## **Insurance Claim Settlement Negotiation**

Sender's Name Sender's Address City, State, Zip Code Email Address Phone Number Date

Insurance Company's Name Insurance Company's Address City, State, Zip Code

Dear [Adjuster's Name],

I am writing to discuss my recent insurance claim (Claim Number: [XXXXXXXX]) pertaining to [brief description of incident]. After reviewing the offer of [initial settlement amount], I would like to enter into negotiations regarding settlement.

Based on my records and the terms outlined in my policy, I believe that a fair settlement amount is [proposed amount], which more accurately reflects the damages sustained. Enclosed are the relevant documents, including [list any attached documents, e.g., receipts, estimates, photos].

I appreciate your attention to this matter and look forward to reaching a reasonable resolution. Please feel free to contact me at your earliest convenience to discuss this further.

Thank you for your time.

Sincerely, [Your Name]