

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

[Date]

[Name of Adjuster/Representative]
[Insurance Company Name]
[Claims Department Address]
[City, State, Zip Code]

Re: NOTICE OF INTENT TO INITIATE LITIGATION FOR BAD FAITH

Claim Number: [Insert Claim Number]
Policy Number: [Insert Policy Number]
Insured: [Insert Name of Insured]
Date of Loss: [Insert Date]

To [Name of Adjuster/Insurance Company],

This letter serves as formal notice of my intent to initiate legal proceedings against [Insurance Company Name] for acting in bad faith regarding the handling of the above-referenced claim. This letter is sent as a final attempt to resolve this matter through a pre-litigation settlement.

Basis for Bad Faith Claim:

Despite my full cooperation and the submission of all necessary documentation, [Insurance Company Name] has failed to uphold its contractual and statutory obligations. Specifically, your company has engaged in the following conduct:

- [Example: Unreasonable delay in processing or paying the claim]
- [Example: Failure to conduct a prompt and thorough investigation]
- [Example: Undervaluation of the loss without reasonable justification]
- [Example: Failure to provide a clear explanation for the denial of benefits]

Evidence of Damages:

As a direct result of these bad faith practices, I have suffered significant financial and emotional damages beyond the original value of the claim. These include, but are not limited to: [List additional damages, interest, or legal costs incurred].

Settlement Demand:

To avoid the time and expense of litigation, I am prepared to settle all claims against [Insurance Company Name] for the total sum of \$[Insert Amount]. This amount represents the original claim value plus additional damages arising from the bad faith handling of this file.

Deadline for Response:

This offer remains open for [Number, e.g., 10 or 14] business days from the date of this letter. If we do not receive a written acceptance or a reasonable counter-offer by [Insert Date], I will immediately proceed with filing a formal lawsuit in the appropriate court. We will also notify the [State] Department of Insurance regarding your company's conduct.

I look forward to your prompt response to resolve this matter amicably.

Sincerely,

[Your Signature]

[Your Printed Name]