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

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

Subject: Formal Notice Regarding Insurance Overcharge

Dear [Insurance Company Representative's Name],

I am writing to formally address an issue regarding an overcharge on my insurance policy, [Policy Number], which I have noticed on my recent billing statement dated [Billing Date]. After reviewing the charges, I believe that I have been incorrectly billed in the amount of [overcharged amount].

According to the terms outlined in my policy agreement and previous statements, the correct amount due should be [correct amount]. I kindly request that you investigate this matter promptly and reconcile the account accordingly.

Attached are the relevant documents supporting my claim, including previous statements and my policy agreement for your reference.

Please respond to this notice by [response deadline], as I would like to resolve this issue swiftly. I appreciate your attention to this matter and look forward to your prompt response.

Thank you for your cooperation.

Sincerely,
[Your Name]