

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Notice of Non-Renewal of Insurance Policy and Alternative Coverage Options

Dear [Client Name],

We are writing to formally notify you that your [Policy Type, e.g., Homeowners] insurance policy, number [Policy Number], currently held with [Carrier Name], will not be renewed when it expires on [Expiration Date].

This non-renewal is due to [Reason for Non-Renewal, e.g., the carrier withdrawing from the state market / change in underwriting guidelines]. Please note that this action is being taken by the insurance carrier and is not a reflection of your standing as a client with our agency.

Alternative Coverage Options

As your independent insurance agency, our priority is to ensure you maintain continuous coverage. We have already begun reviewing the marketplace to find a replacement policy that meets your needs. We are currently evaluating options with the following alternative carriers:

- [Alternative Carrier A]
- [Alternative Carrier B]

Next Steps

We will contact you by [Date] with a formal quote and a comparison of coverage limits and premiums. In some cases, we may require updated information or a brief property inspection to finalize these quotes.

To avoid a lapse in coverage, it is vital that we secure your new policy before [Expiration Date]. If you have already obtained coverage elsewhere or have questions regarding this notice, please contact our office at [Phone Number] or [Email Address].

Thank you for your continued trust in [Agency Name].

Sincerely,

[Agent Name]

[Agency Name]

[Phone Number]