

SENT VIA CERTIFIED MAIL

Date: [Date]

To:

[Adjuster Name]

[Insurance Company Name]

[Commercial Claims Department Address]

[City, State, Zip Code]

RE: TIME-SENSITIVE SETTLEMENT DEMAND FOR POLICY LIMITS

Claim Number: [Claim Number]

Insured/Defendant: [Name of Trucking Company/Driver]

Date of Loss: [Date of Accident]

Our Client: [Plaintiff Name]

Dear [Adjuster Name],

This letter serves as a formal demand for settlement of the above-referenced personal injury claim arising from the commercial trucking collision involving your insured on [Date].

Based on the evidence attached, including the police report, witness statements, and electronic logging device (ELD) data, the liability of your insured is clear. Your driver violated [mention specific regulation, e.g., FMCSA Hours of Service or Failure to Yield], which directly resulted in catastrophic injuries to our client.

The medical records provided herein document that our client's damages, including medical expenses, lost wages, and permanent impairment, far exceed the available insurance coverage. Specifically, the medical specials to date total \$[Amount], with future care estimated at \$[Amount].

SETTLEMENT DEMAND

To avoid further litigation and to protect your insured from an excess judgment, our client hereby offers to settle all claims against [Insured Name] and [Driver Name] for the **full applicable policy limits** of \$[Policy Limit Amount].

This offer is contingent upon the following:

- Written declaration of all applicable insurance policies (primary, excess, and umbrella).
- A copy of the policy declarations page.
- Payment made within [Number, e.g., 21] days of the date of this letter.

This is a "Stowers" style demand (where applicable). Failure to accept this offer within the time frame specified may be considered a breach of your duty to settle in good faith, potentially

exposing your company to liability for the full amount of any future verdict, regardless of policy limits.

We look forward to your timely response.

Sincerely,

[Your Name/Attorney Name]

[Law Firm Name]

[Phone Number]

[Email Address]