

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 bearing your signature. We presume that the proof of loss is being filed in conjunction with the captioned loss.

Please be advised that the ABC Insurance Company neither accepts nor rejects the proof of loss as the necessary investigation has not been completed at this time. The proof of loss will be held in abeyance pending the completion of the necessary investigation.

The ABC Insurance Company will endeavor to complete the investigation at the earliest time and the proof of loss will be acted upon as promptly as possible at the conclusion of the investigation. We will advise you of the status of the investigation at 30 day intervals during the pendency of this matter.

You are welcome to call or contact us with any questions or comments at any time. The ABC Insurance Company specifically reserves any and all rights in connection with the captioned loss. Thank you.

Very truly yours,

William White
ABC Insurance Company