

[Date]

[Client Name]

[Client Title]

[Company Name]

[Address]

Re: Commercial Enterprise Vulnerability Assessment

Dear [Client Name],

Following our recent review of your current insurance portfolio and operational profile, we have identified several critical exposures that may leave [Company Name] financially vulnerable. In today's shifting economic and legal landscape, standard policies often fail to address emerging risks.

Attached is a Comprehensive Coverage Gap Analysis Report. This document outlines specific areas where your current limits, sub-limits, or exclusions create significant liability. Our objective is to transition your coverage from a basic commodity purchase to a robust risk-transfer strategy.

We look forward to discussing these findings and implementing the necessary enhancements to protect your enterprise assets.

Sincerely,

[Your Name]

[Your Title]

[Your Agency/Company]

Comprehensive Coverage Gap Analysis Report

1. Executive Summary

This report evaluates the alignment between [Company Name]'s operational risks and current insurance provisions. It highlights deficiencies in policy language and indemnity limits.

2. Risk Vulnerability Matrix

Risk Category	Current Status	Vulnerability Level
General Liability	[Current Limit]	[Low/Med/High]
Cyber/Data Breach	[Current Limit]	[Low/Med/High]
Directors & Officers	[Current Limit]	[Low/Med/High]
Business Interruption	[Current Limit]	[Low/Med/High]

3. Identified Coverage Gaps

- **Gap A:** [Description of exclusion or inadequate limit]
- **Gap B:** [Description of contractual liability misalignment]
- **Gap C:** [Description of geographic or jurisdictional limitations]

4. Financial Impact Projection

In the event of an uncovered loss related to [Specific Risk], the estimated out-of-pocket exposure for the enterprise is approximately \$[Amount].

5. Recommended Strategic Adjustments

1. Increase [Policy Type] limits to \$[Amount].
2. Remove [Specific Exclusion] via manuscript endorsement.
3. Consolidate [Policies] to eliminate overlap and reduce premium leakage.

Report Prepared By: [Your Name] | Date: [Date]