**When to use this letter:** Fundamental Underwriters receives a submission and AmeriTrust is the incumbent carrier based upon loss runs and policy data. Use this letter to explain to the agent why we will not quote.

Dear NAME,

On DATE, we received a submission for Account Name. Our system indicates that this policyholder is currently insured by AmeriTrust Group, which as of xx/xx/xxxx, is a wholly-owned subsidiary of AF Group. Being a current policyholder, we are unable to provide a quote through Fundamental Underwriters at this time.

Please contact BLANK with questions and thank you for your continued partnership.

[Insert your signature here]