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This page is for the firm only. The letter starts on the next page.

AI-generated. Requires independent attorney review. May contain errors.

Approved by Elena Marsh on October 11, 2026.

No damages figure from Brennick: no attorney has approved a damages review for this case. The demand amount is the attorney's to set.

Each paragraph's record citations are attached to it as a Word comment, naming the document, the page within it and the case page. Check each one, then delete all comments (Review, Delete All Comments) before sending.

The medical specials table is built from the case's charges ledger, not by the drafter. Added up by Brennick from the bills: 6 bills. Check it against the bills before sending.

Fill in before sending:

- [INSURANCE CARRIER NAME AND ADDRESS]
- [ADJUSTER NAME]
- [INSURED NAME]
- [CLAIM NUMBER]
- [CLAIMANT DATE OF BIRTH]
- [ATTORNEY NAME]
- [DATE]
- [INSURANCE CARRIER]
- [ADDRESS]
- [MEDICAL SPECIALS TOTAL: TO BE COMPILED FROM BILLING RECORDS]
- [LOST WAGES: TO BE DOCUMENTED]
- [DEMAND AMOUNT: ATTORNEY TO SET]
- [RESPONSE DEADLINE]

The draft's own heading or sign-off was replaced by the letter's date, addressee, Re block and signature block. The replaced text, for reference:

Very truly yours,

[ATTORNEY NAME], Esq.

[FIRM NAME]

Harbor & Vale, demo firm

October 11, 2026

[INSURANCE CARRIER NAME AND ADDRESS]

Attn: [ADJUSTER NAME]

Re:

Our client: Priya Ramanathan

Defendant: [INSURED NAME]

Date of loss: September 18, 2024

Claim number: [CLAIM NUMBER]

Date of birth: [CLAIMANT DATE OF BIRTH]

[DATE]

[ADJUSTER NAME]

[INSURANCE CARRIER]

[ADDRESS]

Re: Our Client: Priya Ramanathan

Claim No.: [CLAIM NUMBER]

Insured: R. Halvorsen

Date of Loss: September 18, 2024

Record citation: Ramanathan-medical-records, p.157 (case p.157)

CASE IDENTIFICATION

Please be advised that this office represents Priya Ramanathan in connection with the injuries our client sustained in the traffic collision of September 18, 2024, in Sacramento County, California.

Please direct all further correspondence on this claim to this office.

Record citation: Ramanathan-medical-records, p.157 (case p.157)

LIABILITY

On September 18, 2024, a traffic collision occurred on Jackson Road involving our client and your insured, R. Halvorsen. Our client told the reporting deputy that our client was struck head-on by a vehicle crossing the center line. Mr. Halvorsen's own statement to the deputy was that the vehicle of our client was not seen in time to stop. The sheriff's traffic collision report identifies R. Halvorsen as the party most at fault, as the primary collision factor. The report further states that statements were taken from both parties and one independent witness, and that photographs of both vehicles and the roadway were taken and retained with the report. Our client reported neck and back pain at

the scene.

Record citation: Ramanathan-medical-records, p.157 (case p.157)

MEDICAL TREATMENT

On the day of the collision, September 18, 2024, our client was seen in the emergency department at Valley General Hospital, reporting pain of 9/10 at worst with no loss of consciousness. The examination showed paraspinal neck tenderness with restricted range of motion and midline back tenderness. A CT of the head and a lumbosacral spine X-ray were billed. Our client was diagnosed with lumbar strain and acute traumatic pain and was discharged with analgesia and orthopedic follow-up instructions. On September 24, 2024, our client saw F. Adeyemi, MD, at Harbor Family Medicine and reported radiating right leg pain for the first time. The diagnoses were low back pain and lumbar radiculopathy, and a referral to Cascade Orthopedic Associates was placed. On October 4, 2024, D. Aurelio, MD, of Cascade Orthopedic Associates performed an initial orthopedic consultation, documented a positive straight leg raise at 40 degrees on the right, diagnosed lumbar radiculopathy, and ordered an MRI. The MRI of the lumbar spine at Northgate Diagnostic Imaging on October 12, 2024, showed an L4-L5 right paracentral disc extrusion measuring 8 mm with impingement of the traversing right L5 nerve root.

Record citations: Ramanathan-medical-records, p.6 (case p.6); Ramanathan-medical-records, p.23 (case p.23); Ramanathan-medical-records, p.111 (case p.111); Ramanathan-medical-records, p.146 (case p.146)

Our client began physical therapy at Pinnacle Physical Therapy & Rehabilitation on October 20, 2024, with B. Castellanos, DPT. The initial evaluation recorded pain averaging 4/10 and reaching 7/10 at worst, with guarded, restricted range of motion, and a plan of care of twice weekly for eight weeks. Our client then attended 34 documented physical therapy visits from October 24, 2024, through March 5, 2025, with reported pain varying between 2/10 and 8/10 and plateaus noted at several visits. On December 9, 2024, electrodiagnostic testing (needle EMG and nerve conduction studies) with I. Bekele, MD, of Lakeshore Neurology & EMG was consistent with a right L5 radiculopathy. On December 23, 2024, V. Sreenivasan, MD, of Crestline Interventional Pain Institute performed a right L4-L5 transforaminal epidural steroid injection under fluoroscopy for persistent pain refractory to conservative management, with reported relief of 60% for eleven days. On January 24, 2025, Dr. Sreenivasan performed a right L4-L5 and L5-S1 transforaminal epidural injection under fluoroscopy, with reported relief of 50% for six days.

Record citations: Ramanathan-medical-records, p.2 (case p.2); Ramanathan-medical-records, p.53 (case p.53); Ramanathan-medical-records, p.58 (case p.58); Ramanathan-medical-records, p.100 (case p.100); Ramanathan-medical-records, p.101 (case p.101)

On March 2, 2025, Dr. Aurelio documented the failure of conservative care in a surgical consultation and recommended microdiscectomy, with a plan for L4-L5 laminotomy with microdiscectomy. On April 2, 2025, M. Danforth, MD, performed the L4-L5 laminotomy with microdiscectomy at Saint Brendan's Medical Center under general endotracheal anesthesia, removing a large extruded fragment at L4-L5 and decompressing the nerve root. The operative report notes a two-day inpatient stay. On April 24, 2025, our client began post-operative physical therapy with Ms. Castellanos under a twelve-week reconditioning program planned at twice weekly

for twelve weeks.

Record citations: Ramanathan-medical-records, p.22 (case p.22); Ramanathan-medical-records, p.69 (case p.69);
Ramanathan-medical-records, p.125 (case p.125)

INJURIES AND PERMANENCY

On August 20, 2025, Dr. Aurelio performed a final orthopedic evaluation and issued a Permanent & Stationary report. Maximum medical improvement was reached with a permanent 25-pound lifting restriction and no repetitive bending. The diagnoses were chronic pain due to trauma and lumbar disc disorder with radiculopathy.

Record citation: Ramanathan-medical-records, p.19 (case p.19)

DAMAGES

Our client's medical specials total [MEDICAL SPECIALS TOTAL: TO BE COMPILED FROM BILLING RECORDS] and lost wages total [LOST WAGES: TO BE DOCUMENTED]. Harbor Family Medicine has asserted a medical lien against any settlement or judgment, and has acknowledged that the lien will be satisfied from settlement proceeds. Our client's claim for general damages reflects the pain, the surgery, the course of treatment described above, and the permanent restrictions imposed by the treating orthopedist.

Record citations: Ramanathan-medical-records, p.19 (case p.19); Ramanathan-medical-records, p.152 (case p.152)

DEMAND

In light of the foregoing, our client demands payment of [DEMAND AMOUNT: ATTORNEY TO SET] in full settlement of this claim. This demand will remain open until [RESPONSE DEADLINE].

We look forward to your prompt response.

Medical specials

Provider	Dates of service	Billed	Paid	Balance	Record pages
Saint Brendan's Medical Center	April 2, 2025	\$55,950.00	Not stated	Not stated	Ramanathan-medical-records, p.139 (case p.139)
Pinnacle Physical Therapy & Rehabilitation	October 20, 2024 to April 24, 2025	\$18,655.00	Not stated	Not stated	Ramanathan-medical-records, p.34 (case p.34); Ramanathan-medical-records, p.35 (case p.35); Ramanathan-medical-records, p.36 (case p.36); Ramanathan-medical-records, p.37 (case p.37)
Valley General Hospital	September 18, 2024	\$4,925.00	Not stated	Not stated	Ramanathan-medical-records, p.113 (case p.113)
Northgate Diagnostic Imaging	October 12, 2024	\$2,750.00	Not stated	Not stated	Ramanathan-medical-records, p.4 (case p.4)
Cascade Orthopedic Associates	October 4, 2024 to August 20, 2025	\$955.00	Not stated	Not stated	Ramanathan-medical-records, p.20 (case p.20)

Harbor Family Medicine	September 24, 2024	\$285.00	Not stated	Not stated	Ramanathan-medical-records, p.148 (case p.148)
Total		\$83,520.00	Not stated	Not stated	

These figures are totals of the providers' bills, as printed on the record pages listed.

Very truly yours,

[ATTORNEY NAME]

Harbor & Vale, demo firm