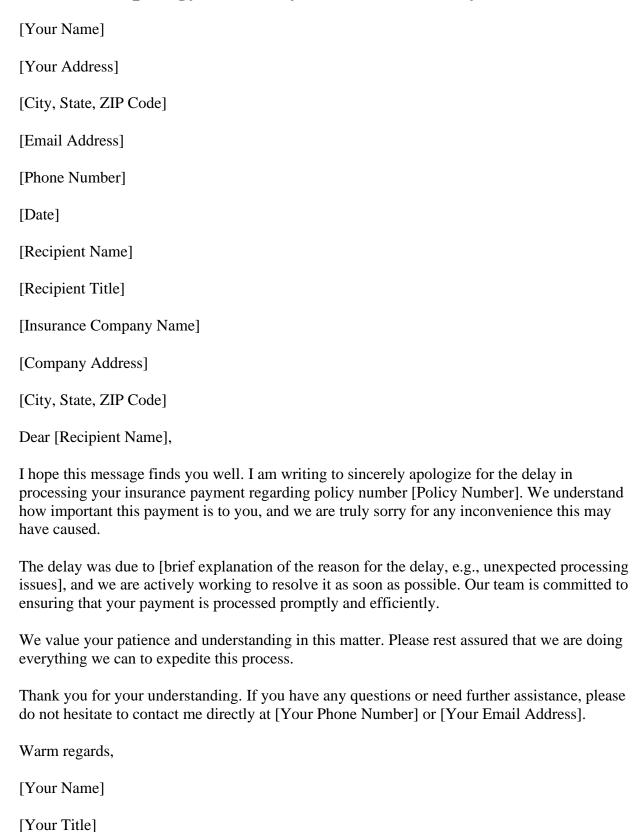
## **Letter of Apology for Delay in Insurance Payment**



[Your Company Name]