Date: [Insert Date]

To:
[Recipient Name/Board of Directors]
[Company Name]
[Address Line 1]
[Address Line 2]

RE: INSOLVENCY RISK ASSESSMENT OPINION

Dear [Recipient Name],

This letter provides our formal opinion regarding the insolvency risk and financial viability of [Company Name] (the "Company") as of [Assessment Date]. This assessment is based on the financial statements, cash flow projections, and supporting documentation provided for the period ending [Date].

1. Scope of Review
Our review included an analysis of the following:
- Balance sheet solvency (Asset vs. Liability test)
- Cash flow solvency (Ability to pay debts as they fall due)
- Historical financial performance and debt-to-equity ratios
- Current market conditions and industry-specific risks

2. Financial Analysis
[Insert summary of key findings, e.g., current ratio, liquidity levels, and debt obligations].

3. Risk Assessment Opinion
Based on the information reviewed, it is our professional opinion that:
[Select one:]
- The Company currently maintains sufficient liquidity to meet its obligations and carries a **Low** risk of insolvency.
- The Company exhibits financial strain but remains solvent, carrying a **Moderate** risk of insolvency contingent upon [Conditions].
- The Company faces significant liquidity challenges and carries a **High** risk of insolvency within the next [Number] months.

4. Recommendations
[Insert recommendations such as debt restructuring, cost-cutting, or capital injection].

5. Limitations
This opinion is based on the information provided by management. We have not performed a full audit and do not guarantee future performance. This letter is intended solely for the use of [Recipient Name] and should not be distributed to third parties without prior consent.

Sincerely,

[Signature]
[Name of Professional/Firm]
[Title/Credentials]