In an effort to provide reasonably priced coverage for all the insurance policyholders,we continuously review our loss experience. When claim activity is above average for any of our policyholders,we believe it is our responsibility to share our concerns with those customers.

Policy No: PF12341235 Customer Name: Satya Sai Date of claim: 09-11-2004

We value as a customer and believe an understanding of the trends we have noticed will have a positive effect in reducing incidents in the future.

Together, we can work your insurance costs down.

Thank you for your business for allowing us to provide for your insurance needs. If you have any questions, please feel free to contact our customer agent.

Underwriting Department

ABC Insurance Company.