

# Insurance Claim Complaint Letter Sample (with Policy Reference Number)

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

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

**Subject:** Complaint Regarding Claim Settlement – Policy Reference Number: [Policy Number]

Dear Sir/Madam,

I am writing to formally lodge a complaint regarding the handling of my insurance claim with reference to policy number **[Policy Number]**. I filed a claim on [date of claim submission], relating to [briefly describe incident, e.g., the accidental damage to my vehicle on 05 March 2024], but I have yet to receive a satisfactory response or resolution.

The details of my claim are as follows:

**Claim Number:** [Claim Number]  
**Date of Incident:** [Date of Incident]  
**Description:** [Brief factual description of the incident and damages sustained]

Despite submitting all required documentation and responding promptly to further requests, I have encountered the following issues:

- Delays in communication regarding the status of my claim
- Lack of clear explanation for the prolonged processing time
- [Any other specific grievance, e.g., Unjust denial of my claim or Discrepancies in the settlement amount]

I kindly request a thorough review and resolution of my claim. Please provide me with a clear explanation for the delays and an updated timeline for the settlement process. I also request copies of all documentation related to my claim evaluation and would appreciate a written response within [number of days, e.g., 14 days] as stipulated by standard complaint procedures.

I trust that you will treat this matter with urgency and look forward to your prompt response. If required, I am prepared to escalate this complaint to the appropriate regulatory authority.

Thank you for your attention to this matter.

Yours sincerely,  
[Your Name]