

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 notes that the Examination Under Oath scheduled for December 1, 2003 at the office of Smith & Jones, Attorneys at Law, 12 Main Street, Anytown, New York 12303 was not held as (the insured did not appear as scheduled or was otherwise adjourned as the examinee failed to cooperate with the examiner.)

Please be advised that the ABC Insurance Company intends to enforce its contractual rights and it is making a second and final demand to conduct the examination at the office of Smith and Jones, Attorneys at Law, 1 Main Street, Anytown, New York 12303. The examination is rescheduled for December 15, 2003 at 1:00 PM to be conducted by attorney Jones. In the event that you are not available at the scheduled date or time, please contact Mr. Jones at (555) 555-5555 to set an agreed alternate date.

The ABC Insurance Company will consider any failure to appear or other lack of cooperation to be an irremediable breach of policy conditions and will act accordingly.

Very truly yours,

William White
ABC Insurance Company