

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

[Date]

[Underwriter Name]
[Insurance Company Name]
[Department Name]
[Company Address]

**RE: Underwriting Exception Request - [Account Name]
Policy/Submission Number: [Number]**

Dear [Underwriter Name],

I am writing to formally request an underwriting exception for the above-referenced high-value commercial account regarding [mention specific guideline/limitation, e.g., capacity limits, COPE requirements, or class of business restriction].

While this risk falls slightly outside our standard appetite because [reason for exception], we believe the following factors justify an exception:

- **Risk Management:** The insured has implemented [list specific safety protocols or fire protection systems].
- **Loss History:** The account has maintained a favorable loss ratio of [percentage] over the last [number] years.
- **Financial Strength:** [Mention strong financials or long-term industry experience].
- **Account Value:** This account represents an annual premium of [amount] and carries significant cross-sell potential.

Attached you will find the [SOV/Engineering Report/Loss Runs] which provide further detail on these mitigating factors. We value our partnership with [Insurance Company Name] and believe this is a high-quality risk that will perform well in your portfolio.

Thank you for your time and consideration of this request. I look forward to your favorable response.

Sincerely,

[Your Name]
[Your Title]