



It's Personal.



Torgenson Law Fall Newsletter

Dear Clients, Friends, and Community,

Welcome to the Torgenson Law Fall Newsletter! As we close out the third quarter of 2026, we're proud to reflect on another season of growth, progress, and meaningful opportunities to serve our clients and community. The continued dedication of our team has allowed us to build on the momentum of the first half of the year while remaining focused on what matters most: providing compassionate, personalized support to the individuals and families who place their trust in our firm.

As we look toward the final quarter of the year, we remain committed to compassionate guidance, strategic advocacy, and relentless representation. With a strong team and clear vision for the future, we're excited to continue growing, serving, and making a difference both inside and outside the courtroom.

Thank you for allowing us to be a trusted resource for you, your families, and our community! It is an honor to stand alongside you, and we look forward to finishing this year strong together.

Inside This Newsletter:

- Legal Update: Recent Arizona injury law update
- Case Spotlight: Medical Malpractice injury settlement
- Firm Updates: Case results and team milestones
- Community Impact: Organizations we supported
- Staff Spotlight: Rolando Meza
- Legal Tip: ATV accident steps
- Giveaway: \$500 Holiday Prep VISA Gift Card



Get a Free Case Review - Let's Talk Today!
[Get Personal Help Now](#)

Legal Update: Arizona Personal Injury Law Decision

Key Points from the Investigation

The Arizona Supreme Court recently clarified how underinsured motorist (UIM) coverage applies when multiple auto insurance policies cover members of the same household. In *State Farm Mutual Automobile Insurance Co. v. Balzan* (2026), the Court held that individuals who jointly purchase multiple insurance policies are treated as “one insured” under Arizona’s anti-stacking law. When a policy contains a valid provision limiting the stacking of UIM benefits, an injured person may be limited to coverage under one policy.

Concerns Raised

Arizona law generally allows an injured person to combine, or “stack,” UIM coverage from multiple policies unless the insurance policy clearly prohibits it. The Balzan decision clarified that this protection can be limited when multiple insured individuals jointly purchase multiple policies and those policies contain valid anti-stacking provisions. This means that simply having access to multiple insurance policies does not necessarily mean an injured person can recover UIM benefits under each policy.

Why This Matters to Clients

For injured people, understanding all available insurance coverage can be critical after an accident. An injured person may have potential UIM coverage through their own policy, a household member's policy, or other applicable policies. However, the amount that can ultimately be recovered may depend on who purchased the policies and the specific language of each policy.

Our Approach at Torgenson Law

Insurance coverage can be complicated, especially when multiple policies may apply to an injury claim. Our team reviews the available insurance policies and coverage provisions to determine what benefits may be available and whether an insurer is properly limiting coverage. If you have been injured by an underinsured driver, our team at Torgenson Law can help you understand your insurance coverage and legal options.



Case Spotlight: Medical Malpractice Injury

What Happened

We recently helped a client who suffered a serious facial injury while undergoing a pulmonary function test as part of a required occupational physical. During the test, our client lost consciousness, fell forward, and sustained a severe injury that required surgery and resulted in ongoing complications and permanent nerve damage. His injuries significantly affected his daily life and prevented him from working for several months.

How We Helped

Our attorneys thoroughly investigated the circumstances surrounding the incident, including how the pulmonary function test was administered and whether appropriate safety measures were followed. We worked to identify the applicable medical standards and develop the evidence necessary to support our client's claim. After the opposing side retained counsel and the matter proceeded into litigation, our attorneys continued to advocate for our client throughout the legal process.

Takeaway

Through thorough case preparation and persistent advocacy, our attorneys secured a successful settlement for our client during litigation. This case highlights the importance of having experienced legal representation when a medical error or failure to follow appropriate safety procedures results in serious injury and lasting consequences.

Your Fight is Personal to Us.
[Get Personal Help Now](#)

Firm News & Community Engagement

Recent Achievements

Successful personal injury claims often involve more than reaching a settlement with the at-fault party's insurance company. This quarter, our team continued to identify and pursue every available avenue for recovery, including full policy limits settlements, Medical Payments coverage, and uninsured or underinsured motorist benefits when applicable. Many of our settlements involved auto accident cases, with numerous clients receiving the full amount of available third-party liability coverage. When additional coverage was available, we worked to pursue those benefits as well, helping maximize the overall recovery for each client.

Our results this quarter also included successful resolutions in dog bite, pedestrian, and medical malpractice matters. From navigating complicated insurance issues to addressing unique questions of liability, each case required a strategy tailored to the individual circumstances and needs of the client.

As the year continues, our focus remains the same: providing knowledgeable, compassionate representation and working to help injured individuals access the compensation and resources available to them. We are proud of the progress made this quarter and grateful to every client who trusted our team to guide them through the personal injury process.

Giving Back

3rd Annual Torgenson Law & YMCA Backpack Drive



This summer, we were proud to continue our tradition of giving back through our 3rd Annual Torgenson Law & YMCA Backpack Drives. In partnership with the YMCA, we hosted two events on July 21st at the Legacy Foundation Christ-Town YMCA and July 23rd at the Watts Family Maryvale YMCA, where we distributed 500 backpacks filled with school supplies to local students preparing for the new school year.

Emma and Alex represented Torgenson Law at both events, helping distribute backpacks and connect with local families throughout the events. It was a wonderful opportunity to spend time with members of the community while supporting students as they prepare to head back to school.



Our goal each year is to help ease some of the financial burden that comes with back-to-school shopping while ensuring students have the supplies they need to start the school year feeling prepared and confident. Seeing the excitement from students and families was a great reminder of why community involvement is such an important part of our firm.



To make the events even sweeter, AZ Pops joined us at both locations, serving 275 handmade popsicles at each event. Their refreshing treats were the perfect way to help families cool down from the summer heat and added an extra element of fun to the day!

We are incredibly grateful to the YMCA, AZ Pops, and everyone who helped make this year's drives possible. We are thankful for the opportunity to give back to our community and look forward to continuing this tradition for years to come.



Lake Powell Shootout

We were proud to sponsor the Lake Powell Shootout, an annual golf tournament held at Lake Powell National Golf Course. As a Black Tee Sponsor, we were excited to support an event that brings golfers and community members together for a weekend of friendly competition and connection. With our Page, Arizona office, supporting local businesses and events throughout Northern Arizona is an important part of our commitment to the communities we serve. We are grateful for the opportunity to support the Lake Powell community and be part of this year's tournament.



5th Annual Hooks & Ladders Golf Tournament

The Torgenson Law team was proud to support the 5th Annual Hooks & Ladders Golf Tournament, hosted by the United Firefighters of Page at Lake Powell National Golf Course.

The event brought together community members and supporters for a day of golf while raising awareness and funds for the Muscular Dystrophy Association. We were honored to sponsor an event that supports an important cause and reflects the United Firefighters of Page's commitment to giving back to the community. We are grateful for the opportunity to support their continued efforts and be part of another great event.



Military Assistance Mission 9/11 Anniversary Breakfast

Military Assistance Mission's 25th Anniversary Freedom Breakfast offered a meaningful opportunity to commemorate the 25th anniversary of 9/11 while honoring the sacrifices of those who served our country. The event featured powerful stories and keynote remarks from actor and U.S. Marine Corps Combat Sergeant Stan Mayer while raising funds to provide financial assistance and morale support to Arizona's military members, their families, and wounded heroes. As a Never Forget Sponsor, Torgenson Law was proud to donate our table of 10 seats to Arizona soldiers, allowing them to attend the breakfast at no cost. We are grateful for the opportunity to support Military Assistance Mission and its continued commitment to caring for those who have served and sacrificed for our country.



Community involvement remains an important part of who we are, and we're grateful for the opportunity to support causes that make a difference across the communities we serve. From supporting local students and Northern Arizona communities to honoring our military and wounded heroes, each event this quarter allowed us to give back in a meaningful way. We look forward to continuing to support the organizations and causes that make our communities stronger.

Team Updates

During the third quarter, we celebrated several exciting milestones across the Torgenson Law team. We proudly marked 16 years of Torgenson Law, along with Corina's 12-year anniversary and Natalie's one-year anniversary with the firm. We are grateful for their continued dedication and the many contributions they make to our team and clients.

We also welcomed Jamie Mickelson to the firm as our new Litigation Paralegal and are excited to have her join the team. Finally, we celebrated the birthdays of Rolando, Alex, and Jaymie Deloso and are grateful for all they contribute to our team.

When It Matters Most, We're Here.
[Get Personal Help Now](#)

Staff Spotlight

This quarter, we are proud to spotlight our Intake & Marketing Manager, Rolando Meza. A little about Rolando:

- **Background:** Born in Guadalajara, Jalisco, Mexico, Rolando moved to

the United States at age seven with his parents, who came in pursuit of the American dream. Raised in Phoenix, he went on to study Computer Information Systems at Phoenix College before beginning his career with State Farm Insurance, where he spent four years handling bodily injury claims. Today, as Torgenson Law's Intake & Marketing Manager, Rolando draws on his insurance background to help clients navigate the legal and insurance sides of their cases while supporting the firm's intake and marketing efforts.



- **Passions & Interests:** Outside of work, Rolando enjoys cooking, traveling with his wife, and staying active. He is a proud dog dad to Zeus, Honey, and Bulma and enjoys spending time with them. His hobbies include lifting weights, practicing yoga, playing pickleball, and exploring the outdoors with friends and family. Whether he's trying a new recipe, getting a workout in, or traveling somewhere new with his wife, Rolando enjoys making the most of his time outside the office.
- **Favorite Part of Working at Torgenson Law:** Rolando most enjoys speaking with clients and making a positive impact from their very first interaction with the firm. His experience on the insurance side gives him a unique perspective and allows him to help clients better understand what to expect throughout the personal injury process. He values being part of a team that genuinely cares about its clients and believes that clear communication and a personal connection can make a difficult experience feel a little more manageable. For Rolando, one of the most rewarding parts of his role is knowing that he can help make the process easier for someone during a challenging time.





5-Star Reviews & Client Testimonials

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

"We could not have asked for a more caring and tenacious law team. From the very beginning John and Ariana listened to us and took our concerns seriously, they kept us informed and involved every step of the way. Expert advice and our input was valued. We were treated with respect and only our best interests at heart. Not only did we have good lawyers, we feel we ended with good friends as well. I will always recommend Torgenson Law to anyone and everyone needing a hard working honest law firm. Thank you from the bottom of our hearts for everything you did for us to bring our case to a satisfactory conclusion. Five stars all the way!"



Accidents Don't Keep Business Hours.
[Get Personal Help Now](#)

Legal Tip of the Quarter

What to Know After an ATV Accident:

1. Know the Rules – Follow Arizona's helmet, trail, speed, right-of-way, and nighttime riding requirements.
2. Avoid Common Violations – Riding under the influence, ignoring trail restrictions, or carrying passengers on single-rider ATVs can increase liability.
3. Understand Fault – Arizona's comparative negligence law allows multiple parties to share fault, which may affect compensation.

4. Document the Scene – Take photos, gather witness information, and report the accident to authorities or park officials.
5. Seek Medical Attention – Get evaluated promptly, even if injuries aren't immediately apparent.
6. Contact Our Firm – Torgenson Law can help investigate your accident and protect your rights. Contact us for a free case evaluation.

Help Us Make the 2028 Ranking Arizona List!

We're honored to be nominated for Ranking Arizona 2028, and we'd love your support! Your vote helps recognize the hard work our team puts into serving our clients and our community every day.

Torgenson Law is nominated in three categories:

- Best Personal Injury Law Firm
- Best General Law Firm
- Best Place to Work in Law

Voting for the 2028 edition of Ranking Arizona begins August 18, 2026, and continues through midnight on July 31, 2027.

Want to show your support? It's easy:

1. Click the Vote Now button below.
2. Find Torgenson Law in each of the three categories.
3. Cast your vote!

VOTE NOW!

You can vote once per hour in all three categories, so be sure to come back and vote throughout the voting period.

We're incredibly grateful for your continued support. Every vote makes a difference, and we appreciate everyone who takes the time to support our team!

Get Ready for the Holidays with a \$500 VISA Gift Card!

We're excited to give back to our amazing community with a \$500 Holiday Prep VISA Gift Card Giveaway!

One lucky winner will receive a \$500 VISA gift card to put toward whatever makes the holiday season a little brighter, from finding the perfect gifts for loved ones to preparing for holiday gatherings, traveling to see family and friends, or simply treating yourself. It's our way of helping you get a head start on the holiday season!

Want a chance to win? It's easy:

1. Click the link to our **Instagram** or **Facebook**.
2. Like our post about this newsletter.

That's it! You're officially in the running!



The winner will receive a \$500 VISA gift card to use however they choose as they prepare for the holiday season.

It's our way of saying thank you for staying connected with us and allowing us to be part of your community.

Don't wait! Hit that like button for your chance to win and get a head start on the holidays!

9 PM Emergency? We're Here When You Need Us.
[Get Personal Help Now](#)

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:



Website: **www.torgensonlaw.com**

Follow Us on Social Media:



Instagram: **[@torgensonlaw](https://www.instagram.com/torgensonlaw)**



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

Call us for a **free consultation** at **(602) 759-0012** 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.



How did you like this email?



Torgenson Law | 333 W. Roosevelt St. | Phoenix, AZ 85003 US

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email & social marketing for free!