

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

[Date]

[Name of Claims Examiner/Adjuster]
[Insurance Company Name]
[Company Address]
[City, State, Zip Code]

RE: Notice of Breach of Implied Covenant of Good Faith and Fair Dealing

Claim Number: [Claim Number]

Policy Number: [Policy Number]

Insured: [Name of Insured]

Date of Loss: [Date]

Dear [Adjuster Name],

This letter serves as a formal demand for settlement regarding the above-referenced claim. Based on the actions and/or omissions of [Insurance Company Name], it is our position that the company has breached the implied covenant of good faith and fair dealing inherent in our insurance contract.

Factual Basis for Breach:

The company has acted in bad faith through the following conduct: [Detail specific actions, e.g., unreasonable delay in investigation, failure to provide a reasonable explanation for denial, offering a settlement significantly below the value of the claim, or failure to communicate].

Legal Liability:

Under applicable law, an insurer owes a duty to its insured to act in good faith and to consider the insured's interests at least equal to its own. By [Specific Action], [Insurance Company Name] has deprived me of the benefits due under the policy, resulting in significant financial and emotional distress.

Settlement Demand:

To resolve this matter without the necessity of formal litigation and the pursuit of punitive damages, I am prepared to settle all claims arising from this breach for the total sum of \$[Amount].

This offer shall remain open for [Number, e.g., 14] days from the date of this letter. If we do not receive a written acceptance or a reasonable counter-offer within this timeframe, I will have no choice but to pursue all available legal remedies, including a formal lawsuit for breach of contract and insurance bad faith.

I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]