

December 2, 2003

Smith & Jones LLC

Attorneys at Law

Street address

City, state and zip code address

Attn: Michael T. Smith, Esq.

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. Smith

The ABC Insurance Company is completing the investigation of the captioned loss and finds some areas of further investigation that should be completed by your firm with the insured under oath in accordance with the policy provisions.

The ABC Insurance Company encloses the executed proof of loss along with the policy details and the investigative information gathered to date. We ask that you notice the insured for an examination under oath and arrange the interview at an early time. We suggest that particular attention be paid to the following areas:

1. the history of the policy with this company;
2. prior insurance carriers, prior losses
3. the elements of the proof of loss covering the cause and origin of the loss in detail
4. the status of the mortgage
5. the whereabouts of the insureds at the time of loss etc., etc. (highlighting information in your file which requires additional attention particularly items that touch on unnatural ignition, opportunity and potential motive for a possibly fraudulent loss.)

Please provide us with a detailed summary of any discrepancies noted during the course of the interview and your general views of the matter. We will review all of the information and we will contact you should further activity be required. Thank you.

Very truly yours,

William White

ABC Insurance Company