

# Formal Complaint Regarding Insurance Rate Spike

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

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

Dear [Recipient's Name],

I am writing to formally express my concern regarding the recent spike in my insurance rates associated with my policy number [Your Policy Number]. I have always maintained a good standing with your company and have an excellent payment history.

On [Date of Rate Increase Notification], I received a notification stating that my rates would be increasing by [Percentage or Amount]. This increase seems unjustified as there have been no significant changes in my circumstances or claims history that would warrant such an escalation.

I kindly request a detailed explanation regarding the reasons behind this increase. In addition, I urge you to reconsider my rate based on my long-standing loyalty and risk profile.

Thank you for addressing this matter promptly. I look forward to your swift response.

Sincerely,  
[Your Signature (if sending a hard copy)]  
[Your Printed Name]