



Reply to:
WESTLAKE VILLAGE
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May 20, 2020

Attn: [REDACTED]
Sedgwick Insurance
P.O. Box 619079
Roseville, CA 95661

Sent Via Email Only: [REDACTED]@sedgwick.com

Re: My Client : [REDACTED]
Date of Loss : 10/09/19
Your Insured : [REDACTED]
Claim No. : DIAO-6286A2

Dear Ms. [REDACTED]:

Got your letter. Apparently, my demand was too complicated. Let me spell it out. There is no question that your insured is completely responsible for this horrific crash. Read the traffic collision report that was attached to my client's demand. The last carrier to challenge me on liability on a case like this just paid out an \$8.87M judgment last month.

Look at the property damage photographs. It is amazing that this is not a wrongful death claim. Mr. [REDACTED] was knocked out in the wreck. He awoke to fire rapidly engulfing his truck. Smoke filled his lungs. Panic set in. Mr. [REDACTED] quickly attempted to get out of the truck, but his front driver's side door was jammed from his truck being crushed by the semi. What would you do if faced with this life or death situation? Think about the fear that this poor man experienced.

Fortunately, Mr. [REDACTED] kept his wits and noticed that his driver's seat was broken in the crash. He quickly attempted to open the rear-driver's-side door. The door opened, and he narrowly evaded a fiery death.

The injuries in this case are catastrophic. You have been given the medical records, yet apparently need me to explain it. We are now seven months post-crash, and my client is plagued with chronic headaches, memory loss, difficulty with simple mental tasks such as arithmetic, photophobia, vertigo, and night terrors from the traumatic brain injury inflicted upon him in the crash.

Mr. [REDACTED] also continues to experience severe neck pain that radiates into both arms and back pain that radiates into the right foot. His Harvard-trained spine specialist, [REDACTED], MD, has been treating my client for several months. MRI imaging revealed disc injuries at C6-7, L4-5, and L5-S1. Dr. [REDACTED] has performed two sets of epidurals at the injured levels, which have failed to provide more than temporary relief. EMG testing show radiculopathy at C7 and S1.

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Mr. [REDACTED] has attempted a wide range of conservative measures for his spinal complaints, including time, therapy, medication, and injection therapy. Dr. [REDACTED] is recommending a total disc replacement at C6-7. His surgeon fees alone for this procedure will total over \$50,000. You can expect a global fee of over \$200,000. Once the neck surgery has been performed, Dr. [REDACTED] is recommending a two-level lumbar decompression surgery at L4-5 and L5-S1.

While no one wants to have his or her spine opened up, Mr. [REDACTED]'s pain has become unbearable. He plans on making surgical arrangements once it is safe to do so in the current Covid-19 climate.

Can you see it now, or do you still lack vision? I suggest you run this letter up the chain of command. My client's time-sensitive, policy-limits demand expires at the close of business on Tuesday, May 26, 2020. Tick, Tock...

Sincerely,
THE SWANSON LAW GROUP



Benjamin D. Swanson, Esq.

