



It's Personal.

Torgenson Law Fall Newsletter

Dear Clients, Friends, and Community,

Welcome to the Torgenson Law Quarterly Newsletter! With the second half of the year in full swing, we're delighted to keep bringing you valuable legal insights, firm news, and resources to help you stay informed and protected. At Torgenson Law, we're always pushing forward, driven by our passion for justice and our commitment to you.

Thank you for being part of the Torgenson Law community.

Legal Updates

Arizona Personal Injury Law Update: In *State Farm v. Orlando*, the Arizona Supreme Court confirmed that underinsured motorist (UIM) coverage does not extend to all off-road ATV accidents. Orlando was injured as a passenger in an ATV rollover at the Imperial Sand Dunes. After the at-fault driver's liability policy was

exhausted, Orlando sought recovery under her State Farm UIM policy. State Farm denied coverage, pointing to a policy exclusion for vehicles “designed for use primarily off public roads except while on public roads.”

The Arizona Supreme Court held that the Uninsured/Underinsured Motorist Act (UMA) does not require coverage for off-road ATV accidents that do not occur on public roads. Holding that the (UMA) only requires coverage for vehicles subject to Arizona’s Financial Responsibility Act, the Court explained “motor vehicles” under the statutes are those required to be insured for highway use. Because ATVs operated off-road are not required to be insured, the policy exclusion was valid.

This decision underscores the importance of understanding policy language. UIM coverage does not automatically apply to all accidents, especially those involving off-road vehicles. Experienced legal guidance can make all the difference. If you’re pursuing a claim with complex insurance issues, call us to make sure your rights are protected.

Case Study: We recently resolved a serious side-by-side injury case that highlights the importance of exploring every possible avenue of recovery. Our client was injured while riding in a plated and registered side-by-side. We pursued claims against multiple parties and successfully recovered from the at-fault driver’s auto insurance, the UIM insurer, the side-by-side manufacturer, and the rental company. This outcome shows how critical it is to have a legal team that understands how to leverage all available sources of compensation. In complex cases like these, a thorough strategy can mean the difference between partial recovery and full justice for the injured.

Your Fight is Personal to Us - Let's Talk Today
[Get Personal Help Now](#)

Firm News & Community Engagement

2nd Annual Torgenson Law & YMCA Backpack Drive

We're excited to share a meaningful milestone from this summer at Torgenson Law! We recently wrapped up our 2nd Annual Torgenson Law & YMCA Backpack Drives, held in partnership with the YMCA to support local students as they head back to school. This year's events took place on July 16th at the Watts Family Maryvale YMCA, July 24th at the Legacy Foundation Chris-Town YMCA, and Monterey Park YMCA on



August 7th where we distributed over 500 backpacks filled with school supplies.

We were honored to have firm founder John Torgenson featured live on Fox 10 AZ AM News at the Watts Family Maryvale YMCA Backpack Drive, helping to shine a spotlight on this community driven event and raise awareness. A big thank you to the Fox 10 AZ AM team for supporting our efforts and helping us spread the word to families across the Valley!

To make the experience even sweeter, AZ Pops generously catered both events, treating attendees to their delicious handmade popsicles, a perfect way to beat the summer heat and bring even more smiles to the day.



Our goal was to ease the financial burden of the back-to-school season for families and ensure students feel prepared and confident walking into the new school year. We were blown away by the turnout, the smiles, and the energy, especially after distributing over 200 backpacks last year at the Valley of the Sun YMCA and Guerrero Elementary. This year, we more than doubled that impact, and the joy on students' faces was something we won't soon forget.

Here's to a successful school year for all the students we had the privilege of meeting. We're honored to support your journey!



Recent Achievements: We secured successful outcomes in two complex personal injury cases this quarter that demonstrate the importance of strong advocacy and strategic resolution. In the first, our client suffered catastrophic injuries, including amputation, following an ATV accident. Through diligent investigation and negotiation, we obtained a \$1 million settlement to support our client's long term recovery. In the second case, a dog bite caused severe injuries and permanent facial scarring to our client. We pursued the matter aggressively and recovered the full \$300,000 available under the dog owner's insurance policy. Both cases reflect our firm's commitment to helping injury victims obtain the compensation they deserve while navigating sensitive circumstances with care and integrity.

Giving Back: This quarter, we continued our dedication to supporting the communities we serve through meaningful partnerships and sponsorships. Our efforts extended north to sponsor the 6th Annual Flagstaff Rotary and Flagstaff Symphony Orchestra Golf Tournament, an event that raises funds for community programs, local music, and the arts in Northern Arizona. Supporting education and creativity in this region is especially meaningful to our team. In addition to our local efforts, we were also honored to have John Torgenson represent the Firm as a panelist speaker at the Lawyer Growth Summit in Las Vegas, presented by Lawyer.com. He shared insights on growth, leadership, and service in the legal profession. His participation reflected our ongoing commitment to professional leadership and the broader legal community. Giving back remains a cornerstone of our mission. If there's a cause that matters to you, we invite you to reach out as we are always looking for new ways to make a difference.

Flagstaff Rotary and Flagstaff Symphony Orchestra 6th Annual Golf Tournament



Attorneys John Torgenson and Ariana Byrd beside the sponsorship sign listing Torgenson Law at the 6th Annual Rotary Club of Flagstaff and Flagstaff Symphony Golf Tournament (above).

Lawyer Growth Summit Presented by Lawyer.com



John Torgenson presents as part of a panel discussion at the Lawyer Growth Summit, presented by Lawyer.com, at the Fontainebleau in Las Vegas. The session, focused on building a modern law firm engine, highlighted strategies

for innovation, client advocacy, and sustainable growth in today's legal landscape.

Picture Day at Torgenson Law



The Torgenson Law team gathered for Picture Day at our downtown Phoenix office, capturing the faces behind our firm's commitment to client advocacy, teamwork, and justice. Each member of our team plays an essential role in delivering exceptional service and support to those we represent.

Team Updates: Congratulations to Corina Alfaro on her 11-year work anniversary at Torgenson Law! We're also excited to welcome Natalie Villarreal to our team!

9 PM Emergency? We're Here When You Need Us.
Call Anytime - (602) 536-7430

Staff Spotlight

This quarter, we are proud to spotlight our litigation attorney, Ariana Byrd. A little about Ariana:

- **Background:** Ariana grew up in Phoenix where her strong ties to family and community helped shape her calling to advocate for others. Inspired by the compassion and

resilience of her parents and grandmother, she developed a deep desire to stand up for people facing difficult circumstances, especially those harmed through no fault of their own. That commitment led her to Washington State University, where she played soccer and learned the power of discipline, grit, and teamwork. She later earned her law degree from Marquette University Law School, where she sharpened her legal skills and found her voice as an advocate. Today, Ariana focused her practice solely on plaintiff's personal injury law, providing steady guidance and fierce representation to clients during some of life's most challenging moments.

- **Passions & Interests:** Outside the office, Ariana loves spending time with her wife, their daughter, and their newborn son. Ariana cherishes every moment with her growing family.
- **Favorite Part of Working at Torgenson Law:** For Ariana, the most fulfilling part of her role is helping clients through some of the most difficult and vulnerable times of their lives. She strives to provide not only legal guidance, but also comfort and clarity during the healing process. Being part of a team that shares her passion for compassionate, client centered advocacy makes Torgenson Law feel like a second home. With unwavering dedication and heart, Ariana is proud to stand up for those who need a strong and steady voice on their side.



5-Star Reviews & Client Testimonials



We are honored to receive incredible feedback from our clients. Here's what one of them had to say:

"I really appreciated working with Torgenson Law after my accident. From the start, their team was attentive, communicative, and made me feel like a priority—not just another case. I never felt like I was dealing with a flashy billboard firm that's more focused on volume than outcomes. They took the time to explain everything clearly, kept me updated throughout, and genuinely looked out for my best interest. I'm grateful for their support and would absolutely recommend them to anyone looking for honest, responsive legal help."

— Julio C.

Legal Tip of the Quarter

What to Do After a Dog Bite or Animal Attack:

1. Seek Immediate Medical Care – Dog attacks can cause serious injuries and infections. Get treated right away.
2. Report the Attack – Contact local animal control or law enforcement to make an official report.
3. Document the Attack – Take photos of your injuries, the dog, and the location of the attack.
4. Collect Witness Information – Get names and contact details of anyone who saw what happened.
5. Call a Personal Injury – Contact Torgenson Law for a free case evaluation and to protect your rights.



Catch John Torgenson on *Beth & Friends* on 99.9 KEZ!

Tune in and turn up the volume! Our very own John Torgenson is regularly featured on the air! John joined Beth from *Beth & Friends* on 99.9 KEZ to share insights about Torgenson Law, our unwavering commitment to justice, and how we fight for every injured person we have the honor of representing.



☐ Listen here: **99.9 KEZ – Beth & Friends**

Let us know what you think!



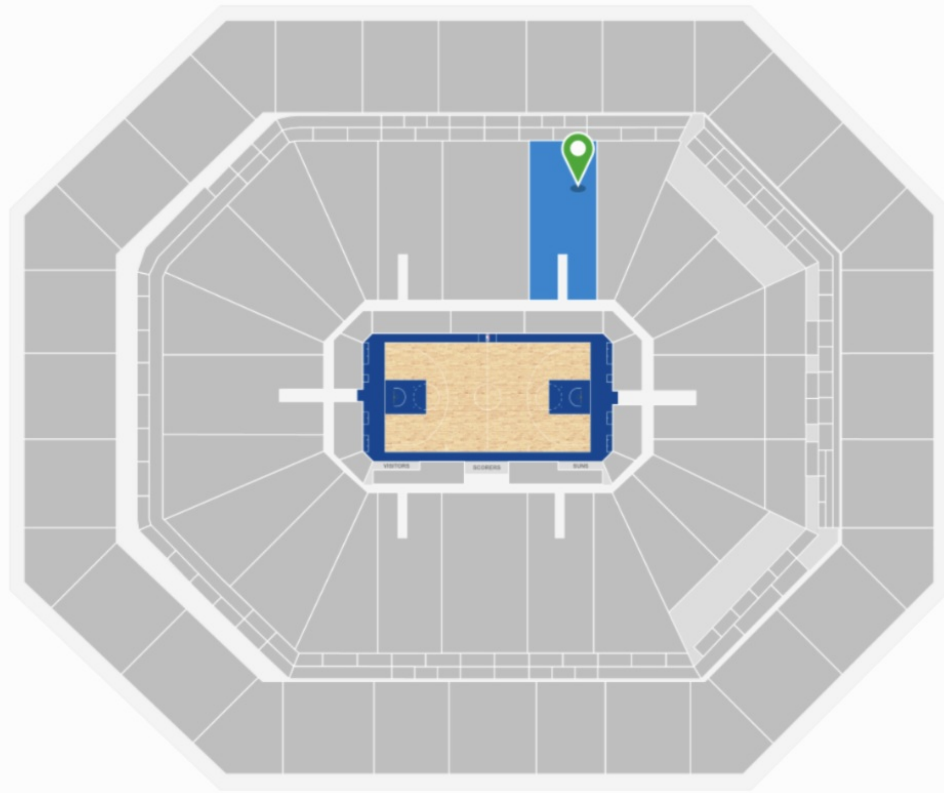
Win Phoenix Suns Tickets — On Us!

We're excited to give back to our amazing community with free Phoenix Suns tickets! Want a chance to win? It's easy:

1. Click the link to our [Instagram](#) or [Facebook](#).
2. Like our post about this newsletter.
3. You're in the running!

Celebrate Día de los Muertos in style! Winners will score 4 tickets to the Phoenix Suns vs. San Antonio Spurs game on Sunday, November 2nd at 6pm (Section 115, Row 20, Seats 11-14). It's our way of honoring this special holiday and thanking you for staying connected with us.

Don't wait — hit that like button and we'll see you at the court!



Your Injury. Your Story. It's Personal To Us.

We appreciate your continued support and trust in Torgenson Law. Follow us online and on social media for legal insights and firm updates:



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Facebook: [Torgenson Law](https://www.facebook.com/TorgensonLaw)

Call us for a **free consultation** at **(602) 536-7430** or email at info@torgensonlaw.com.

If you have any legal questions or topics you'd like us to cover in the next newsletter, feel free to reach out!

Until next time, stay safe and know that Torgenson Law is here for you.



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