

[Date]

[Policyholder Name]

[Address]

[City, State, Zip Code]

Subject: Important Recommendation Regarding the Addition of a Teen Driver to Policy #[Policy Number]

Dear [Policyholder Name],

We have successfully processed the addition of [Teen Driver Name] to your automobile insurance policy. As you enter this new phase, we would like to provide a professional recommendation regarding your liability coverage limits.

Statistically, teen drivers have a higher risk of being involved in accidents. Because your current liability limits are set at \$[Current Limit], you may be exposed to significant financial risk in the event of a severe accident. If a claim exceeds your policy limits, you may be held personally responsible for the remaining costs, which can impact your savings, property, and future earnings.

We strongly recommend increasing your liability limits to at least \$[Recommended Limit] or considering an Umbrella Policy for added protection. Increasing your coverage often results in a relatively small change to your premium compared to the substantial protection it provides for your family's assets.

Please contact our office at [Phone Number] or [Email Address] so we can discuss these options and provide you with a customized quote.

Sincerely,

[Agent Name]

[Agency Name]