

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

[Date]

[Adjuster's Name]
[Insurance Company Name]
[Address]
[City, State, Zip Code]

Re: Counter-Offer for Settlement

Claimant: [Your Name]
Insured: [Dog Owner's Name]
Claim Number: [Claim Number]
Date of Incident: [Date]

Dear [Adjuster's Name],

I am in receipt of your settlement offer dated [Date] in the amount of [Offer Amount]. I find this amount unacceptable as it does not adequately compensate me for the injuries and damages sustained during the incident on [Date].

Under [State Statute/Law], the owner of a dog is held strictly liable for any damages suffered by a person bitten by the dog, regardless of the dog's prior behavior or the owner's knowledge of such behavior. As liability is clear under strict liability statutes, the focus of this claim remains solely on the fair valuation of my damages.

The previous offer fails to account for the following:

- **Medical Expenses:** Totaling [Amount], including [list specific treatments/ER visits].
- **Future Medical Care:** Estimated costs for [scar revision/physical therapy/etc.].
- **Lost Wages:** I missed [Number] days of work, totaling [Amount] in lost income.
- **Pain and Suffering:** The physical pain, emotional trauma, and [any permanent scarring/disfigurement] resulting from the attack.

Based on the strict liability of your insured and the documentation provided, I am prepared to settle this claim for the total amount of [Your Counter-Offer Amount].

This offer is made for the purpose of settlement only. I look forward to your response within [Number, e.g., 14] business days.

Sincerely,

[Your Signature]

[Your Printed Name]