

[Date]

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

Subject: Notification of Underwriting Delay - Policy Application #[Application Number]

Dear [Applicant Name],

Thank you for choosing [Company Name] for your insurance needs. We are currently reviewing your application for [Policy Type].

We are writing to inform you that the underwriting process for your policy is taking longer than initially anticipated. This delay is due to:

- [Reason for delay: e.g., Pending medical records / Awaiting third-party reports / High volume of applications]

Please be assured that our team is working diligently to complete the assessment. We expect to have a final decision or a further update for you by [Expected Date].

[Optional: Action Required - e.g., In the meantime, we are still waiting for the document requested on (Date). Please provide this as soon as possible to avoid further delays.]

We apologize for any inconvenience this wait may cause. If you have any questions regarding your application status, please contact your agent at [Agent Phone Number] or our customer service department at [Customer Service Number].

Thank you for your patience and for the opportunity to serve you.

Sincerely,

[Sender Name]
[Title/Department]
[Company Name]