

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Date: [Insert Date]

To:

[Adjuster Name]

[Insurance Company Name]

[Address]

[City, State, Zip]

RE: Notice of Bad Faith and Final Settlement Demand

Claim Number: [Insert Claim Number]

Insured: [Insert Name of Insured Party]

Claimant: [Insert Your Name/Client Name]

Date of Loss: [Insert Date of Incident]

Dear [Adjuster Name],

This letter serves as a formal demand for settlement of the above-referenced claim. Based on the evidence previously submitted, the liability of your insured is clear, and the damages exceed the applicable policy limits. Your ongoing failure to settle this claim within policy limits constitutes a breach of your duty to act in good faith and deal fairly with respect to the interests of your insured.

Summary of Liability and Damages:

[Insert brief summary of the facts of the accident and the clear liability of the insured.]

[Insert summary of medical treatment, permanent injuries, and total economic/non-economic damages.]

Notice of Bad Faith:

Despite having received documented proof of loss and a clear opportunity to protect your insured from an excess judgment, you have failed to offer the policy limits. This delay is unreasonable and places your insured at significant financial risk. Please be advised that should this matter proceed to trial and result in a judgment in excess of the policy limits, we will hold [Insurance Company Name] responsible for the entire amount of the judgment, regardless of policy caps, based on your bad faith handling of this claim.

Final Demand:

We hereby demand the full policy limit of \$[**Insert Policy Limit Amount**] in full and final settlement of all claims against your insured. This offer shall remain open until [**Insert Time**] on [**Insert Date**].

If we do not receive written acceptance of this demand by the deadline stated above, the offer will be withdrawn. We will then proceed to litigation and seek the full value of the damages, including any amounts exceeding the policy limits and potential punitive damages for bad faith.

We look forward to your immediate response.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]

[Your Email Address]