Timothy Kenyon

434 NorthLake St

New York, NY 10308

April 16th, 20XX

Jim McCormick

Claims Adjuster

All State Insurance

850 7th Ave New York,NY 10019

Re: Your Insured, Stephen LaBerk

Claim No: G 568-12

Claimant: Timothy Kenyon

Date of Loss : February 16th, 20XX

Dear Mr. McCormick,

On February 16th, 2014, I was severely injured in a car accident with your insurer Stephen LaBerk. I was driving north on Nome Street heading towards the Richmond Mall. As I passed the intersection of Nome Street and Rockland Avenue, your insurer slammed into the back of my car. (Using a dramatic word like "slammed into" is better than simply saying "I was hit". This makes your injuries appear more severe.")

Your insurer is responsible for the accident, since he clearly failed to slow down at the visible stop sign. From the pictures of my car damage, you can see the force of the impact with which my vehicle was hit. This is a clear indicator that your insurer was driving too fast before he crossed the intersection. I also have several eye witnesses that saw your driver speeding and crashing into my car. (Listing several different sources of evidence, shows that you have a strong case against the other driver.)

As a result of the collision, my car was violently spun around. The force of spin forced my neck to snap back and forth. When my car suddenly stopped, my left shoulder slammed into the side door. (Describing how your body moved during the accident, makes it easier for the insurance claims adjuster to see why you were injured.)

When I got home, I had a throbbing headache, stiff neck and felt a sharp muscle pain in my left shoulder. (In this sample demand letter, you can see how using descriptive words like "throbbing", "stiff", and "sharp", makes your injuries sound more painful.)

I went to the emergency room in St.Vincent's Hospital. I took 2 X-Rays, one for my neck and left shoulder. The doctor diagnosed a cervical strain and a muscle tear in my shoulder. (Using technical terms like "cervical strain" instead of whiplash shows your injuries are more serious). As a result of my severe injuries I had to wear a cervical collar and an arm sling. I was also prescribed pain relief medication for my severe pain. (Saying you were prescribed medication shows that the pain was ongoing.)

During the next 2 weeks I was in severe pain. I was unable to sleep at nights due to the soreness in my neck and sharp pain in my left shoulder. I was unable to go back to work as a construction worker for 4 days. (Telling the length of time you suffered and describing the impact on your personal life, shows that your injuries were continuous and severe.)

I was able to return to work after the doctor removed my cervical collar. However my neck and shoulder still felt severely sore. To relieve the pain, my doctor recommended I meet with a physical therapist once a week. (Mentioning that the doctor recommended extra treatment shows your injuries are more serious.)

Here are the medical expenses for my treatment that are shown on my medical billing records:

Emergency Room $200

X-Rays $110

Cervical Collar $50

Prescription Medicine $10

Physical Therapy $200

Arm Sling $25

Total $595

As I previously stated I had to miss 4 days of work due to my injuries. I have included a letter from my supervisor Mr. Jean Shaw that my lost income was $480 (at an hourly rate of $15).

Because of your insurers negligence to follow the traffic safety laws, I have been in extreme pain and suffering for the last 2 months. My neck and arm are still sore from the crash. The injuries have disrupted my lifestyle and have affected my productivity at work. (Here you should restate your strongest points for making your settlement claim.)

As a result of these injuries and my continuing pain and suffering, I demand compensation in the amount of $5,000. (Using the personal injury settlements calculator , Timothy knows his claim is worth around $2,000. In this sample demand letter, he decided to ask double that amount so that he can have room to negotiate.)

I hope to hear from you soon.

Sincerely,

Timothy Kenyon