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July 13, 2012

State Farm Mutual Automobile Insurance Company

Re: Our Client(s):
Your Insured:
Claim Number:
Date of Accident: Saturday, July 16, 2011

Dear Ms. [REDACTED]

We are in receipt of your offer of \$5,500.00 to settle the above-referenced case which you presented to us on June 28, 2012. Unfortunately, given the facts and circumstances of this case, our client has rejected your offer.

As stated previously, and reiterated now, your offer does not cover our client's **\$8,095.64 in outstanding medical bills**. **Our client simply will not agree to settle his claim with outstanding medical bills hovering over his head.**

Based only on the MRIs, due to your insured's undisputed negligence, Mr. [REDACTED] suffers from the following:

- At T10-11, a right paracentral disk herniation with compression of the right side of the cord;
- At L1-2, a circumferential disk bulge;
- At L2-3, a broad-based posterior disk bulge;
- At L3-4, a broad-based posterior disk herniation with compression of the exiting nerve roots;
- At L4-5, a broad based posterior protruding herniated disk with compression of the exiting nerve roots;
- At L5-S1, a right paracentral bulging disk;
- At C5-6, a left paracentral protruding herniated disk with compression of the ventral aspect of the cord; and
- At C6-7, a broad-based posterior disk herniation with compression of the ventral aspect of the cord.

In light of the foregoing, your offer of \$5,500.00 in settlement of this claim is rejected. However, in the spirit of compromise, and in an effort to reach an amicable resolution to this matter, my client has authorized us to accept **\$100,000.00 in full and final settlement of this claim.**

Respectfully,

Grant J. Skolnick, Esq.
Florida Bar # 0028482