

Premium Refund Denial Notice

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

Dear [Recipient Name],

We are writing to inform you about the status of your request for a premium refund submitted on [Insert Date of Claim Submission]. After a thorough investigation by our Fraud Claims Department, we regret to inform you that your claim has been denied due to suspected fraudulent activity.

We take fraudulent claims very seriously and have a responsibility to ensure that all claims are legitimate and accurately represent the circumstances. Our investigation revealed [briefly outline findings, e.g., inconsistencies in submitted documents, evidence suggesting fraud].

As a result, we are unable to authorize a refund for the premium associated with this claim. If you wish to dispute this decision, please respond in writing within 30 days of receiving this letter, providing any additional information or documentation that may support your claim. Our team is dedicated to reviewing all appeals carefully.

Thank you for your understanding.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[Contact Information]