[Date]

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

Re: Final Premium Adjustment - Policy Number: [Policy Number]

Dear [Policyholder Name],

We are writing to confirm that we have received and processed the documentation regarding your recent roof replacement at [Property Address].

Based on the updated information provided, including the age, material, and installation date of the new roof, we have recalculated your insurance premium. This upgrade has resulted in a change to your annual rate.

Updated Calculation Details:

- **Previous Annual Premium:** $[Amount]
- **New Annual Premium:** $[Amount]
- **Total Adjustment/Credit:** $[Amount]
- **Effective Date:** [Date]

The adjustment will be applied to your account as follows: [e.g., a credit to your next invoice / a refund check sent via mail / an update to your monthly mortgage escrow payment].

Please find the enclosed updated Policy Declarations Page for your records. If you have any questions regarding this calculation or your coverage, please contact your agent at [Agent Phone Number] or email [Agent Email].

Thank you for keeping your property well-maintained and for choosing [Insurance Company Name].

Sincerely,

[Sender Name/Department]
[Insurance Company Name]