

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

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

Subject: Policy Modification Request - Policy Number: [Your Policy Number]

To Whom It May Concern,

I am writing to formally request a review and modification of my current insurance policies due to a change in my household status. As of [Date], I am officially an "empty nester," as my children have permanently moved out of the family home.

Please adjust my policies according to the following changes:

1. Auto Insurance:

Please remove [Child's Name] and [Child's Name] as listed drivers from my policy. Additionally, I would like to report a significant reduction in annual mileage for the following vehicle: [Vehicle Make/Model].

2. Homeowners Insurance:

Since the number of occupants has decreased, I would like to review my personal property coverage limits. I am also interested in any discounts available for households with fewer residents or updated security measures.

3. Umbrella/Liability Policy:

Please review my liability limits now that the number of drivers and residents in the household has decreased.

Please provide me with an updated quote reflecting these changes and any "empty nester" or low-mileage discounts for which I may now qualify. I would like these adjustments to be effective as of [Effective Date].

Thank you for your assistance. I look forward to receiving the updated policy documents and premium adjustment details.

Sincerely,

[Your Signature]

[Your Printed Name]