

December 2, 2003

Smith & Jones Investigations
123 West Street
Anytown, NY 12345

Attn: Mr. Michael T. Smith,

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 has received a notice of loss concerning the captioned insured and event. There are some aspects of the claim that we think need additional attention.

The ABC Insurance Company requests that you visit the scene of the loss at 101 Main Street, Anytown, NY 12303 and conduct a thorough investigation of the cause of the fire that heavily damaged the residence. Please do the following:

1. thoroughly document the point of ignition and explore the possibility that there may be multiple points of ignition.
2. after ascertaining the point of origin, please identify the source of ignition and test to determine whether any hydrocarbon compounds are identified in the immediate area.
3. look for any trailer type devices involved in the rapid spread of the fire.
4. please comment on any sources of natural ignition, or absence of such, in detail.
5. please get the fire report and interview the chief concerning their observations. etc.

Please provide us with a detailed report of your investigation 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