

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email]

[Date]

[Name of Claims Examiner/Adjuster]
[Insurance Company Name]
[Insurance Company Address]

RE: Notice of Bad Faith - Failure to Communicate Claim Status

Claim Number: [Your Claim Number]
Policy Number: [Your Policy Number]
Date of Loss: [Date of Incident]

To [Name of Adjuster/Insurance Company],

This letter serves as a formal demand regarding your failure to communicate the status of my insurance claim. As of today, it has been [Number] days since my last substantive communication from your office, despite my repeated attempts to contact you on [List Dates of Calls/Emails].

Under [Your State] Insurance Code and Fair Claims Settlement Practices regulations, an insurer is required to acknowledge receipt of communications and provide timely updates regarding the processing and investigation of a claim. Your continued silence and failure to provide a status update constitute a breach of the covenant of good faith and fair dealing.

Your failure to communicate is causing unnecessary financial and emotional hardship. Please consider this a formal notice that your conduct may be interpreted as an act of bad faith.

I demand that you provide the following within five (5) business days:

- A written explanation of the current status of my claim.
- A detailed list of any outstanding information or documentation required from my end.
- An estimated timeline for the final determination of this claim.

If I do not receive a response by [Insert Date], I will have no choice but to escalate this matter by filing a formal complaint with the [Your State] Department of Insurance and seeking legal counsel to pursue all available remedies, including damages for bad faith.

I expect your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]