

[Date]

[Applicant/Policyholder Name]

[Mailing Address]

[City, State, Zip Code]

Subject: Notice of Adverse Action Regarding Your Property Insurance

Dear [Name],

Thank you for choosing [Insurance Company Name] for your property insurance needs. We are writing to inform you of a change regarding the rating tier or premium level for your policy/application numbered [Policy/Application Number].

Based on a recent review, your policy has been placed in a different rating tier than previously quoted or maintained. This change may result in a higher premium or less favorable terms. This decision was based, in whole or in part, on information contained in a consumer report or automated scoring system.

The specific reason(s) for this tier assignment include:

- [Reason 1: e.g., Credit-based insurance score]
- [Reason 2: e.g., Claims history/CLUE report]
- [Reason 3: e.g., Property inspection findings]

Your Rights Under the Fair Credit Reporting Act (FCRA):

The consumer reporting agency that provided the information did not make the decision to take this action and is unable to provide you with the specific reasons why the action was taken. You have the following rights:

1. **A Free Copy of Your Report:** You have the right to obtain a free copy of your consumer report from the agency listed below, provided you request it within 60 days of receiving this notice.
2. **Dispute Accuracy:** You have the right to dispute the accuracy or completeness of any information in the report directly with the consumer reporting agency.

Consumer Reporting Agency Information:

[Name of Agency]

[Address]

[Toll-Free Phone Number]

[Website]

If you have questions regarding your policy coverage or this notice, please contact your agent or our customer service department at [Phone Number].

Sincerely,

[Name/Department]

[Insurance Company Name]