

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

[Date]

[Recipient Name or Department]
[Insurance Company Name]
[Address]
[City, State, Zip Code]

RE: Request for Reconsideration of Premium Quote / Policy Renewal

Policy Number: [Your Policy Number, if applicable]

Reference Number: [Quote Reference Number]

Dear [Recipient Name or Underwriting Department],

I am writing to formally request a reconsideration of the premium quote recently provided for the above-referenced policy. After reviewing the terms, I would like to explore options to lower the annual premium by increasing my out-of-pocket responsibility.

Specifically, I am requesting a revised quote based on an increased deductible. I am willing to raise my current deductible from \$[Current Deductible Amount] to \$[Proposed New Deductible Amount].

By accepting a higher deductible, I am assuming more of the initial financial risk, which I believe should result in a meaningful reduction of the overall premium cost. I value my coverage with [Insurance Company Name] and would prefer to maintain my policy with you provided we can reach a more competitive rate.

Please provide a revised summary of coverage and the updated premium amount reflecting this change at your earliest convenience. If there are other deductible tiers available that offer significant savings, please include those options as well.

Thank you for your time and assistance with this adjustment. I look forward to your response.

Sincerely,

[Your Signature]

[Your Printed Name]