ELLIS & ROWAN LLP

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Fictional letterhead and fictional counsel. This draft is a sample of paralegal drafting support. It is not legal advice and is not a letter to be sent until an attorney has reviewed, verified every fact and figure, and signed it.

8 September 2026

Claims Department
Example Mutual Insurance Company
100 Example Boulevard
Anytown, California 90000

Re: Claimant Tessa R. Alden; your insured Neil P. Grover; date of loss 18 March 2025; Claim No. SAMPLE-2025-00418

Dear Claims Department:

This firm represents Tessa R. Alden in connection with the 18 March 2025 collision caused by your insured, Neil P. Grover. Please direct further communications about this claim to the undersigned and not to our client. This letter is a pre-litigation demand for settlement. It is a draft prepared as a fictional sample.

1. The collision

On 18 March 2025, at about 4:40 p.m., Ms. Alden was stopped at a red light in the left southbound lane of Harbor Mill Road at Cedar Quay Avenue, in Anytown, California, driving a 2018 Honda Civic. Mr. Grover, driving a 2019 Ford F-150, struck the rear of her vehicle. In his deposition, taken 12 June 2026, Mr. Grover agreed that Ms. Alden's Civic was stopped, that the southbound signal was red, and that he did not stop in time. He estimated his speed when he first saw the Civic as maybe 25 or 30 miles per hour and said he may have glanced at a navigation prompt on a phone mounted to the dashboard.

2. Injury and treatment

Ms. Alden went that evening to the Example County Medical Center emergency department with neck pain, right shoulder pain, and a headache. X-rays were read as showing no fracture. She followed up with Cedar Quay Family Medicine, completed two courses of physical therapy at North Sample Physical Therapy, and was evaluated by Harbor Mill Orthopedics. A 16 June 2025 MRI of the lumbar spine was read as showing a 3 mm right paracentral disc protrusion at L5-S1 that contacts the traversing S1 nerve root. The orthopedic records in the file do not recommend surgery. As of the last record in the file, 12 January 2026, she continued to report low-back pain, worse after sitting.

3. Special damages (from the billing summary)

The medical bills and explanation-of-benefits forms in this fictional file show a total billed amount of $18,498.60. After contractual adjustments of $10,335.00, the combined amount paid by the health plan and by the patient is $8,163.60, and the records show no outstanding balance. A separate billing summary with the line items is available. Lost wages are not claimed in this sample, because no wage records were placed in the fictional file.

4. Demand

On the facts and records summarized above, we demand the sum of $95,000.00 to settle all of Ms. Alden's claims arising from the 18 March 2025 collision. This figure is a fictional settlement proposal for use in this sample. It is not a valuation opinion, and it is not legal advice. The client's attorney must review, revise, and determine any demand that is actually sent.

Please respond within 30 days of the date of this letter. If we do not resolve the claim, we are prepared to file a complaint in the Superior Court of California, County of Example.

Very truly yours,
Ellis & Rowan LLP

Jordan P. Ellis, Esq.
Counsel for Tessa R. Alden (fictional sample)

End of fictional sample. A delivered demand-letter draft is prepared for the client's attorney to review, revise, and sign. SummaryDesk does not send or sign demand letters.