Date of letter

Your full name

Your mailing address

Your phone number

Your email address

Name of claims adjuster

Name of insurance company

Address for insurance company

Re: Claim number

Name of insured

Date of your injury/accident

Dear Mr. or Ms. [name of claims adjuster],

I received your letter dated [date of written settlement offer]. I have reviewed your letter very carefully, including your settlement offer. Unfortunately, I cannot accept your offer for the reasons discussed below.

Firstly,…[insert argument for counteroffer]

Secondly, ...[insert argument for counteroffer]

As I discussed in detail in my letter to you dated [date of demand letter], my injuries and damages were real. My initial demand amount was fair and accurate based on the severity of my injuries and the associated losses, including lost wages, that I incurred. You have presented no evidence that refutes the evidence I submitted with my [date of demand letter] letter.

In an effort to amicably settle this matter, I am willing to reduce my settlement demand to $ [dollar amount]. I would prefer not to litigate this claim, and it would be much better for us to settle this matter fairly and promptly.

If you have any questions about my personal injury claim or if any of the above is not clear, please do not hesitate to contact me. My contact information is listed at the top of this letter. I look forward to hearing from you, and anticipate a response within 14 days.

Sincerely,

Your signature

Your name, printed