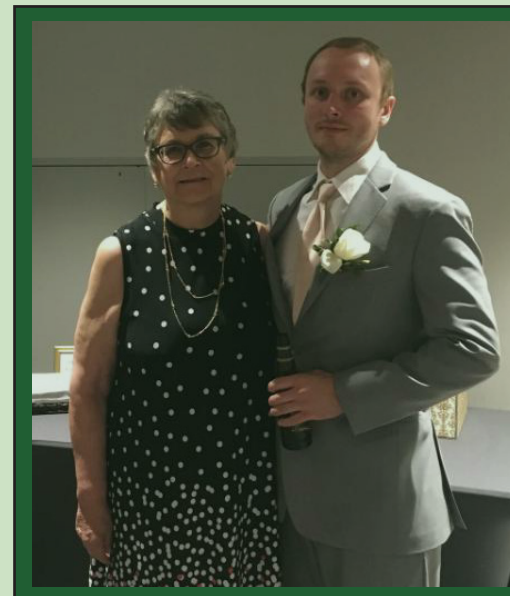


Attorney **Adam Quatrini** presented his paper “Traumatic Brain Injury and Workers’ Compensation” at the 13th annual World Congress on Brain Injury, on March 16th, 2019. Not pictured nor present is Adam’s co-author, Attorney **Vince Quatrini**.

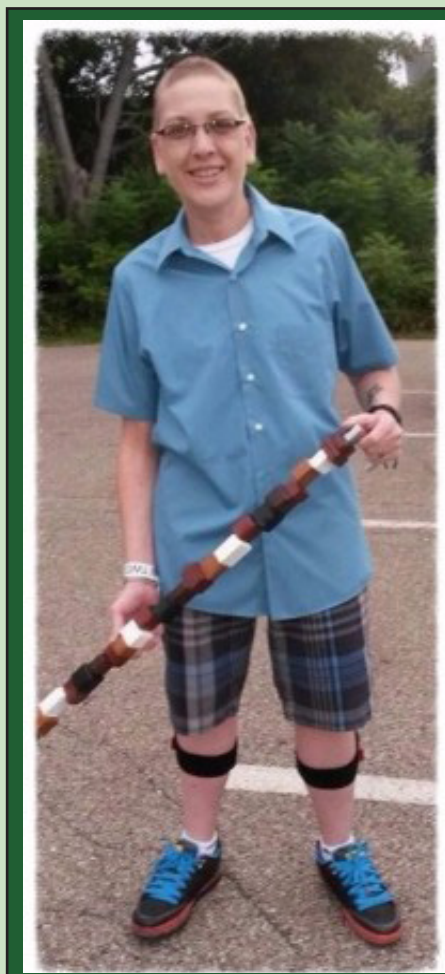


Michael Quatrini served on a panel of Social Security Disability attorneys from around Pennsylvania, presenting “Advanced Issues in Social Security Disability,” in Philadelphia on June 12th, 2019. Michael has been a member of this esteemed group of practitioners since 2013, editing the statewide manual on Social Security Disability for the Pennsylvania Bar Institute. Michael also co-authors “Social Security Disability: the Basics.” Way to go, Michael!

QR Client Success Stories



“I wanted to take this opportunity to thank you and your staff so much for your support and guidance throughout my Workers’ Compensation journey. I don’t know what I would have done without you. During one of the most trying and difficult times of my life you and your staff were there for me, holding my hand and guiding me as if you were family. I wouldn’t have known how to start and maneuver through this difficult process. The physicians you assisted me to find were excellent and provided me with great care. Your concern for my mental state was totally unexpected. Your responsibility was to represent me legally, but you and your staff were always there for me - taking my phone calls, meeting with me to explain things or just giving me a hug and telling me to “just hang in there.” Finally there was a light at the end of a very long dark tunnel and a settlement was agreed upon that was very satisfying to me. Throughout this long process you and your staff were always right there beside me, concerned, supportive and very professional. I would encourage anyone who is in need of help with a Workers’ Compensation claim to come to you and your associates for help and representation they can count on. I will always be extremely grateful to you and your team. You will always be in my prayers.” - Therese G.



“At the age of four I was diagnosed with Wilms Tumor Cancer and was given only weeks to live. Cancer treatment in 1973 was very experimental. The treatment was a massive amount of chemotherapy and radiation. After 44 years of surviving cancer numerous physical consequences have occurred: less than 10% left back muscles, bulging disks, chronic back pain, and nerve damage in both legs. I wasn’t able to work and needed help.

It was important for me to find a law firm that had a great reputation and the knowledge to handle my legal needs. QuatriniRafferty calmed my legal concerns to secure long term income. **Tereasa Rerko** is handling my Social Security case and her staff has walked me through all the processes. **Brian Bronson** took on my long term disability case and after a few applies won the case. Without the legal help of QuatriniRafferty, I wouldn’t be able to survive the daily cost of living, medical bills, and basic essentials.” - Jen C.