

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: 10/17/00  
Type of loss: Fire

Dear Mr. Doe,

The ABC Insurance Company acknowledges the receipt of a notice of claim occurring on October 17, 2000.

The ABC Insurance Company notes that your claim is not timely filed as the statutory period for filing suit under the policy has since terminated. Please note that the period for filing suit under the policy lapses at the closing of the second year following the occurrence of the loss.

Accordingly, the ABC Insurance Company must respectfully decline coverage for the captioned loss. We regret that we are unable to respond affirmatively.

In view of the fact that the right of action has tolled, we are taking the liberty of returning your information and retiring our records. 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