

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 confirms that a partial adjustment has been agreed upon and it is pleased to enclose its check in the amount of \$\_\_\_\_\_ representing the agreed amount of the building loss less the applicable deductible.

The ABC Insurance Company confirms that the remaining personal property aspect of this claim remains unresolved. This company intends to work diligently in its efforts to resolve differences and to reach agreement on all aspects of the claim. To that end, we request that the insured course of action, i.e. submit photographs or additional estimates etc. to enhance efforts to reach agreement on the items in contention.

The insured should feel free to utilize the check enclosed as you see fit. There is no release involved and the items of the claim that are in contention remain open in expectation that good faith efforts by both parties will bring the entire loss to a successful conclusion in the near future.

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

Should you wish to take this matter up with the New York State Insurance Department, you may file with the department either on its website at [www.ins.state.ny.us/complhow.htm](http://www.ins.state.ny.us/complhow.htm) or you may write to or visit the Consumer Services Bureau, New York State Insurance Department, at: 25 Beaver Street, New York, NY 10004; One Commerce Plaza, Albany, NY 12257; 200 Old County Road, Suite 340, Mineola, NY 11501; or Walter J. Mahoney Office Building, 65 Court Street, Buffalo, NY 14202.

Very truly yours,

William White  
ABC Insurance Company