

Subject: Explanation for Late Premium Payment and Request for Reconsideration

Date: [Insert Date]

To: [Recipient's Name]

[Recipient's Title]

[Company Name]

[Company Address]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to formally explain the delay in my premium payment for [Policy Number/Account Name] which was due on [Due Date]. Unfortunately, due to [brief explanation of the reason, e.g., unforeseen financial hardship, medical emergencies], I was unable to meet the payment deadline.

I take my obligations seriously, and it was never my intention to fall behind. I have been a loyal customer for [duration of time] and have consistently made my payments on time. This situation was unexpected and beyond my control, and I am currently taking steps to ensure that it does not happen again.

I kindly request that you reconsider any penalties or possible lapse of coverage that may have occurred as a result of this delay. I am committed to making the outstanding payment of [amount] as soon as possible and would greatly appreciate any assistance or understanding you can provide in this matter.

Thank you for your attention and consideration. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[Your Contact Information]

[Your Email Address]