

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

RE: FINAL WARNING - Overdue Payment for Policy #[Policy Number]

Dear [Client Name],

This is a formal notice regarding your overdue balance of \$[Amount] for your agency direct bill account. Despite our previous reminders, we have yet to receive payment for the invoice dated [Invoice Date].

Please be advised that this is your **Final Warning**. If full payment is not received by [Deadline Date], we will be forced to take the following actions:

- Immediate cancellation of your insurance coverage.
- Referral of your account to an external collections agency.
- Reporting of this delinquency to credit bureaus.

To avoid these consequences and ensure there is no lapse in your coverage, please submit your payment immediately via [Payment Method/Portal Link] or call our office at [Phone Number] to pay by phone.

If you have already sent your payment, please disregard this letter.

Sincerely,

[Your Name/Department]

[Agency Name]

[Contact Information]