

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

[Date]

[Adjuster Name]

[Insurance Company Name]

[Claims Department Address]

[City, State, Zip Code]

RE: NOTICE OF INTENT TO INITIATE LITIGATION AND DEMAND FOR SETTLEMENT

Claim Number: [Claim Number]

Policy Number: [Policy Number]

Insured: [Insured Name]

Date of Loss: [Date of Incident]

Dear [Adjuster Name],

This letter serves as a formal final demand for settlement and a notice of our intent to pursue litigation, including claims for statutory and common law bad faith, should this matter not be resolved immediately.

To date, [Insurance Company Name] has failed to provide a fair and equitable settlement of this claim despite clear evidence of liability and documented damages. Your company's continued refusal to [mention specific failure, e.g., pay the policy limits / properly investigate the claim / provide a reasonable explanation for denial] constitutes a breach of the implied covenant of good faith and fair dealing.

Specifically, we allege the following bad faith practices:

- Failure to conduct a reasonable investigation based upon all available information.
- Failure to attempt in good faith to effectuate a prompt, fair, and equitable settlement of a claim in which liability has become reasonably clear.
- Compelling the insured/claimant to institute litigation to recover amounts due under an insurance policy.
- [Insert additional specific legal violations or statutes here].

FINAL SETTLEMENT DEMAND

We hereby demand the sum of \$[Amount] to settle all claims in their entirety. This offer shall remain open until [Date/Time], at which point it will be automatically withdrawn.

If this matter is not resolved by the aforementioned deadline, we will proceed with filing a formal complaint in [Court Name]. Please be advised that we will seek the full value of the claim, plus interest, attorney's fees, costs, and punitive damages for bad faith conduct.

Govern yourselves accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Contact Information]