Date: [Date]

[Policyholder Name]
[Address Line 1]
[Address Line 2]

Subject: Policy Premium Adjustment - High Annual Mileage Update

Dear [Policyholder Name],

We are writing to inform you of a change to your insurance policy [Policy Number] regarding your annual mileage declaration.

Based on our recent records or the information you provided, your estimated annual mileage has been adjusted from [Old Mileage] to [New Mileage] miles per year. Because your vehicle is being driven more frequently, the risk profile of your policy has changed.

As a result, your premium has been adjusted as follows:

- New Annual Premium: $[Amount]
- Effective Date: [Date]
- Additional Amount Due: $[Amount]

If you pay by monthly installments, your remaining payments will be adjusted automatically. If you pay in full, please submit the additional balance by [Due Date] to ensure your coverage remains active.

Please review your updated Policy Schedule attached to this letter. If you believe this mileage estimate is incorrect, please contact us at [Phone Number] or [Email Address] to provide a current odometer reading.

Thank you for choosing [Company Name].

Sincerely,

[Agent Name/Department]
[Company Name]