[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Insurance Company Name]

[Insurance Company Address]

[City, State, Zip Code]

Dear [Insurance Company Representative's Name],

I hope this message finds you well. I am writing to inquire about the recent adjustments to my hazard insurance premium for policy number [Your Policy Number]. Upon reviewing my latest statement, I noticed an increase/decrease that I would like to understand better.

Could you please provide a detailed explanation of the factors that contributed to this adjustment? Additionally, if there are any changes in coverage or terms that influenced the premium, I would appreciate your clarification on those as well.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]