Mary Graham

812 Octavia Street, Apt. #4

Chicago, IL 00000

June 30, 20xx

Oscar Salinas

Claims Adjuster

High Life Insurance Company

1000 Throughway Boulevard

Chicago, IL 00000

Re: Your Insured, Anthony Stacatto

Claimant: Mary Graham

Claim No.: 93-8822 TX

Date of Loss: January 13, 20xx

Dear Mr. Salinas:

As you are aware, I was injured in an automobile accident with your insured Anthony Stacatto on January 13, 20xx at the intersection of 12th Street and Loop Lane, Chicago. I was traveling east on Loop Lane, and as I entered the intersection with 12th Street, your insured came through a stop sign on 12th Street and smashed into my car just behind the driver’s seat, barely missing a direct hit on me. ***[NOTE: Even though a direct hit on Mary did not occur, the near miss increases the sense of emotional trauma Mary suffered.]***The power of the collision spun my car all the way around and left it facing west almost all the way to the curb.***[NOTE: Emphasizing the power of the impact shows how fast the other driver was going, which supports the extent of the other driver's***[*negligence*](https://www.alllaw.com/articles/nolo/personal-injury/understanding-negligence.html)***while contextualizing the***[*nature and extent of injuries*](https://www.alllaw.com/articles/nolo/personal-injury/value-nature-extent-of-injuries.html)***suffered by Mary.]*** I have enclosed the police report, which 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 yield the right of way, your insured did not even slow down, let alone stop, at the stop sign. This was apparently due to the fact that your insured was looking down at his phone. A witness to the accident reported this fact. As you know, if this matter ultimately becomes a lawsuit, I will have access to your insured’s cell phone records. As you certainly know, the use of a cell phone while driving is illegal in this state.

I was badly battered by the collision and was taken by ambulance to the emergency room of Providence 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, Ann Lindley, M.D., who referred me to an orthopedist, Martin Chuzzlewit, M.D. Dr. Chuzzlewit examined me and discovered an inflammation of the lumbar spine. He prescribed pain and muscle relaxant medication, advised immediate bed rest, and referred me to physical therapy. ***[NOTE: It is important to point out that the orthopedist referred Mary to physical therapy, showing that she did not decide to go on her own. In the mind of an insurance adjuster, that makes the physical therapy treatments more medically legitimate. Learn***[*why the type of medical treatment you receive matters in a personal injury case*](https://www.alllaw.com/articles/nolo/personal-injury/rmedical-treatment-increases-settlement-value-claim.html)***.]***

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.***[NOTE: Good to mention that Mary tried to return to work; it shows that she was not just using her injury as an excuse for a holiday.]*** I began physical therapy at the Bendright 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. Chuzzlewit, who advised me that I would have residual pain and stiffness for another few months.***[NOTE: The doctor confirms the claimant's long period of recovery.]***

The medical specials for my treatment are as follows:

A-One Ambulance Co. $750

Providence Hospital $1,120

Ann Lindley, M.D. $450

Martin Chuzzlewit, M.D. $2,210

Loop Radiology Group $540

Bendright Physical Therapy $1,570

Prescription medication $120

**TOTAL \*\*\*\*\*\*\*\*\*\*\*\* $6,760**

As a result of the accident, I missed a total of five days of work as a teacher at Grover Cleveland High School. My monthly gross salary is $3,800, and the number of school days in January were 21, so per diem pay for January was $181. In total, I lost $905 in wages.

Because of the unlawful and dangerous driving ***[NOTE: reminding the insurance company that the insured’s driving would look very bad if the claim ever made it to court]*** 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. ***[Learn more about***[*pain and suffering in a personal injury claim*](https://www.alllaw.com/articles/nolo/personal-injury/pain-and-suffering-compensation.html)***.]*** 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. ***[NOTE: Driving is an important part of most people’s lives, and being afraid to get in a car may raise the value of the claim.]***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 $25,000.

I look forward to your prompt reply on this matter.

Yours truly,

[signature]

Mary Graham