

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 your correspondence of November 15, 2003 requesting that the captioned loss be submitted to appraisal in accordance with the terms of the policy.

The ABC Insurance Company appoints Mr./Ms. B. Jones of 1 Main Street, Anytown, NY 12303 (555) 555-5555 as its appraiser. Please notify us of the identification of your appraiser within 20 days as specified by the policy. (If the demand letter shows the insured's appraiser, substitute that information.)

Your appraiser should contact Mr. Jones at his/her early convenience and the two appraisers should agree on a competent, impartial umpire within 15 days. The ABC Insurance Company is amenable to having the matters of value and loss in dispute resolved by written agreement itemized and signed by any two of the three parties to the appraisal. The ABC Insurance Company will pay the expenses of its appraiser and half the expenses of the umpire, the expenses of your appraiser and the other half of the umpire's expenses are to be borne by you.

The ABC Insurance Company specifically reserves any and all rights in conjunction with this matter. Thank you.

Very truly yours,

William White
ABC Insurance Company