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Personal Injury Attorneys

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2024-08-23

Michael Rodriguez, Claims Adjuster, ABC Insurance Company, 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 John Smith, the plaintiff, regarding injuries and damages sustained in a rear-end motor vehicle collision that occurred on March 15, 2024, in Springfield, CA. The defendant, Sarah Johnson, was at fault for the collision, which resulted in significant injuries, medical expenses, and lost wages for Mr. Smith. We hereby present a formal demand for settlement based on the facts, liability, and damages outlined below.

Injuries Sustained

As a direct result of the collision, Mr. Smith sustained a lumbar strain, cervical whiplash, and a shoulder contusion. He underwent 12 weeks of medical treatment under the care of Dr. Michael Jones at Central Valley Medical Group from March 16, 2024, to June 10, 2024. Treatment included physical therapy, pain management, and follow-up evaluations. Mr. Smith experienced significant pain, limited mobility, and disruption to his daily activities throughout the recovery period.

Damages Claimed

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

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

3. **Pain and Suffering / Non-Economic Damages:** In addition to the documented economic losses, Mr. Smith endured considerable pain and suffering, emotional distress, and loss of enjoyment of life as a result of his injuries. The impact on his ability to perform daily activities and participate in family and recreational pursuits was substantial during his recovery.

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 reflects the total economic damages of \$13,890, as well as compensation for pain and suffering, emotional distress, and loss of enjoyment of life. The amount is within the settlement range acknowledged by ABC Insurance Company and is supported by the clear liability, severity of injuries, and duration of recovery.

Liability Analysis

Liability in this matter is clear and undisputed. The police report and insurance correspondence confirm that Sarah Johnson rear-ended John Smith's vehicle while he was lawfully stopped at a red light. Ms. Johnson admitted fault at the scene and was cited for following too closely (CVC 21703) and distracted driving (CVC 23123) due to cell phone use. ABC Insurance Company has accepted liability for this incident.

Supporting Documentation

- Police Report - SPD Report #789 - Traffic Collision p.1
- Police Report - SPD Report #789 - Traffic Collision p.2
- Medical Records - Dr. Michael Jones - Central Valley Medical Group p.1
- Wage Statements and Employment Records - Pacific Construction p.1
- Insurance Correspondence - ABC Insurance Communications p.1

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