

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

Subject: Notice of Adverse Action Regarding Your Auto Insurance Premium

Dear [Policyholder Name],

Thank you for choosing [Insurance Company Name]. We are writing to inform you of a change regarding your automobile insurance policy, number [Policy Number].

Based on a recent review of your application or renewal, your insurance premium has been increased. This decision was based, in whole or in part, on information contained in a consumer report provided by the following consumer reporting agency:

[Consumer Reporting Agency Name]

[Agency Address]

[Agency Phone Number]

[Agency Website]

Please be advised of the following rights under the Fair Credit Reporting Act (FCRA):

- The consumer reporting agency did not make the decision to take this adverse action and is unable to provide you with the specific reasons why the action was taken.
- You have the right to obtain a free copy of your consumer report from the agency listed above, provided you request it within 60 days of receiving this notice.
- You have the right to dispute the accuracy or completeness of any information in the report directly with the consumer reporting agency.

Your Insurance Score Information:

In addition to the report, a credit-based insurance score was used. Your score was [Your Score] on a scale from [Low Score] to [High Score]. The key factors that adversely affected your score were:

- [Factor 1]
- [Factor 2]
- [Factor 3]
- [Factor 4]

If you have any questions regarding your policy or this premium adjustment, please contact our customer service department at [Phone Number].

Sincerely,

[Name/Department]

[Insurance Company Name]