

DATE: [Date]

TO: [Underwriting Staff Name/Department]

FROM: [Senior Underwriter Name]

SUBJECT: Underwriting Directive: [Policy Type/Specific Guideline Name]

EFFECTIVE DATE: [Start Date]

Dear Underwriting Team,

This directive outlines mandatory changes to our risk assessment procedures regarding [Topic/Category]. Effective immediately, all underwriters must adhere to the following instructions:

1. Scope of Directive

This directive applies to [New Business / Renewals / Specific Industry Class].

2. Specific Requirements

The following criteria must now be met before binding coverage:

- [Requirement 1]
- [Requirement 2]
- [Requirement 3]

3. Documentation Standards

All files must include [Specific Document/Report] to support the final decision. Exceptions to this directive require written sign-off from senior management.

4. Referral Triggers

Please refer any files meeting the following criteria directly to me for secondary review:

- [Referral Condition A]
- [Referral Condition B]

Failure to comply with these guidelines may result in [Consequence/Review Process]. If you have questions regarding these updates, please schedule a brief meeting with my office.

Regards,

[Signature]

[Printed Name]
Senior Underwriter
[Company Name]