

January 1, 2026 [Today's Date]

Mr. John Doe [Your Name]

101 Maple Street [Your Street Address]

Denver, CO 80202 [Your City, State, and ZIP Code]

Ms. Mary Smith [Insurance Adjuster's Name]

Acme Insurance Company [Insurance Company's Name]

909 Main Street [Insurance Company's Street Address]

Chicago, IL 60601 [Insurance Company's, State, and ZIP Code]

RE:

John Doe and Adam Jones [Your Name and the Defendant's Name]

Claim Number 1234567 [Claim Number]

December 15, 2021 [Accident Date]

Dear Ms. Smith: [Insurance Adjuster's Last Name]

In response to your letter dated [Date of Insurer's Letter], I am unable to accept your offer of \$[Offer Amount] to settle my demand for compensation in Claim Number [Claim Number from Above]. The figure you offered is insufficient in light of the facts of the case.

Please review the information about the [car crash/motorcycle accident/slip-and-fall/dog bite/etc.] that supports my settlement demand of \$[Demand Amount]. The accident report, photos from the scene, and statements from witnesses clearly indicate that your insured was at fault for the incident that directly and proximately caused my injuries.

The medical bills and records I provided to your company accurately demonstrate the extent of my medical expenses. I have also submitted employment records that indicate the time I missed from work due to my injuries and the extent of my lost income.

I have endured significant physical pain and emotional trauma because of the accident and the injuries I sustained in it. As a result, I have been unable to perform daily activities such as [cooking, grooming, dressing, household chores, driving, hobbies, etc.] The injuries I sustained have also caused me to miss out on important events with friends and family, such as [birthdays, graduations, parties, weddings, vacations, etc.]

My injuries and related losses are real and substantial. I made a fair initial demand for compensation based on my documented losses and research regarding similar cases. You have not presented any contrary evidence to justify your lower offer.

Although I maintain that my initial demand was fair and reasonable, I am willing to reduce my demand to \$[New Demand Amount] in the spirit of compromise and in hopes of settling the claim without litigation. I recognize that it would be mutually beneficial if we could resolve the claim fairly and promptly without resorting to court proceedings.

Please reach out to me if you have any questions or would like to discuss this matter further. I appreciate your time, and I look forward to your response.

Sincerely,

John Doe [Your Signature and Typed Name]