

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Insurance Company Name]  
[Appeals Department Address]  
[City, State, Zip Code]

Re: Appeal of Non-Renewal for Policy Number: [Your Policy Number]

Dear Underwriting Department,

I am writing to formally appeal the decision to non-renew my homeowners insurance policy, which is scheduled to expire on [Expiration Date]. According to the notice I received, the reason for non-renewal is based on claim frequency related to recent severe weather events.

I would like to request a reconsideration of this decision based on the following points:

- **Isolated Nature of Claims:** The claims filed on [Date] and [Date] were the direct result of a single catastrophic weather event (e.g., a historic hailstorm or hurricane) that affected the entire region. These do not reflect recurring maintenance issues or negligence.
- **Proactive Repairs:** Following these weather events, I have completed all necessary repairs using high-quality materials to ensure the property is in better condition than before the losses. [Mention any upgrades like impact-resistant shingles or storm shutters].
- **Long-Term Policyholder History:** I have been a loyal customer with [Insurance Company Name] since [Year]. Prior to these weather-related incidents, I maintained a claim-free record for [Number] years.
- **Risk Mitigation:** I have taken additional steps to protect the property from future damage, including [list actions like tree trimming, installing a smart water leak detector, or improving drainage].

I value the protection provided by [Insurance Company Name] and hope to continue our relationship. I have attached documentation of the repairs and improvements made to the property for your review.

Thank you for your time and for reconsidering my policy renewal. I look forward to hearing from you regarding the status of my appeal.

Sincerely,

[Your Signature]

[Your Printed Name]