

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Phone Number]  
[Email Address]

[Date]

[Insurance Agent Name]  
[Agency Name]  
[Agency Address]  
[City, State, Zip Code]

RE: Policy Review for Lifestyle Change and Umbrella Insurance Inquiry

Dear [Agent Name],

I am writing to inform you of a significant change in my household status. My children have moved out of the family home, and I am now transitioning into an "empty nester" lifestyle.

Because of this change, I would like to review my current homeowners and auto policies. Specifically, I would like to discuss:

- Potential premium reductions for removing youthful drivers from my auto policy.
- Updating my home inventory and coverage limits now that household usage has changed.
- Adding an Umbrella Liability Policy to provide an extra layer of protection for my assets.

Please let me know what information you need from my side to provide an updated quote for both my existing policies and a new umbrella policy. I am interested in seeing how these adjustments will affect my total annual premiums.

I look forward to hearing from you soon to schedule a brief call or meeting.

Sincerely,

[Your Signature]

[Your Printed Name]