

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Underwriter Name or Insurance Company Name]

[Company Address]

[City, State, Zip Code]

RE: Explanation of Prior Claims Frequency and Mitigation Strategies

Policy Number: [Policy Number, if applicable]

Applicant: [Applicant Name]

Dear [Underwriter Name],

I am writing to formally address the history of claims frequency associated with my account and to outline the specific actions taken to mitigate future occurrences.

Overview of Prior Claims:

We acknowledge that there have been [Number] claims filed within the last [Number] years. These incidents were primarily related to [briefly state common cause, e.g., minor water damage, small property thefts, or fleet accidents].

Root Cause Analysis:

Upon internal review, we identified that these claims were largely due to [state root cause, e.g., aging infrastructure, lack of formal safety protocols, or environmental factors].

Mitigation and Corrective Actions:

To prevent future losses and ensure a favorable risk profile, we have implemented the following measures:

- [Measure 1: e.g., Installation of a centralized leak detection system]
- [Measure 2: e.g., Implementation of a mandatory monthly safety training program]
- [Measure 3: e.g., Enhanced physical security and surveillance upgrades]
- [Measure 4: e.g., Updated maintenance schedules for all critical equipment]

Commitment to Risk Management:

We are committed to maintaining a safe environment and reducing our loss ratio. Since the implementation of these changes on [Date], we have seen a [Percentage]% reduction in incidents. We believe these proactive steps significantly lower the risk of future claims.

We request that you consider these improvements during the underwriting and premium determination process. Please let us know if you require any additional documentation regarding our new safety protocols.

Sincerely,

[Signature]

[Typed Name]

[Title]