Instruction: This is a model letter. Adapt to fit your facts and circumstances.

Return address: Name Address Line 1 Address Line 2 City, State Zip Code

Date

Name Company Address Line City, State Zip Code

Re: Explanation of Insurance Rate Increase

Dear

Vehicle insurance rates are a reflection of many factors. Location, automobile, age, and driving record all play a large role for rate. In the last six months, you have received three speeding tickets, two tickets for not obeying a traffic device, and rear-ended one car. Taking all of this in consideration, your rate has increased according to your driving behavior.

If you have any questions, please do not hesitate to contact me.

Sincerely,

NAME