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Joshua M. Bonnici
of Bonnici Law Group, San Diego

Two Niches, No Waiting



Two Niches *No*

The Go-To Attorney for Two Hard-To-Reach Niches: Bicycle Injuries and Long-Term Disability Appeals

by Dan Baldwin

Joshua Bonnici is one of those fortunate few who have turned his interests into a business success, but also a means of helping other people facing often-catastrophic legal, medical and personal crises. Since forming Bonnici Law Group, APC eight years ago, he has become the go-to attorney in two unique and challenging practice areas: bicycle accident law and long-term ERISA disability appeals.

"My experience, as an attorney and, in the case of bicycle law, considerable personal experience as an avid cyclist and bike racer, really does make me uniquely qualified in these very specialized areas of law. Since I was a kid, I've been pulled to help people. Focusing on these areas allows me to provide help to people for whom there are very few options in terms of legal advisors," Bonnici says.

Founded in 2012, Bonnici Law Group has a legal staff of three attorneys and an assistant with plans to add a second assistant soon. The firm's practice areas are solely personal injury and disability appeals.

"I SPEAK BIKE"

Bonnici says that as a rider and racer intimately familiar with southern California roadways and bike paths, no other attorney in the area knows how to outline a bike accident as effectively as he does. In addition to the facts and figures of a case, he can tell the story of how the incident affected a client's life, the personal and health costs, and what it means to be off the bike on an emotional level. "I speak bike" is his promotional tagline.

"I know how to break down GPX files and training programs to show past work cyclists have put into training and how to identify the local and statewide ranking of a racer—showing

how unique the client is compared to other riders. I know the struggle of injuries on the bike, the struggle of missing out on riding because of an accident, losing rankings as a competitive racer, and statistically losing speed and fitness while recovering from injuries. I fight the insurance companies to insist that my clients are treated fairly and that they get what they deserve. And just as important, I get them back to riding soon."

Bonnici says that training on the bike emphasizes numbers and goals: how much farther can a cyclist go on a given day or how much can they better their time on a particular route or segment, for example.

Those challenges provide motivation that's purely in his control—something that is fun and something he takes to heart. "I try to instill that in my practice because although there are some things that are not in an attorney's control, there are some things he or she can control. Focusing on that can oftentimes help narrow what the client's immediate needs are, and what I can do in the short-term to help. What does the client need right now? Does the client need a second opinion on an injury to calm their concerns, or get an expert involved? Do they need a psychologist to treat their PTSD after getting hit by a car? Do they just need someone to talk to at the moment? The focus required in biking applies directly to providing effective and personal client service in those situations," he says.

The firm's typical cyclist client ranges from someone who trains and races regularly in southern California, to the recreational cyclist wanting fresh air and a new way to experience San Diego. Clients often have a carbon fiber race bike, high-end cycling apparel and may pay for a training plan or cycling coach. They track their fitness and mileage with sophisticated apps and programs. They're dedicated and

Waiting



need someone just as dedicated to not only tell their story, but understand where they are coming from.

His in-depth, intimate knowledge approach wins praise from clients in all practice areas.

Working with Josh has been a pleasure. He immediately defused an incredibly stressful situation and guided us through a labyrinth of legal procedures. We wouldn't have had an idea what to do without his help. Josh was easy to talk to and had a knack for making complex 'legalese' simple to understand. Unlike the other lawyers we met with, Josh actually listened more than he talked which was refreshing. He was straightforward about the risk/reward of litigation vs. settling and we couldn't be happier we listened to his recommendation. We're thankful we were referred to Josh. M.M.

Bonnici takes his commitment to his clients and to the sport a step further by donating a portion of their attorney fees to a local charity or non-profit of the client's choice.

LONG-TERM CLIENT SERVICE FOR LONG-TERM DISABILITY APPEALS

Bonnici says, "On the LTD side I really like putting together long-term timelines—something I can really use in arguing cases. Proving the insurance company is wrong after they have denied somebody—taking their arguments and breaking them down and then knocking them down one at a time. The strategy behind making sure the client gets what they need and what they deserve really makes me tick."

Much of Bonnici's commitment to long-term disability clients comes from personal experience. His father has been on disability benefits for nearly 20 years after a horrific bike accident that caused a major brain injury. "I can speak with a client with extreme confidence because I have in a very real sense lived what he and his family are going through. I not only take the medical portion of the claim to task, but I know how to tell the whole story of who the client is, what he and his family are experiencing, and their emotional as well as financial costs. I bring those things to life for the insurance company since I know how they really do affect a person and their family."

The firm's typical LTD client is a disabled professional who has tried everything to be able to stay working, but their doctors tell them they need extended time off work. They may have a debilitating disease without a cure, or which causes symptoms that in the aggregate make living a so-called normal life very difficult if not impossible: suffering seizures, extreme fatigue, or migraines. Their disability may not be traditional or show up on an MRI. They need their story told through video interviews, timelines and through co-workers—whatever it takes to make their suffering real for those hearing their story.

Long-term disability cases can turn into a long-term relationship and this must be taken into consideration when taking on LTD clients. "If they don't like me, that's one thing, but if I'm not a fan of who this person is, that is something I really have to think about. The client and I are in this for the long-haul and we have to make that journey as a team."

A claimant who has been turned down for disability benefits, or alternatively whose disability benefits have been terminated, will require competent counsel, well versed in the applicable litigation. "It is virtually impossible and certainly impractical for a disabled claimant to even attempt to singularly traverse through the virtually endless maze of an insurance company's 'claim's team' (Claim Specialist, the Appeal Specialist, In-house Nurse, the Peer-Review physician, the Vocational Specialist, and the Surveillance Specialist). A client not only needs an attorney who knows the law, namely ERISA, but who can also translate a client's physical and emotional damage in an effective and impactful way that the insurance carrier, and possibly a judge, can't deny," Bonnici says.

"In a very real sense I become a member of their extended family. Often the term counselor includes listening to clients 'spill their guts' and offering a shoulder to cry on or acting as an informed sounding board for all kinds of family issues. I really enjoy connecting with the clients like that. I love fighting for my LTD clients because you're not only trying to win a case, you're making sure good, deserving people have the financial resources to live," he says.

Dealing with ERISA policy issues is a very complex area of the law and one in which many attorneys and firms lack the necessary background and experience of the team at Bonnici Law Group. Approximately 50 percent of the firm's business is referral and primarily involving ERISA, a complicated area of the law. "It's a heavy statute and we get a lot of calls from other attorneys who have questions regarding ERISA requirements and procedures. And we pay referral fees according to the state bar rules," Bonnici says.

A LIFELONG QUEST TO HELP PEOPLE IN NEED

Bonnici has always had one passion in life: to help people through life's struggles. The urge was a calling he felt early in life and it is something he pursues daily. Some of his experiences include traveling with his church to Mexican orphanages, aiding classmates as a professor's assistant, or volunteering at a local high school for homeless teenagers. He doesn't wait for the opportunities to arise. He seeks them out.

He decided on a career in law early and made the commitment in high school. He attended the University of California, San Diego, where he majored in Political Science and took advanced law courses prior to law school.



He married Julia, his high school sweetheart, the summer before his junior year in undergraduate college and transferred to UCSD that same summer while working 20 hours a week and taking 22 units in college.

He earned his Juris Doctor from Thomas Jefferson School of Law and worked for a local plaintiff's personal injury firm during and after his schooling. He also worked as a professor's assistant, coached an award-winning alternative dispute team and took part in a volunteer teaching program, teaching homeless high school students at the Toussaint Academy in San Diego.

"I kept telling people that I was going to be a lawyer, so that's what I did. I really enjoyed the debate team and loved solving problems. People have always been very comfortable talking to me, so I figured that would be a good way to connect and give back to my community. My philosophy has always been the realization that truly helping a client isn't just through representation—but through personal attention, zealous advocacy, and transparency," he says.

After leaving the personal injury firm he joined a legal marketing business for a year. He was the only attorney on staff. A project that initially started as a possible joint venture with a friend from law school turned into Bonnici starting his own purely contingency law office with zero clients. He has since grown the business from a solo practitioner to a team of five.

FILLING THE FAMILY NICHE

In addition to bicycling and racing all over southern California, Bonnici enjoys spending time outside hiking and camping with Julia, his wife of 17 years, playing with his dog Marley, discussing baseball strategy, and amateur bartending (ask about his black walnut Manhattan, or his wife's favorite, the guava mezcal sour).

Bonnici Law Group sponsors and supports the San Diego Velodrome, which supports VeloYouth and other local associations who get kids on bikes. They also sponsor San Diego Bicycle Club, San Diego County Bicycle Coalition, and SkyFlash Racing, an all women's race team aiming to get more women into the sport of bicycle racing. Bonnici sits on the board of directors for the San Diego Mountain Biking Association to help raise money for multi-use trail maintenance and sustainability. He is on the ExComm for the Solo/Small Firm section of the California Lawyer's Association (formerly the CA State Bar), is the sitting secretary, and the editor-in-chief for their publication, *The Practitioner*. ■

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EXPERIENCE



The Bonnici Law Group Team: Devin De Loa, Josh Bonnici, Freyja Wolken and Melissa Renteria

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» EDUCATION

- Thomas Jefferson School of Law 2006–2010
- University of California, San Diego—Political Science major—2003–2005

» HONORS/AWARDS & REVIEWS (AS OF 11/19/2020)

- San Diego's Best Litigation Firm—San Diego Tribune
- Awarded the "40 Under 40" award for businessmen in San Diego
- Super Lawyers Selected to Rising Stars: 2019–2021
- Google Reviews—5 Star Rating—25+ Reviews
- Avvo Reviews—5 Star Rating—20+ Reviews
- Yelp Reviews—5 Star Rating—5+ Reviews
- Better Business Bureau—A+ Rating

» HOBBIES/INTERESTS

- Biking
- Baseball fan
- Weight lifting
- Craft cocktails