Personal Recommendation Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Contact Number]

[Email Address]

[Name of Insurance Company]

[Name of Claims Adjuster]

[Formal Title]

[Address]

[Date]

DEMAND LETTER: FOR SETTLEMENT PURPOSES ONLY

Re: [Claim Number and any other identifying information]

Dear [Name of Claims Adjuster],

**Paragraph 1:** This is the introductory section of your demand letter. It should let the claims adjuster know that you are now ready to engage in earnest settlement negotiations.

**Paragraph 2:** This is where you write the background of your demand letter. It provides a factual overview of the accident and lays the foundation for proving that the insured was negligent.

**Paragraph 3:** Here is the liability section of your demand letter. It should clearly establishes that the insured was negligent and therefore liable for your injuries and other losses. You may reference witness statements, the police report, and traffic tickets (if applicable) in this section.

**Paragraph 4:** This is the injuries section of your demand letter. It describes your injuries in detail and the medical treatment required to treat them. You should be very explicit about the full extent of the physical pain and mental anguish you endured from the time of the accident and throughout your course of medical treatment.

**Paragraph 5:** The damages section of your demand letter lists the exact amount of compensation you expect to receive for:

* Any past and future medical expenses necessary to treat your injuries;
* Any out-of-pocket expenses you incurred as a result of your injuries;
* Any wages you lost due to your inability to work following the accident;
* Any past or future pain and suffering (emotional distress, mental anguish, and loss of enjoyment); and
* Any damage to your personal property (if applicable).

**Paragraph 6:** In this paragraph you thank the claims adjuster for his or her assistance and outlines your expected time frame for a response.

Sincerely,

[Your Signature]

[Your Name]