Dear [Applicant's Name],

Thank you for your recent application for renters insurance with [Insurance Company Name]. We appreciate your interest in our services.

After careful consideration, we regret to inform you that we are unable to offer you a renters insurance policy at this time due to the following reasons:

- [Reason for Rejection 1]
- [Reason for Rejection 2]
- [Reason for Rejection 3]

We encourage you to assess your situation and consider reapplying in the future once these issues have been addressed. If you have any questions or would like further clarification regarding our decision, please do not hesitate to contact us.

Thank you for your understanding.

Sincerely, [Your Name] [Your Title] [Insurance Company Name] [Contact Information]