

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

[Date]

[Recipient Name or Claims Adjuster]
[Company Name]
[Address]
[City, State, Zip Code]

Re: Formal Demand Regarding Unreasonable Delay and Failure to Settle

Claim Number: [Claim Number]
Insured Party: [Name of Insured]
Date of Incident: [Date]

To [Recipient Name],

I am writing this letter to formally protest the unreasonable delay in the processing and settlement of the above-referenced claim. My initial demand for settlement was sent on [Date of Original Demand Letter], and as of today, [Number] days have passed without a meaningful response or a good faith offer to settle.

Despite providing all requested documentation, including [list documents, e.g., police reports, medical records, invoices], your company has failed to provide a valid justification for this continued delay. This lack of action constitutes a failure to engage in fair settlement practices.

Please be advised that I am prepared to take further legal action to protect my interests. This may include filing a formal complaint with the [State Department of Insurance] and initiating a lawsuit for both the original damages and additional bad faith damages resulting from your failure to settle in a timely manner.

I am willing to provide one final opportunity to resolve this matter. I demand a written response and a formal settlement offer no later than [Date, e.g., 10 days from now].

If I do not receive a response by the aforementioned date, I will proceed with legal counsel without further notice.

Sincerely,

[Your Signature]

[Your Printed Name]