Personal Injury Claim Settlement Negotiation

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]
[Insurance Company Name]
[Insurance Company Address]

[City, State, ZIP Code]

Subject: Personal Injury Claim Settlement Negotiation - Claim #[Claim Number]

Dear [Insurance Adjuster's Name],

I hope this letter finds you well. I am writing to formally negotiate the settlement of my personal injury claim, which arose from the incident on [Date of Incident] involving [Description of Incident].

As you are aware, I sustained injuries that have caused not only physical pain but also emotional distress and financial burdens due to medical expenses and lost wages. The total medical bills amount to [Total Medical Expenses], and I have lost [Number] days of work, resulting in a loss of income totaling [Lost Wages Amount].

After careful consideration of my medical expenses, lost wages, and the impact this incident has had on my life, I believe a fair settlement amount is [Settlement Amount]. I am open to discussing this further and providing any additional documentation you may require.

I appreciate your attention to this matter and look forward to your prompt response in hopes of reaching an amicable settlement.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]