

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 Name],

I am writing to formally request clarification regarding the recent charges applied to my insurance policy (Policy Number: [Your Policy Number]). Upon reviewing my statements, I have noticed several discrepancies that appear to indicate overcharges.

Specifically, I would like to inquire about the following charges:

- [Describe Charge 1 and amount]
- [Describe Charge 2 and amount]
- [Describe Charge 3 and amount]

Could you please provide detailed information on how these charges were calculated and the justification for each? Additionally, if there was a mistake, I would appreciate guidance on how we can rectify this issue.

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

Sincerely,

[Your Name]