

FOR SETTLEMENT PURPOSES ONLY / SUBJECT TO RULE 408

[Date]

[Adjuster Name]

[Insurance Company Name]

[Address]

[City, State, Zip]

RE: Notice of Settlement Demand

Claimant: [Client Name]

Insured: [Trucking Company Name / Driver Name]

Date of Loss: [Date of Accident]

Claim Number: [Number]

Dear [Adjuster Name],

As you are aware, this firm represents [Client Name] regarding the life-altering catastrophic injuries sustained on [Date] due to the negligence of your insured and their commercial driver.

I. Liability and Incident Summary

On the date of the incident, your insured's commercial vehicle [Description of negligence, e.g., failed to stop / crossed the median]. Evidence including [Police Report / Electronic Logging Device data / Witness statements] clearly establishes that the driver violated FMCSR regulations, directly causing this collision.

II. Catastrophic Injuries and Medical Treatment

As a direct result of this crash, [Client Name] suffered catastrophic, permanent injuries, including:

- [List Injury 1, e.g., Traumatic Brain Injury]
- [List Injury 2, e.g., Spinal Cord Injury / Paralysis]
- [List Injury 3, e.g., Multiple Orthopedic Fractures]

Treatment to date has included [Emergency surgeries / Intensive Care Unit stays / Rehabilitation]. Prognosis from [Doctor Name] indicates that [Client Name] will require lifelong medical care and will never return to their previous quality of life or employment.

III. Damages

Economic Damages:

- Past Medical Expenses: \$[Amount]
- Future Life Care Plan Costs: \$[Amount]

- Loss of Earning Capacity: \$[Amount]

Non-Economic Damages:

The physical pain, mental anguish, permanent disfigurement, and loss of enjoyment of life suffered by [Client Name] are immeasurable but must be fully compensated.

IV. Settlement Demand

Given the clear liability and the severity of the catastrophic injuries, we hereby demand the sum of \$[**Total Demand Amount**] to settle all claims against your insured.

This offer shall remain open for [Number] days from the receipt of this letter. If we do not receive a written acceptance or a good-faith counter-offer within this timeframe, we will withdraw this offer and proceed with formal litigation to seek a jury verdict.

Sincerely,

[Your Name]
[Law Firm Name]
[Phone Number]