

[Date]

[Insured Name]

[Address Line 1]

[City, State, Zip Code]

RE: NOTICE OF NON-RENEWAL

Policy Number: [Policy Number]

Policy Type: Directors and Officers (D&O) Liability

Expiration Date: [Expiration Date]

Dear [Policyholder Name],

We are writing to formally notify you that [Insurance Company Name] will not be renewing the above-referenced Directors and Officers Liability insurance policy. Your coverage will terminate effective [Expiration Date] at [Time].

This decision has been made due to a formal change in our underwriting guidelines. Specifically, the risk profile associated with [State Reason, e.g., industry sector, financial metrics, or geographic location] no longer meets our current eligibility requirements for this program.

This notice of non-renewal is not a reflection of your specific claims history, but rather a result of a broader adjustment to our underwriting strategy and risk appetite.

To avoid any gap in coverage, we recommend that you contact your insurance broker or agent immediately to secure alternative insurance solutions prior to the expiration date. You may be entitled to an optional "Extended Reporting Period" or "Discovery Period" as outlined in your current policy; please review your policy documents for the specific terms and deadlines to exercise this option.

If you have any questions regarding this notice, please contact your agent of record, [Agent Name], at [Agent Phone/Email].

Sincerely,

[Underwriter Name/Signature]

[Title]

[Insurance Company Name]