

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

[Date]

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

RE: Request for Premium Adjustment - Policy Number: [Your Policy Number]

To Whom It May Concern,

I am writing to request a review and reduction of my current insurance premium. My household status has recently changed, as I am now an "empty nester."

The following changes have occurred which I believe reduce the overall risk associated with my policy:

- **Reduced Drivers:** [Name of Child/Children] no longer resides at this address and has been removed from the primary driving list.
- **Reduced Mileage:** Without daily school commutes or activities for my children, the estimated annual mileage for my vehicles has decreased significantly.
- **Home Occupancy:** There are fewer occupants in my home, leading to less daily wear and tear and a lower risk of liability claims.

Please review my account for any "Empty Nester" discounts or rating adjustments for which I may now be eligible. I would appreciate an updated quote reflecting these changes.

I look forward to hearing from you regarding the new premium amount. Thank you for your assistance.

Sincerely,

[Your Signature]

[Your Printed Name]