

[Date]

[Policyholder Name]

[Policyholder address]

Re: [XYZ Insurance Company]

[Policy #]

Dear [Policyholder]:

[XYZ insurance Company], the carrier for your [type of policy], has been downgraded by A.M. Best's Insurance Guide from [] to []. At this time we do not know how [XYZ Insurance Company] will resolve this issue, or how this rating action by A.M. Best's might ultimately affect coverage under your policy.

We encourage you to review the A.M. Best's information available on the website located at <http://www.ambest.com> in making any decision on your coverage.

If you would like to change carriers for your insurance coverage prior to the expiration of your current policy's term, we ask you to contact us immediately so we may explore other possible markets. We are also available to answer any questions that you may have in this matter.

It is a pleasure to be of assistance to you.

Sincerely,

[Agency contact name]