

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 has been filed in conjunction with the captioned loss.

Please be advised that the ABC Insurance Company neither accepts nor rejects the proof of loss but holds it in abeyance pending the completion of the necessary investigation.

The ABC Insurance Company wishes to avail itself of its contractual rights and it requests that the insured(s) appear at the office of Smith and Jones, Attorneys at Law, 1 Main Street, Anytown, New York 12303 on December 15, 2003 at 1:00 PM to be examined under oath 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 reschedule.

The ABC Insurance Company will make every effort to conclude the investigation at the earliest time and it will respond to the proof of loss promptly at the conclusion of the investigation.

The ABC Insurance Company will update the status of this claim at 30 day intervals during its pendency. 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