

December 2, 2003

Mr. John Doe
101 Main Street
Anytown, New York 12303

RE: Claim/file number: 123456789
Policy number: H2334456
Insured's name: John Doe
Date of loss: 10/17/03
Type of loss: Fire

Dear Mr. Doe,

The ABC Insurance Company acknowledges the receipt of a proof of loss with regard to the captioned loss.

As you know, the pending claim is held in abeyance pending the completion of the necessary investigation. The ABC Insurance Company has continued its investigation in a diligent manner and at present, it is awaiting reports on some materials submitted for laboratory tests. We have followed up with the testing laboratory and we have been advised that the analysis was recently completed and that the report should be available to us shortly. We do expect to be able to respond to the proof of loss within the next ten days.

We appreciate your continued patience and we will respond at the earliest time. In the interim, the ABC Insurance Company continues to reserve any and all rights in connection with this pending claim. Thank you.

Very truly yours,

William White
ABC Insurance Company