DATE: [Date]

TO:
[Claimant Name]
[Claimant Address]
[City, State, Zip Code]

RE: Notice of Formal Claim Investigation

Claim Number: [Number]
Policy Number: [Number]
Date of Loss: [Date]
Property Location: [Address]

Dear [Claimant Name],

We are currently reviewing the property damage claim submitted for the loss referenced above. As part of our standard verification process, this claim has been referred to our Special Investigations Unit (SIU) for further evaluation.

This investigation is necessary to resolve inconsistencies identified regarding the following:

- The cause and origin of the reported damage.
- The documentation provided in support of the replacement value/repair costs.
- The timeline of events leading to the loss.

To assist in our review, we require the following items within [Number] business days:

1. Original receipts or proof of purchase for the damaged items.
2. Unedited, high-resolution photographs of the damage taken immediately following the incident.
3. A signed, notarized Proof of Loss statement (form attached).
4. [Additional Requirement].

Please be advised that providing false, incomplete, or misleading information in an insurance claim is a serious matter and may result in the denial of the claim and referral to state regulatory authorities.

No decision has been made regarding the coverage of this claim at this time. We reserve all rights and defenses available under the policy and applicable law.

If you have any questions, please contact the undersigned investigator directly.

Sincerely,

[Investigator Name]
[Title]
[Company Name]
[Phone Number]
[Email Address]