

[Insurance Company Name]
[Underwriting Department]
[Company Address]
[City, State, Zip Code]

[Date]

[Policyholder Name]
[Mailing Address]
[City, State, Zip Code]

RE: NOTICE OF NON-RENEWAL OF INSURANCE POLICY

Policy Number: [Policy Number]
Property Address: [Insured Property Address]
Expiration Date: [Current Policy End Date]

Dear [Policyholder Name],

This letter is to formally notify you that [Insurance Company Name] will not be renewing your homeowners insurance policy for the property listed above. Your current coverage will expire effective 12:01 AM on [Current Policy End Date].

This decision was made following a review of your policy file. The reason for this non-renewal is based on your claims history. Specifically, our underwriting guidelines do not allow for renewal due to the frequency of claims filed within the past [Number] years. The following claims were considered in this decision:

- [Date]: [Type of Claim]
- [Date]: [Type of Claim]
- [Date]: [Type of Claim]

We recommend that you begin seeking alternative coverage immediately to avoid any lapse in insurance. You may wish to contact an independent insurance agent to explore other providers or check with your state's Fair Access to Insurance Requirements (FAIR) plan if you have difficulty obtaining coverage in the private market.

If you believe the information used to make this decision is incorrect, or if you have any questions regarding this notice, please contact our customer service department at [Phone Number] or via email at [Email Address].

Sincerely,

[Name of Underwriter/Representative]
[Title]
[Insurance Company Name]