

# Dear [Policyholder's Name],

We regret to inform you that your application for commercial insurance policy number [Policy Number] has been declined. After a thorough review of your application and the accompanying documentation, we find that we are unable to offer coverage at this time.

The reasons for this decision include, but are not limited to:

- [Reason 1]
- [Reason 2]
- [Reason 3]

We understand this news may be disappointing. We encourage you to review the underwriting criteria, which can provide further insight into our decision.

If you have any questions or would like to discuss alternative options for coverage, please do not hesitate to contact us at [Contact Information].

Thank you for considering [Company Name] for your insurance needs.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[Company Contact Information]