

[Date]

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

**Subject: Request for Policy Adjustment - Change in Household Status**

To Whom It May Concern,

I am writing to request a formal review and reduction of my auto insurance coverage for policy number [Your Policy Number], effective [Date].

My household status has recently changed as I am now an "empty nester." The following drivers should be removed from the policy as they have established their own residences and no longer operate the vehicles listed on this policy:

- [Name of Driver 1]
- [Name of Driver 2]

Additionally, because these drivers have moved out, the annual mileage for the following vehicles has significantly decreased:

- [Vehicle Year, Make, and Model 1]: Estimated new annual mileage: [Number]
- [Vehicle Year, Make, and Model 2]: Estimated new annual mileage: [Number]

Please update my account to reflect these changes and provide an updated premium quote. I would also like to inquire if there are any additional "mature driver" or "low-mileage" discounts available based on this change in circumstances.

Please send the confirmation of these changes and the adjusted billing statement to my address on file or via email at [Your Email Address].

Sincerely,

[Your Name]  
[Your Phone Number]