

Dear Attorney	
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I am sending this document to you, along with confidential medical notes and bills in an effort to effectuate settlement of this claim.

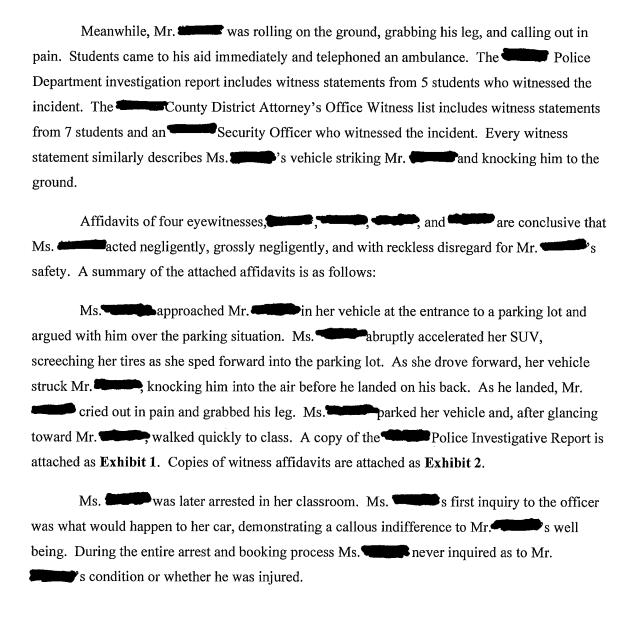
FACTS:

On the morning of November 29, 2010 Ms. The drove a vehicle to campus to
attend morning class. The vehicle she drove was owned and insured by her boyfriend's
grandfather, your insured. Mr. had given her permission to use the vehicle to
travel to school. As Ms. entered the campus and turned into a parking lot next to the
building, she was told to stop her vehicle by my client, who stood in front of her
vehicle and signaled for her to stop. Mr. • was directing traffic in his capacity as an
Security Officer. Mr. instructed the vehicle to stop and approached the passenger
side. Ms. asked if she could park in the parking lot to her right. Mr. responded
that she could not because the parking lot was full. Ms. argued with Mr. that she
could see a parking space open in that parking lot. She began accelerating her car by pressing the
gas momentarily as if to threaten to run over Mr.
Seeing that Ms. was becoming hostile, Mr. asked to see Ms.
student identification and driver's license. Ms. indicated that it was in her purse and
gestured as if she were reaching for it. Instead, Ms. quickly accelerated her vehicle. The
force of the acceleration trapped Mr. arm in the rear corner of the window frame as the
car moved forward. Mr. s foot became lodged between the curb and the pavement,

creating a violent torqueing force, tearing his left hamstring and twisting his torso. Ms. vehicle sent Mr. flying into the air before landing violently on the pavement. Ms. continued into the parking lot, parked her vehicle and walked to class. Soon after arriving to class, Security entered Ms. classroom and apprehended her.

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Following the incident, Mr. was immediately transported via ambulance to

Hospital where he complained of severe leg pain. He was given morphine for pain and treated for a hamstring hematoma and prescribed Percocet for pain.

In July, 2011 Ms. Ppled guilty to Reckless Driving to Endanger (N.C.G.S. § 20-140(b), Assault with a Deadly Weapon (N.C.G.S. § 14-33(c)(1), and Misdemeanor Hit and Run (N.C.G.S. § 20-166(a). A person is guilty of Assault with a Deadly Weapon (N.C.G.S. § 14-33(c)(1), when in the course an assault a person causes serious bodily injury to another person or uses a deadly weapon. A person is guilty of Reckless Driving to Endanger (N.C.G.S. § 20-140(b) when he or she "drives any vehicle upon a highway or any public vehicular area without due caution and circumspection and at a speed or in a manner so as to endanger or be likely to endanger any person or property". A person is guilty of Misdemeanor Hit and Run (N.C.G.S. § 20-166(a) when he or she drives a vehicle and knows or reasonably should know that he or she was involved in an accident that resulted in serious injury or death of another person. In her deposition Ms. Cachowledged that she understood the charges against her and voluntarily pled guilty to all charges. In her plea agreement, Ms. Cachowledged that she was "in fact guilty", and understood the charges against her and voluntarily plead guilty to all charges. A copy of the Judgment and the Plea Agreement are attached as Exhibit 3.

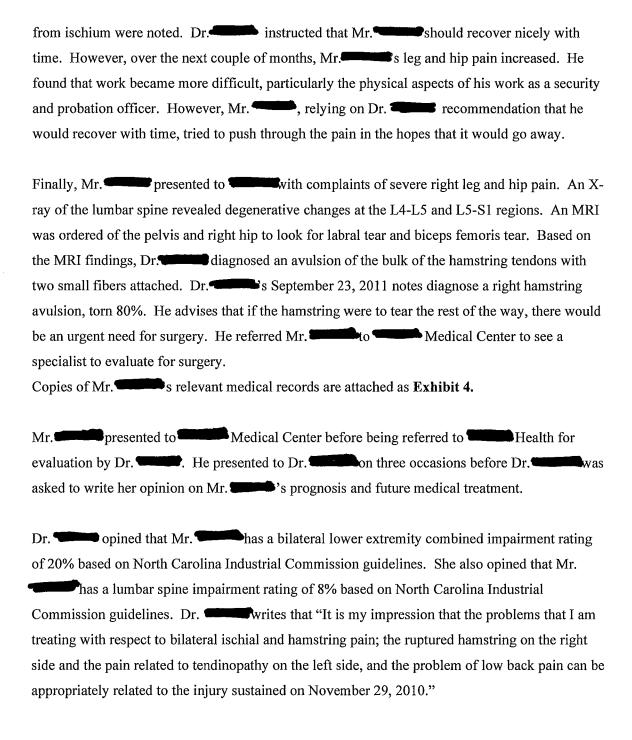
MEDICAL TREATMENT

As a result of the accident, Mr. has undergone treatment for the last 23 months for hamstring avulsions and low back pain. Mr. first presented to Hospital with complaints of right leg pain. He was diagnosed with a hamstring hematoma and given Vicodin for pain, as well as crutches.

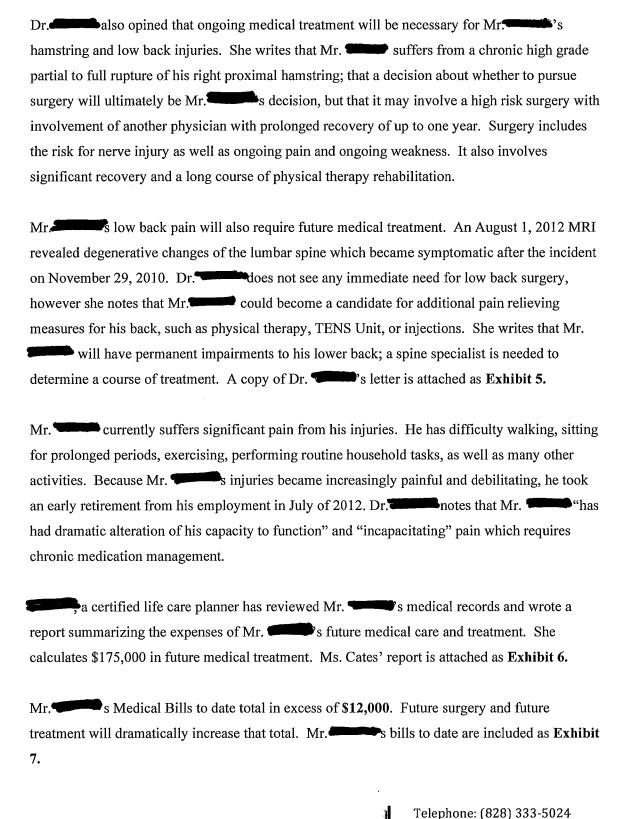
He presented to Dr. at on December 8, 2010 with complaints of right leg and hip pain. MRI images from Hospital did not reveal fractures of his pelvis or femoral diaphysis. However, the MRI of his pelvis revealed a tear of the origin of the biceps femoris from the ischium and resulting hematoma. A diagnosis of a tear, biceps femoris, and an avulsion

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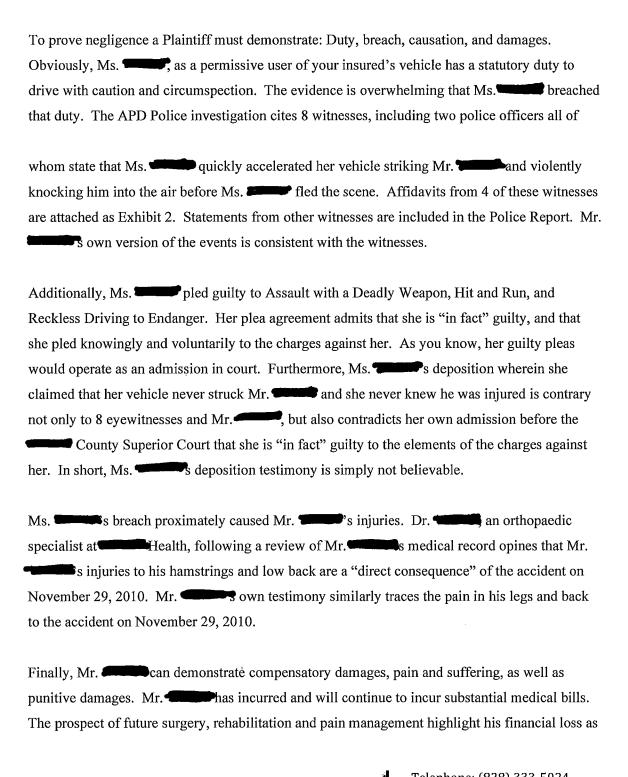












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a result of Ms. sactions. Mr. spain and suffering as a result of this incident is substantial; he cannot sit or stand in one place for prolonged periods of time. He cannot perform typical household functions. Dr. refers to Mr. s "incapacitating pain" and "dramatic alteration of his capacity to function".

Ms. So actions trigger punitive damages. Punitive damages are appropriate where the Defendant is liable for compensatory damages and there exists one of the aggravating factors of fraud, malice, or willful or wanton conduct. Willful or wanton conduct s defined as "the conscious and intentional disregard of and indifference to the rights and safety of others, which the defendant knows or should know, is reasonably likely to result in injury, damage, or other harm." Ms. So guilty to plea to Reckless Driving to Endanger is an admission that she drove "without due caution and circumspection and at a speed or in a manner so as to endanger or be likely to endanger any person or property." Her guilty plea to Misdemeanor Hit and Run is an admission that she drove "a vehicle and knows or reasonably should know that he or she was involved in an accident that resulted in serious injury or death of another person" and failed to "immediately stop his or her vehicle at the scene of the accident or collision." Her admissions rise to the level of an indifference to the rights and safety of Mr. So which Ms. Sknew or should have known was reasonably likely to result in his injury.

Mr. easily establishes a duty, breach, causation and damages far in excess of the policy limits of your insured. Please consider this a policy-limits demand for \$100,000. This offer to settle will be revoked if not accepted on or before at 5 pm. After that time we will proceed to trial and obtain a judgment.

Please call me if you have any questions or would like to discuss this matter further.

Thank You,

Lakota R. Denton, Attorney

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