

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

[Date]

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

RE: Notice of Bad Faith and Deceptive Insurance Practices

Claim Number: [Claim Number]
Policy Number: [Policy Number]
Date of Loss: [Date of Loss]
Insured: [Your Name/Business Name]

To [Name of Representative],

This letter serves as a formal demand for the immediate and fair settlement of the above-referenced claim. It also serves as formal notice that [Insurance Company Name] has engaged in deceptive practices and bad faith in the handling of this file.

To date, your company has failed to meet its contractual and legal obligations. Specific instances of bad faith include, but are not limited to:

- Unreasonable delay in the investigation and processing of the claim.
- Failure to provide a prompt and reasonable explanation for the denial of benefits (or underpayment).
- Misrepresentation of policy language and coverage facts to avoid payment.
- Failure to acknowledge and act reasonably promptly upon communications.
- [Insert specific details regarding the deceptive practice here].

Under the laws of [Your State], an insurer has a duty of good faith and fair dealing. By [summarize the main grievance, e.g., refusing to pay a valid claim despite clear evidence of loss], [Insurance Company Name] has breached this duty. These deceptive practices have caused significant financial hardship and emotional distress.

Formal Demand:

I hereby demand the full payment of the claim in the amount of \$[Amount], plus interest, and compensation for damages resulting from your delay and deceptive conduct.

Please consider this a final opportunity to resolve this matter before I pursue further legal action, which may include filing a formal complaint with the [State] Department of Insurance and initiating a lawsuit for breach of contract and bad faith, seeking both compensatory and punitive damages.

I expect a written response within [Number, e.g., 10] business days from the receipt of this letter.

Sincerely,

[Your Signature]

[Your Printed Name]