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## **URGENT: CRITICAL LIABILITY ALERT**

Date: [Insert Date]

To: [Insert Recipient Name/Management Team]

From: [Insert Sender Name/Risk Management Department]

Subject: Critical Liability Alert Based on Comprehensive Coverage Gap Analysis Report

Dear [Insert Name],

This letter serves as a formal notification regarding critical vulnerabilities identified during our recent Comprehensive Coverage Gap Analysis. Our findings indicate significant discrepancies between your current insurance program and the actual risk profile of your operations.

### **Key Areas of Concern:**

- **Uninsured Exposures:** Specific operational activities identified in the report currently lack any form of indemnification.
- **Sub-Limit Inadequacy:** Existing policy limits in high-risk categories are insufficient to cover a total loss scenario.
- **Policy Exclusions:** Critical industry-specific risks have been excluded from your primary casualty forms.

### **Immediate Risk Implications:**

Failure to address these gaps immediately exposes the organization to significant out-of-pocket financial loss, potential litigation, and regulatory non-compliance. The Comprehensive Coverage Gap Analysis Report attached outlines the specific policy language and dollar-value exposures currently at risk.

### **Required Action:**

We request a mandatory review meeting on [Insert Date] at [Insert Time] to discuss the remediation strategy. We strongly recommend immediate policy endorsements or the procurement of additional coverage layers to mitigate these liabilities.

Please acknowledge receipt of this alert and the accompanying report.

Sincerely,

[Insert Name]

[Insert Title]

[Insert Company Name]