Request an explanation of a premium increase

Subject: Request for an explanation of my premium

Hello,

I have received my renewal notice for [type of insurance], reference [file reference]. The stated premium is [amount] for the period from [date] to [date].

Could you explain the main factors behind the difference from the previous period? In particular, I would like to understand any changes to coverage, deductibles, amounts, fees or discounts that apply to my file.

Please specify comparable periods and amounts and send me your answer in writing, with the relevant documents.

This request is solely for an explanation. It is not a request for a change or cancellation.

Sincerely,
[Name]
[Date]
[Preferred reply method]