

[Company Name]
[Address Line 1]
[City, State, Zip Code]
[Date]

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

Re: Notice of Premium Adjustment - Policy Number: [Policy Number]

Dear [Policyholder Name],

We are writing to inform you of a change to your property insurance premium following a recent evaluation of coastal flood risks. As part of our commitment to maintaining accurate coverage, we periodically review geographic and environmental data for properties in coastal regions.

Evaluation Results:

Our latest risk assessment, which utilizes updated flood zone mapping and coastal surge modeling, indicates an increased risk profile for your property located at [Property Address]. Specifically, the evaluation identified the following factors:

- Updated FEMA flood zone designation.
- Proximity to mean high-water lines.
- Historical storm surge data for your immediate area.

Premium Adjustment:

Due to these heightened risk factors, your annual premium will be adjusted from \$[Old Premium] to \$[New Premium]. This change will take effect on [Effective Date].

Available Options:

To help manage your premium costs, you may wish to consider the following mitigation efforts which could qualify you for future credits:

- Installing FEMA-compliant flood vents.
- Elevating mechanical systems (HVAC, electrical panels) above base flood elevation.
- Increasing your policy deductible.

Please review your updated policy declarations page attached to this letter. If you have questions regarding this evaluation or would like to discuss your coverage options, please contact your agent at [Agent Phone Number] or visit our website at [Website URL].

Thank you for choosing [Company Name].

Sincerely,

[Name/Signature]
[Title]
[Company Name]