

[Company Name]  
[Company Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

[Policyholder Name]  
[Mailing Address]  
[City, State, Zip Code]

**RE: Notice of Rating Territory Update - Policy [Policy Number]**

Dear [Policyholder Name],

We are writing to inform you of a change regarding the geographic rating territory associated with your homeowners insurance policy for the property located at [Property Address].

Insurance companies periodically review and adjust rating territories to ensure that premiums accurately reflect the current risk levels, historical claims data, and local environmental factors of specific areas. Based on our most recent actuarial review, your property's territory designation has been updated.

**How this impacts your policy:**

- **Premium Adjustment:** Due to the shift in territory data, your premium for the upcoming term will be [increased/decreased] by [Amount/Percentage].
- **Effective Date:** This change will take effect on your policy renewal date of [Date].
- **Coverage:** Your current coverage limits and deductibles will remain the same unless you choose to modify them.

This update is part of our commitment to maintaining fair pricing and financial stability so we can continue to protect your home. You do not need to take any action at this time; the new rate will be reflected in your renewal offer.

If you have questions regarding this update or would like to review your coverage options to manage your premium, please contact your agent at [Agent Phone Number] or visit our website at [Website URL].

Thank you for choosing [Company Name].

Sincerely,

[Sender Name/Department]  
[Company Name]