

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

[Date]

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

RE: Notice of Bad Faith - Failure to Properly Investigate Claim
Claim Number: [Your Claim Number]
Policy Number: [Your Policy Number]
Date of Loss: [Date of Incident]

Dear [Adjuster Name],

I am writing to formally express my objection to the manner in which [Insurance Company Name] has handled the above-referenced claim. Based on the correspondence and actions to date, it is evident that the company has failed to conduct a prompt, thorough, and fair investigation of my claim, which constitutes a breach of the implied covenant of good faith and fair dealing.

Specifically, your investigation has been deficient in the following ways:

- Failure to interview key witnesses or review relevant evidence provided.
- Failure to inspect the property/damage in a timely or comprehensive manner.
- Disregard of expert reports or medical documentation submitted in support of the claim.
- Failure to provide a specific, fact-based explanation for the partial or total denial of benefits.

Under the laws of [State], an insurer is required to investigate all claims objectively and diligently. By failing to perform a proper investigation, [Insurance Company Name] is acting in bad faith, unnecessarily delaying the resolution of this claim and causing significant financial and emotional hardship.

I hereby demand that [Insurance Company Name] reopen the investigation immediately and consider the following evidence that has previously been ignored: [List specific evidence/documents].

Please provide a full and detailed response within [Number, e.g., 10] business days regarding the steps you will take to rectify these investigative deficiencies. If I do not receive a satisfactory

response, I will be forced to pursue further legal remedies, including filing a formal complaint with the State Department of Insurance and seeking legal counsel to pursue a bad faith lawsuit.

I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]