

# Letter of Justification for Insurance Rate Reconsideration

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Insurance Company Name]

[Company Address]

[City, State, Zip Code]

## Subject: Request for Reconsideration of Insurance Rate

Dear [Insurance Company Representative],

I hope this message finds you well. I am writing to formally request a reconsideration of my current insurance rates for my policy #[Policy Number] due to several factors that I believe warrant a review.

- 1. Claim History:** I have maintained a claim-free history for the past [number] years, demonstrating my commitment to safe practices that mitigate risk.
- 2. Changes in Circumstances:** Since my last renewal, I have implemented several safety measures, including [mention any security system, home renovations, etc.], which reduce potential risks associated with my policy.
- 3. Market Comparison:** I have researched current rates and found that similar policies from other providers offer more competitive pricing for a comparable level of coverage.

I kindly ask that you review my file and consider adjusting my premiums to better reflect my low-risk status and any recent changes. I appreciate your attention to this matter and any assistance you can provide. I look forward to your prompt response.

Thank you for your consideration.

Sincerely,

[Your Name]