[Insurer Name]
[Insurer Address]
[City, State, Zip Code]

[Date]

[Policyholder Name]
[Policyholder Address]
[City, State, Zip Code]

Subject: Notice of Premium Adjustment - Policy #[Policy Number]

Dear [Policyholder Name],

We are writing to inform you of a change to your homeowners insurance premium following the recent roof replacement on your property located at [Property Address].

Based on the documentation provided regarding the new roof installation completed on [Date], we have updated your policy records. Because a new roof reduces the risk of damage to your home, you have qualified for a premium reduction/adjustment.

Adjustment Details:

- **Previous Annual Premium:** $[Amount]
- **New Annual Premium:** $[Amount]
- **Effective Date of Change:** [Date]

The credit for the remaining portion of your current policy term will be applied as follows: [Choose one: a refund check will be mailed / a credit will be applied to your next billing statement].

Please keep this letter with your insurance records. If you have any questions regarding this adjustment or your policy coverage, please contact our customer service department at [Phone Number] or your agent at [Agent Name/Contact].

Thank you for choosing [Insurer Name].

Sincerely,

[Name/Signature]
[Title]
[Insurer Name]