Oliver Simon Ball

135 Southwood Lane

London, CT 12345

March 15, 20xx

Roberta Butler

Claims Adjuster

All Risk Insurance Company

4800 Covent Boulevard

Gainsville, CT 00000

Re: Your Insured, Matthew White

Claimant: Oliver Simon Ball

Claim No.: G 765-93

Date of Loss: January 13, 20xx

Dear Ms. Butler:

As I informed you by letter of January 17, 20xx, I was injured in an automobile accident with your insured Matthew White on January 13, 20xx in Highgate, Connecticut. I was headed west on Hornsey Lane and stopped at the stop sign at the intersection with Highgate Hill Road. While I was stopped, your insured slammed into the back of my car. [NOTE: The words “slammed into” are more dramatic than the simple word “hit”, and emphasize the seriousness of the injuries, which plays a big part in the [*settlement value of a personal injury claim*](https://www.alllaw.com/articles/nolo/personal-injury/factors-affect-value-settlement.html).] The force of the blow threw me forward against my shoulder restraints, and my head snapped forward and back. ***[NOTE: Describing exactly how you were injured makes it easier for the adjuster to understand the injuries that resulted.]***

In the middle of that night, I woke with a severe headache and extremely stiff neck, so in the morning I went to the emergency room of Highgate Medical Center. ***[NOTE that Olly’s headache is “severe” and his neck “extremely” stiff, which sounds more serious than a headache and stiff neck.]***There I was examined, and X-rays were taken of my neck and back. The doctor diagnosed a cervical strain, fitted me with a cervical collar, and advised bed rest. Because of the severe pain, he also prescribed pain relief medication. ***[NOTE: The fact that medication was prescribed shows that the treating doctor took the injury seriously. Learn more about***[*how the "right" medical treatment affects settlement value after an injury*](https://www.alllaw.com/articles/nolo/personal-injury/rmedical-treatment-increases-settlement-value-claim.html)***.]***

I was in considerable pain for the next five days, and was forced to miss three days of work and the 50th birthday party in Boston of an old and dear friend. On Monday of the next week I returned to work, but still with pain and stiffness and wearing a cervical collar, which made doing my job very difficult.***[NOTE: Mentioning continued "***[*pain and suffering*](https://www.alllaw.com/articles/nolo/personal-injury/pain-and-suffering-compensation.html)***" shows that even though Olly went back to work, his injury was not yet healed.]*** After another week, the doctor advised that I could remove the cervical collar. I continued to have quite a bit of soreness and stiffness for another two weeks, interfering with my sleep and making it impossible to do any recreation or to drive unless absolutely necessary. ***[NOTE: Mention disruptions in sleep and other daily life matters to show that ability to return to work does not end the effects of the injury.]***

I continue to suffer occasional stiffness and sleep disruptions. ***[NOTE: Mentioning continuing problems may nudge the insurance adjuster to settle the claim quickly rather than risk that Olly will have to return for more medical treatment that would increase his medical specials.]***

The medical expenses for my treatment, as shown in the enclosed [medical bills](https://www.alllaw.com/articles/nolo/personal-injury/pay-medical-bills-after-accident.html) and records, are:

Highgate Med. Center (emergency room) $750

Highgate Med. Center (X-rays) $190

Cervical collar $58

Prescription medication $65

**TOTAL \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\* $1,063**

As mentioned, due to the accident, I also missed three days of work. As the enclosed letter from the personnel office of Battersea Grocery indicates, my wage loss was $336 (24 hours at $14 per hour).

Because of the negligence of your insured, I went through a period of extreme pain and discomfort that lasted for several weeks. This discomfort continues. Not only was my normal daily life disrupted, but I was forced to miss the 50th birthday party of a very dear friend whom I rarely get to see.***[NOTE: Mention is repeated of a loss that does not have a dollar value but must be compensated anyway.]*** As a result, I demand compensation for my injuries and general damages in the amount of $10,000. ***[NOTE: Olly’s claim is probably worth only about $2,000–$3,500, but in his demand letter he begins negotiations by asking for more than twice the amount he would be willing to settle for.]***

I hope to hear from you soon, no longer than 30 days from the date of this letter.

Very truly yours,

[signature]

Oliver Simon Ball