

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 notice of loss as outlined in the caption above.

The undersigned has visited the scene of the loss but was unable to access the interior areas to complete the review and determination of the scope of the loss. Please contact me as soon as reasonably possible so that we can arrange access for a more detailed inspection. In the interim, we presume that you are taking reasonable steps to mitigate the existing loss and preventing further loss and securing detailed bills for all such expenses incurred.

It is in everyone's interest for this company to have unfettered access at the earliest time and we trust that you will contact us as soon as is reasonably possible so that the adjustment process can get fully underway. Thank you.

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