

[Sender Name]  
[Company Name]  
[Address Line 1]  
[City, State, Zip]  
[Date]

[Recipient Name]  
[Address Line 1]  
[City, State, Zip]

**RE: Notice of Delayed Claim Determination**

Claim Number: [Insert Claim Number]  
Date of Loss: [Insert Date]  
Our Insured: [Insert Policyholder Name]

Dear [Recipient Name],

We are writing to provide an update regarding the status of your liability claim. At this time, we have not yet reached a final decision regarding your claim.

This delay is necessary because we are currently conducting a thorough investigation into the facts of the incident. Specifically, we are awaiting the following information:

- [e.g., Official police report]
- [e.g., Statements from independent witnesses]
- [e.g., Evidence or photos from the scene]
- [e.g., Liability assessment from a third-party expert]

We understand that you are looking for a resolution, and we appreciate your patience while we complete this review. We will notify you in writing as soon as a determination has been made or if additional information is required from your side.

If you have any questions regarding this letter, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Signature]  
[Sender Name]  
[Job Title]