

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Contact Name/Adjuster Name]
[Company Name]
[Address]
[City, State, Zip Code]

Re: Counter Offer for Claim Number: [Claim Number]

Dear [Contact Name],

I am writing in response to your settlement offer dated [Date of Offer Letter] regarding the matter of [Brief Description of Incident/Dispute].

After reviewing your offer of \$[Offer Amount], I find that it does not adequately cover the total costs and damages incurred. Based on [mention reasons: medical bills, lost wages, repair costs, etc.], I am prepared to settle this matter for the sum of \$[Your Counter Offer Amount].

This counter offer is based on the following factors:

- [Reason 1: e.g., Outstanding medical expenses totaling \$X]
- [Reason 2: e.g., Documentation of lost income for X weeks]
- [Reason 3: e.g., Estimated replacement value of property]

This offer is made for settlement purposes only and is without prejudice to my rights should we be unable to reach an agreement. This offer will remain valid until [Date/Time].

I look forward to your prompt response to this proposal.

Sincerely,

[Your Signature]

[Your Printed Name]