

HARRIS LAW FIRM, PLLC

Greenville, MS • Lake Village, AR • Jackson, MS

Demand Letter Template

with Attorney Commentary for Personal Injury Claims

A companion resource to “Write a Demand Letter That Maximizes Your Settlement”

harrislawfirm.com/articles/writing-effective-demand-letter

Free Personal Injury Case Review: 877-714-4171

225 S. Washington Ave., Greenville, MS 38701

Attorney Commentary: How to Use This Template

This template is a starting point, not a finished product. Every claim is different, and the value of a demand letter comes from how well it is tailored to your specific accident, injuries, and evidence. Before you send anything to an insurance company or an at-fault party, we strongly recommend having an experienced personal injury attorney review your letter.

Below is guidance on each section of the template, reflecting the principles our attorneys apply when drafting demand letters on behalf of our clients.

1. Keep the Tone Professional, Not Emotional

A demand letter is not the place for anger, insults, or threats. Insurance adjusters and defense counsel are more likely to engage seriously with a letter that is factual, measured, and professional. Overly emotional or aggressive language can also be used against you later if the case goes to litigation, since the letter may become an exhibit that a judge or jury reviews.

2. Tell the Story of the Accident Clearly

Open with a concise, factual account of what happened: date, time, location, and the basic sequence of events. Avoid speculation or exaggeration. State plainly why the other party is responsible. This section should read like a narrative a stranger could follow without needing to see the police report first.

3. Document Damages With Specifics

List each category of harm separately: medical treatment and bills, lost wages, property damage, and pain and suffering. Attach or reference supporting documentation (medical records, bills, pay stubs, repair estimates). Round numbers without support tend to invite skepticism; itemized figures with backup are harder to dismiss.

4. State a Specific Settlement Demand

The letter should state a clear dollar amount you are seeking to resolve the claim. This number should reflect your damages and leave room for negotiation, but it should not be so inflated that it undermines your credibility.

5. Note That Your Investigation Is Ongoing

Unless you are certain that all of your damages are known and finalized (for example, treatment has fully concluded), state that your investigation into damages is continuing and that you reserve the right to supplement your demand. This protects you from being locked into a number before you know the full extent of your losses.

6. Set a Reasonable Deadline for Response

Include a specific date by which you expect a response. This keeps the claim moving and gives you a clear point at which to consider next steps, including filing suit, if the deadline passes without a satisfactory offer. Two to four weeks is a common range, though your attorney can advise on what is reasonable for your situation.

7. Watch Your Deadlines Under the Statute of Limitations

Sending a demand letter does not pause or extend the statute of limitations. [VERIFY: confirm the applicable statute of limitations with your attorney, as it varies by state, injury type, and defendant — including whether Mississippi or Arkansas law applies to your claim.] If your deadline to file a lawsuit is approaching, do not wait on a response to your demand letter before speaking with an attorney about filing suit to preserve your rights.

8. Never Include False or Misleading Statements

Everything in your demand letter can be used later in your case. Do not exaggerate the accident, your injuries, or your damages. Inaccuracies discovered later can seriously damage your credibility and your claim.

This commentary is provided for general informational purposes only and does not constitute legal advice or create an attorney-client relationship. Every case is different. Before sending a demand letter, contact Harris Law Firm, PLLC at 877-714-4171 for a free case review.

Demand Letter Template

Replace all bracketed text with information specific to your claim. Delete any instructional notes (shown in italics) before sending. Consider having an attorney review the final letter before it goes out.

[Your Name]

[Your Address]

[City, State, ZIP]

[Phone Number]

[Email Address]

[Date]

[Recipient Name / Claims Adjuster Name]

[Insurance Company or Defendant Name]

[Address]

[City, State, ZIP]

Re: Claim No. [Claim Number] — Demand for Settlement

Date of Loss: [Date of Accident]

Claimant: [Your Name]

Insured/Defendant: [At-Fault Party Name]

Dear [Recipient Name]:

Introduction

This letter serves as formal notice of my claim arising from the incident described below, and as a demand for settlement of that claim. Please treat this letter, and any response to it, as part of settlement negotiations.

Statement of Facts

On [date], at approximately [time], I was involved in a[n] [type of accident] at or near [location]. [Provide a clear, factual, chronological account of how the accident happened, including relevant weather, road, or premises conditions, and any actions taken by the other party that caused or contributed to the accident.]

[Explain briefly why the other party is at fault — e.g., traffic law violated, duty of care breached, hazard not corrected — supported by police reports, witness statements, photographs, or other evidence where available.]

Injuries and Treatment

As a direct result of this incident, I sustained the following injuries: [list injuries]. I received treatment from [names of providers/facilities] beginning on [date] and [continuing through / concluding on] [date]. [Describe treatment received: emergency care, imaging, surgery, physical therapy, medication, etc.]

My investigation into the full extent of my damages is ongoing, and I reserve the right to supplement this demand as additional information becomes available.

Itemization of Damages

My damages to date include the following:

- Medical expenses: \$[amount] (see enclosed bills/records)
- Lost wages: \$[amount] (see enclosed pay stubs/employer verification)
- Property damage: \$[amount] (see enclosed repair estimate/invoice)
- Pain and suffering: \$[amount or description]
- Other damages: \$[amount] (describe)

Total damages to date: \$[total amount]

Settlement Demand

Based on the facts and damages described above, I am demanding settlement of this claim in the amount of \$ [settlement amount]. I am providing this figure in good faith, based on the information currently available to me, and remain open to a reasonable discussion of the claim's value.

Response Deadline

Please respond to this demand in writing no later than [response deadline date]. If I do not receive a satisfactory response by that date, I will consider all options available to me for resolving this matter, which may include filing a lawsuit.

Closing

I am enclosing copies of supporting documentation referenced above. Please direct any questions or responses to me at the contact information listed above[, or to my attorney, whose information appears below].

Sincerely,

[Your Name / Attorney Name, if represented]

[Attorney Bar Number, if applicable]

Enclosures: [list documents enclosed — e.g., medical bills, medical records, photographs, police report, repair estimate, pay stub verification]

This template is provided by Harris Law Firm, PLLC for general informational purposes only. It is not legal advice and does not create an attorney-client relationship. Demand letters carry real legal weight, and mistakes can affect the value of your claim. For help drafting or reviewing your demand letter, contact Harris Law Firm, PLLC at 877-714-4171 for a free, confidential case review.