

**Instruction: This is a model letter. Adapt to fit your facts and circumstances.**

<date>

<insurance adjuster>

<address>

<address>

<address>

RE: <client>

Dear <insurance adjuster>:

This letter is notify you that my client, <name>, a minor child, suffered physical and property damages in an automobile accident which occurred <date> due to the negligence of your insured, <party opponent>.

As a result of this accident, my client has suffered both personal injuries and property damage. Prior to filing suit in this matter, I want to advise you that the injuries to date include \$        damage/total loss to        's vehicle as set out in the estimate/valuation prepared by        repair company and attached to this correspondence. The personal injuries which have been sustained by        include the following, to date:

List:

It is expected that continuing treatment will be required, according to the report of Dr.        , which is attached for your information, in order to improve        's prospects to reach full medical recovery. As noted on that report, <client> has suffered damage to his        , which will/may have detrimental impact on his future health/ability to        . Additionally, <client> has suffered mental distress and pain as a direct result of his injury(ies).

If you desire to settle this matter without the necessity of our filing suit, we are prepared to settle this matter for \$        . In the event this matter is not resolved to our satisfaction within

fifteen (15) days from the date of this letter, this offer shall be deemed withdrawn and we shall have no alternative but to pursue all available legal remedies in this regard.

***Alternative provision:*** *If you desire to settle this matter without the necessity of our filing suit, we are prepared to meet with you to discuss this matter further on <date/time>. Please confirm your plan to attend this meeting by calling me at the telephone number listed below.*

I hope to hear from you soon.

Sincerely,