

Date

Your Name
Your Address

Insurance Company Adjuster Name
Insurance Company Address

Re: Claim #
Name of Party at fault (insured)

Dear Adjuster:

As you are aware, I was injured in an automobile accident with your insured Jane Doe on January 1, 2015 at the intersection of Winding Way and Auburn Blvd., in Sacramento, California. I was traveling east on Auburn Blvd., and as I entered the intersection with Winding Way, your insured ran a red light and smashed into my car just behind the driver's seat, barely missing me. The power of the collision spun my car all the way around and left it facing west almost all the way to the curb. I have enclosed the police report that states that I had the right of way, and a diagram that shows where your insured struck my car and the final resting place of the car. The enclosed photograph showing the severe damage to my car indicates how strong the collision was.

In addition to failing to observe the rules of the road in violation of the vehicle code, your insured did not even slow down. This was apparently due to the fact that your insured was texting on his cell phone at the time of the accident. A witness to the accident reported this fact as is reflected in the police report, attached. As you know, if this matter ultimately becomes a lawsuit, I will have access to your insured's cell phone records to substantiate this claim. As you may be also aware, texting while driving quadruples the risk of an accident, making it as dangerous as driving while drunk. This dangerous conduct by your insured led directly to this serious accident.

I was badly battered by the collision and was taken by ambulance to the emergency room of Mercy San Juan Hospital. Immediately after the accident, I had severe pain and stiffness in my back and a headache that was rapidly getting worse. After X-rays, I was released and advised to see my private physician. During the night, my headache became more severe and I was unable to move my back. First thing in the morning I was taken to my personal physician, Debra Doctor, M.D., who referred me to an orthopedist, Opal Ortho, who examined me and discovered an inflammation of the lumbar spine. She prescribed pain and muscle relaxant medication, advised immediate bed rest, and referred me to physical therapy.

I was forced by the pain to remain in bed for the next four days. I attempted to return to work the following Monday, but the pain once again forced me to bed for another two days. I began physical therapy at the Bergman PT Clinic. I continued in physical therapy for five weeks,

during which I remained in considerable pain and discomfort. After completing the physical therapy, I returned for an examination by Dr. Ortho, who advised me that I would have residual pain and stiffness for another few months.

The medical specials for my treatment are as follows:

A-One Ambulance Co.	\$600
Sutter Hospital	\$1,400
Debra Doctor, M.D.	\$260
Opal Ortho, M.D.	\$1,110
San Juan Radiology Group	\$280
Bergman Physical Therapy	\$840
Prescription medication	\$10

TOTAL = \$4,500.00

As a result of the accident, I missed a total of five days of work as a teacher at St. Francis High School. My monthly gross salary is \$3500.00, and the number of school days in January were 21, so per diem pay for January was \$166.67. In total, I lost \$833.33 in wages.

Because of the unlawful and dangerous driving of your insured, I suffered excruciating back pain requiring some five weeks of physical therapy. The pain has taken months to subside. I continue to suffer occasional pain and stiffness now, some six months after the accident. Also, the trauma of so narrowly missing a direct hit by your insured's car has made me fearful of driving and causes me daily anxiety when I have to drive anywhere. To compensate me for the severity of the shock, the long period of treatment, and the continuing pain and discomfort I suffer, I demand the sum of \$14,333.

This offer shall remain open for 10 days from receipt of this letter.

I look forward to your prompt reply on this matter.

Sincerely,

(sign here)
Your Name