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Personal Injury Attorneys

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ABC Insurance Company, Claims Department, 1500 Insurance Plaza, Los Angeles, CA 90015

Re: Claim for Damages – Case 2024-PI-001

Case Type: Personal Injury - Motor Vehicle Accident

Dear Claims Adjuster:

This letter constitutes a demand for settlement in the above-referenced matter.

Statement of Facts

This letter is submitted on behalf of our client, John Smith, regarding injuries and damages sustained in a motor vehicle collision on March 15, 2024. Mr. Smith was lawfully stopped at a red light at the intersection of Main Street and First Avenue in Springfield, CA, when he was rear-ended by Sarah Johnson, who admitted to being distracted by her cell phone. The Springfield Police Department responded to the scene, and liability was admitted by the defendant. Mr. Smith was transported by ambulance to Springfield General Hospital and subsequently required extensive medical treatment for soft tissue injuries to his back, neck, and right shoulder.

Injuries Sustained

As a direct result of the collision, Mr. Smith suffered lumbar strain, cervical whiplash, and a right shoulder contusion. He was transported by ambulance to Springfield General Hospital for emergency evaluation. Subsequent treatment included multiple examinations with Dr. Michael Jones, MRI imaging, prescription medications, and an extensive course of physical therapy over 12 weeks. Mr. Smith experienced persistent pain, sleep disruption, and was subject to work restrictions throughout his recovery. He reached maximum medical improvement on June 10, 2024, with a 5% permanent partial impairment and ongoing lifting restrictions.

Damages Claimed

1. **Medical Expenses (Known):** \$8,950.00.

2. **Lost Wages (Known):** \$4,940.00.

3. **Pain and Suffering / Non-Economic Damages:** Mr. Smith endured significant pain, emotional distress, and loss of enjoyment of life as a result of his injuries. He experienced ongoing discomfort, sleep disruption, and anxiety about his recovery and future earning capacity. The injuries have resulted in a 5% permanent partial impairment and ongoing physical limitations, impacting his ability to perform both work and daily activities.

Total Economic Damages (Known): \$13,890.00.

Settlement Demand

Based on the clear liability and the documented damages, we demand the sum of **\$35,000.00** to settle this matter in full.

This demand is based on confirmed medical expenses of \$8,950, verified wage loss of \$4,940, and substantial pain and suffering, including a 5% permanent partial impairment. The total economic damages are \$13,890. Given the severity of the injuries, the duration of treatment, and the impact on Mr. Smith's quality of life and earning capacity, a total settlement of \$35,000 is reasonable and supported by the documentation and comparable case values.

Liability Analysis

Liability for this collision is clear and undisputed. The police report documents that Ms. Johnson rear-ended Mr. Smith while he was stopped at a red light. Ms. Johnson admitted to being distracted by her cell phone at the time of the accident. ABC Insurance Company has acknowledged fault based on the police report and the insured's statement.

Supporting Documentation

- Police Report - SPD Report #789 - Traffic Collision - police_report_incident_789.pdf, p.1 p.1
- Police Report - SPD Report #789 - Traffic Collision - police_report_incident_789.pdf, p.6 p.6
- Insurance Correspondence - ABC Insurance Communications - insurance_correspondence.pdf, p.1 p.1
- Insurance Correspondence - ABC Insurance Communications - insurance_correspondence.pdf, p.6 p.6
- Medical Records - Dr. Michael Jones - Central Valley Medical Group - medical_records_dr_jones.pdf, p.1 p.1
- Medical Records - Dr. Michael Jones - Central Valley Medical Group - medical_records_dr_jones.pdf, p.4 p.4
- Police Report - SPD Report #789 - Traffic Collision - police_report_incident_789.pdf, p.4 p.4
- Insurance Correspondence - ABC Insurance Communications - insurance_correspondence.pdf, p.8 p.8
- Insurance Correspondence - ABC Insurance Communications - insurance_correspondence.pdf, p.6 p.6

Time Limit for Response

Please respond with a settlement offer within **30 days** of receipt. If we do not receive a reasonable offer, we will pursue all appropriate legal remedies.

Closing Statement

We believe this matter can be resolved amicably through reasonable negotiations. Our client deserves fair compensation for the injuries and losses sustained.

Sincerely,

Robert Martinez, Esq.

Senior Partner

Martinez & Associates, LLP

New York Bar #

Enclosures: Medical records, police report, witness statements, photographs, employment records, expert reports