

December 2, 2003

Mr. Peter Brown  
999 North 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. Brown,

The ABC Insurance Company hereby places you on notice of their subrogated rights in connection with the captioned matter.

The ABC Insurance Company has completed its investigation and it has found that the loss was the result of negligence on your part. The ABC Insurance Company has paid the sum of \$\_\_\_\_\_ to its policyholder and the policyholder maintains a deductible equity of \$250.00 bringing the total loss to \$\_\_\_\_\_.

The ABC Insurance Company is seeking recovery of the full amount from you because the loss resulted solely from culpable conduct on your part. The ABC Insurance Company suggests that you turn this letter over to your liability insurer promptly. In the event that you do not have insurance coverage, we request that you contact the undersigned at this office and outline your plans for disposition of this subrogated loss.

The ABC Insurance Company expects to effect a prompt disposition and trusts that you will give this matter your immediate attention. Thank you.

Very truly yours,

William White  
ABC Insurance Company