

Sample Car Accident Demand Letter to Insurance Company

 injuryclaimcoach.com/sample-demand-letter.html

You write a demand letter once you've completed your medical treatment, or are very close to doing so. By this time, you should have copies of the following documentation:


- Medical, chiropractic, or dental records and bills
- Receipts for other expenses (e.g. medications, crutches, cervical collars, etc.)
- A letter from your employer confirming your [lost wages](#)
- The police report and witness statements, if applicable

Most [claims adjusters](#) are working on over a hundred claims at any one time, so you want your demand letter to stand out. While you won't be using an attorney's letterhead, there's no reason you can't craft your letter just as professionally as an attorney.

Type your letter on clean white bond paper, free of grammar and spelling errors. It should have a beginning and an end, with a discussion of the elements vital to your demand in between. Be sure to send the letter through Certified Mail (Return Receipt Requested) to confirm the date the insurance company receives the letter.

Below is a sample demand letter you can use as a guide when writing your own letter. Notice we've substituted the word "collision" for the word "accident." Accident can imply your injuries weren't anyone's [fault](#), or if fault existed, it was minimal.

While no one would suggest the driver who caused your injuries did so intentionally, referring to the event as a "collision" eliminates the notion it was a chance occurrence.

Throughout the letter you will notice  buttons. Click these hints for the reasoning behind that section's wording and format.

January 14, 2014

Ms. Louise Jones
Claims Adjuster
ABC Insurance Company
Anytown, NY 11007

Re: Claim Number: 155682A
 Your Insured: Alex Smith
 Claimant: Ima Viktum
 Claimant DOB: 11/5/1978
 Date of Loss: 12/15/2013

Hint ±

FOR SETTLEMENT PURPOSES ONLY

Hint ±

Dear Ms. Jones:

As you know, on December 15th, 2013, I was seriously injured in an automobile collision caused by your insured, Alex Smith. The evidence clearly shows your insured's negligence was the direct and proximate cause of my injuries and resultant damages. Those damages include medical and chiropractic bills, out-of-pocket expenses, lost wages, and pain and suffering.

Hint ±

STATEMENT OF FACTS

On December 15th, 2014, at approximately 6:30 pm, I was driving home after completing my shift at the CDP Company. As you know from our previous discussions, I have been employed since 2008 as a sheet fitter with the CDP Company at 1256 Main Street, Phoenix, Arizona 85014.

I was driving my 2010 Honda Accord north in the far right lane of the Maricopa Expressway. At all times, I was observing the posted speed limit of 65 miles per hour, wearing my seat belt, and fully cognizant of surrounding traffic.

Hint ±

As I was preparing to enter the exit ramp for Thunderbird Road, suddenly, and without notice, your insured moved from the center lane directly in front of my car. As he did, the right rear quarter panel of his 2012 Chevy Cruze slammed into the left front quarter panel of my Honda. The brutal force of impact propelled my Honda into the exit ramp's concrete retaining wall. My head and neck violently jolted back and forth, and side to side.

Hint ±

After careening off the cement wall, my Honda finally came to an abrupt stop. I felt a searing and acute pain in my head, neck, and shoulder areas. Your insured pulled over in front of me. We both exited our cars and began to speak. When I asked your insured why he cut in front of me, he said he was distracted. He explained that when he realized he was about to miss the Thunderbird Road exit, he quickly changed lanes to exit.

Hint ±

I called 911 and reported the collision. The Phoenix Police and Fire and Rescue arrived within several minutes. Your insured stated he was not injured; but I was in excruciating pain. After evaluating me at the scene, Fire and Rescue transferred me to the Phoenix General Hospital's Emergency Room.

Hint ±

As you know, Sam Shapley witnessed the collision. Mr. Shapley was traveling directly behind me in his car. He pulled over immediately after the collision. Mr. Shapely told the responding police officer, John Jacobs, that he clearly saw your insured cut in front of me without signaling and collided into the front of my Honda.

Officer Jacobs issued two (2) traffic citations to your insured for "Failing to Signal" and "Illegal Lane Change." Officer Jacob's diagram on the back of the police report unequivocally shows your insured was at fault. And witness Sam Shapley's statement makes clear your insured caused the collision to the exclusion of any other factors.

INJURIES AND TREATMENT

Doris Waters M.D. at Phoenix General Hospital's Emergency Room examined me the day of the collision. After ruling out any fractures, Dr. Waters ordered an MRI exam, which showed that I sustained a Grade 3 tear to the crucial ligament in my right shoulder and a Grade 2 sprain to the crucial ligament in my left shoulder.

Hint ±

For the pain, Dr. Waters prescribed Vicodin 5mg #30 and Flexeril 10mg #30, and ordered six (6) weeks of therapy. I was told by Dr. Waters not to return to my job as a sheet fitter during that time, as doing so would likely exacerbate my injuries and prolong my recovery.

Hint ±

Following her orders, I sought treatment at the We-Care Chiropractic Clinic located at 1145 Bell Avenue, Phoenix, Arizona, 85667. There I underwent a prolonged and painful recovery.

OUT-OF-POCKET EXPENSES

Driving distance to and from treatment at the We-Care Chiropractic Clinic totaled 200 miles, at 55 cents per mile, equals \$110.00. Medications totaled \$200.00. The cervical collar was \$75.00. My total out-of-pocket expenses are \$385.00.

LOST WAGES

I have worked as a sheet fitter for the CDP Company since 2008. At the time of the collision, I made \$18.00 an hour. I did not receive any income during my convalescence since my injury was not related to my job. As a result, I lost \$4,320.00 in wages.

PAIN AND SUFFERING

This entire event has been devastating. I never asked for any of this. Before your insured crashed into me, I led a full life, free of pain and discomfort. But ever since the collision, I have suffered from extreme pain and discomfort, anxiety, guilt, and depression - all directly attributable to your insured's negligence.

The loss of income placed a terrible financial burden upon my family. Without an income, I was forced to borrow money from family members and friends. This was embarrassing and strained my marriage. Moreover, because of the pain and suffering I've endured, I have also been unable to enjoy the intimacy I previously shared with my wife.

Hint ±

There is no way your company can fully compensate me for all I have suffered. At a minimum, I expect you as their representative to try to compensate me for my injuries and damages.

ATTACHED EXHIBITS

- City of Phoenix Police Report
- City of Phoenix Fire and Rescue Report
- Witness Statement of Mr. Sam Shapely
- Lost Wage Verification from CDP Company
- Phoenix General Hospital Medical Bills
- We-Care Chiropractic Clinic Narrative
- Medical Narrative of Dr. Doris Waters
- Receipts for Miscellaneous Expenses

ITEMIZATION OF DAMAGES

Phoenix General Hospital	\$1,000.00
We-Care Chiropractic Clinic	\$4,000.00
Out-of-Pocket Expenses	\$385.00
Lost Wages CDP Company	\$4,320.00

DEMAND

After careful consideration of the issues involved in this claim, and a review of jury verdicts and insurance company settlements with similar fact patterns, I believe the amount of \$24,705.00 represents a fair and equitable settlement amount.

Hint ±

Yours truly,

Ima Viktum
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Phoenix, AZ 85014

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Cell number: 555-587-6698
Email address: imav@internet.com

Hint ±

Show/Hide All Hints

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