

[Date]

[Applicant Name]
[Applicant Address]
[City, State, Zip Code]

Subject: Notice of Adverse Action Regarding Your Homeowners Insurance Application

Dear [Applicant Name],

Thank you for your recent application for homeowners insurance. After careful review, we regret to inform you that we are unable to provide coverage at this time.

Our decision was based in whole or in part on information contained in a consumer report provided by the following consumer reporting agency:

[Name of Consumer Reporting Agency]
[Agency Address]
[Agency Phone Number]
[Agency Website]

Please be advised that the consumer reporting agency played no part in our decision and is unable to provide you with the specific reasons why your application was denied.

Under the Fair Credit Reporting Act (FCRA), you have the following rights:

- You have the right to obtain a free copy of your consumer report from the agency listed above, provided you request it within 60 days of receiving this notice.
- You have the right to dispute the accuracy or completeness of any information in the report directly with the consumer reporting agency.

In addition to the information from the consumer report, our decision was also based on the following factors:

- [Insert specific reason, e.g., Claims history]
- [Insert specific reason, e.g., Property condition]

If you have any questions regarding this letter, please contact our underwriting department at [Phone Number].

Sincerely,

[Name of Insurance Company]
[Department Name]
[Contact Information]