

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

[Date]

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

**Subject: Notification of Premium Change - Policy Number: [Policy Number]**

Dear [Policyholder Name],

We are writing to inform you of a change in the premium for your [Auto/Home/Life] insurance policy. Upon your upcoming renewal effective [Renewal Date], your premium will increase to \$[Amount].

This adjustment is based, in part, on information contained in a consumer report provided by a consumer reporting agency. Specifically, we utilized your credit-based insurance score to determine your risk classification. A credit-based insurance score is a measurement developed from information in your credit report; it is not the same as a traditional credit score used for lending.

The specific factors from your credit history that contributed to this rate increase include:

- [Factor 1: e.g., Length of credit history]
- [Factor 2: e.g., Number of inquiries]
- [Factor 3: e.g., Amount of outstanding debt]
- [Factor 4: e.g., Payment history]

Under the Fair Credit Reporting Act (FCRA), you have the right to obtain a free copy of your credit report from the agency listed below within 60 days of receiving this notice. You also have the right to dispute the accuracy or completeness of any information in the report directly with the agency. Please note that the reporting agency did not make the decision to increase your rate and cannot provide specific reasons for the increase.

**Consumer Reporting Agency Information:**

[Agency Name]  
[Agency Address]  
[Agency Phone Number]  
[Agency Website]

If you have any questions regarding your policy or would like to discuss coverage options, please contact your agent or our customer service department at [Phone Number].

Sincerely,

[Sender Name/Department]

[Company Name]