

FOR SETTLEMENT PURPOSES ONLY

[Date]

[Adjuster Name]

[Insurance Company Name]

[Address]

[City, State, Zip]

RE: Final Settlement Proposal

- **Claimant:** [Your Name]
- **Insured:** [Dog Owner Name]
- **Date of Incident:** [Date]
- **Claim Number:** [Number]

Dear [Adjuster Name],

This letter serves as my final formal proposal to resolve the above-referenced claim. As previously established, this incident falls under strict liability laws, which hold the dog owner responsible for damages regardless of the dog's prior behavior or the owner's knowledge of aggression.

Summary of Incident and Liability:

On [Date], I was lawfully at [Location] when the insured's dog attacked me without provocation. Under [State Statute], the owner is strictly liable for the injuries caused by their dog. There is no dispute regarding the identity of the dog or the ownership, therefore liability is clear.

Summary of Damages:

As a direct result of this attack, I sustained the following injuries: [List injuries, e.g., deep puncture wounds, nerve damage, scarring]. My medical treatment included [List treatments, e.g., emergency room visit, stitches, physical therapy, vaccinations].

Economic Damages:

- Medical Expenses: \$[Amount]
- Future Medical Costs (Scar revision/Therapy): \$[Amount]
- Lost Wages: \$[Amount]
- Out-of-Pocket Expenses: \$[Amount]
- **Total Economic Damages: \$[Total Amount]**

Non-Economic Damages:

The trauma of this attack has caused significant pain and suffering, permanent scarring, and [mention any psychological impact like PTSD or fear of dogs]. These damages are a direct consequence of the insured's dog's actions.

Final Settlement Demand:

I am prepared to settle this claim in its entirety for the sum of **\$[Total Demand Amount]**. This offer is a good-faith attempt to resolve this matter without the need for formal litigation.

This offer shall remain open for [Number] days from the date of this letter. If we cannot reach an agreement by that time, I will withdraw this proposal and proceed with legal action to recover the full extent of my damages.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]

[Your Email Address]