

Business Letters: Complaint & Bad News Letter

Letter #1

Erfan Ahmed
531 W 27th Ave
Vancouver, B.C., V5Z 2G3

November 27, 2019

The Insurance Corporation of British Columbia (ICBC)
Attention: Customer Service Department
151 W Esplanade
North Vancouver, B.C. V7M 3H9

Subject: Insurance Renewal Notice for BC Plate: EF1 2WD

Dear Manager,

I am writing to you in regard to a recent insurance renewal notice that I have received in the mail regarding my personal vehicle. I've been driving for the last 8 years with a claims-free record, but it seems as if the rules have changed and some of the discounts that I have previously gotten have gone away. As per the renewal notice, my insurance has gone up 20 per cent higher than what I was paying previously. My current premium has increased from \$2100 to \$2520, and that is a substantially large amount for someone like myself with a clean driving record.

Furthermore, the out of province insurance experience letter from Alberta that I had initially submitted in order to get my current vehicle insurance premium reduced has not yet been granted or reviewed. Therefore, I would like to request your assistance and possible solution for this issue, as I am currently not satisfied with my coverage, nor am I happy with ICBC at this time.

Thanks for your cooperation and I look forward to hearing from you soon.

Best regards,
Erfan Ahmed

Letter 2: Bad News letter

The Insurance Corporation of British Columbia (ICBC)
151 W Esplanade

North Vancouver, B.C., V7M 3H9

Erfan Ahmed
531 W 27th Ave
Vancouver, B.C., V5Z 2G3

RE: Insurance Renewal Notice for BC Plate: EF1 2WD

Dear Mr. Ahmed,

Thank you for reaching contacting the ICBC Customer Service Department regarding the recent insurance renewal notice that you received.

Our records indicate that the reason your most recent Out of Province Letter from Intact Insurance was rejected due to the letter stating insufficient coverage dates and any subsequent claims information. If you have not had any claims in the term of your coverage, the insurance provider must include this piece of information as our Risk Underwriting department requires it to process it. Please ensure that the Out of Province Insurance letter has the name of the provider, date of letter, and dates of coverage along with any associated claims information.

We understand that you may be wondering why your Out of Province letter was not processed. The way our Risk Underwriting works is when a letter is rejected, the Risk Underwriting department will automatically contact you with the information on your account. Additionally, the department had tried contacting you over the phone, but was unable to reach you. Once we have retried 3 more times, the account will remain unchanged until instructed to do so by the authorized holder. Please be advised that Out of Province letters must be submitted within 6 months of policy inception date. Our records indicate that you have surpassed this deadline as your coverage began on April 12, 2019, and the initial letter was submitted during the same time.

Accordingly, we will grant you a one-time exception in resubmitting your Out of Province letter to be considered for a discount towards your current insurance premium. Please note that you must submit your letter before December 13, 2019, and you may do so by replying to this email directly with an attachment, or by visiting your nearest auto plan brokers office which can be found on our website at <https://www.icbc.com>

Should you have any further questions or concerns, please do not hesitate to contact us by email at service@icbc.com or by calling our toll-free number at 1-800-663-3051.

Sincerely,
Brady
Manager, ICBC Customer Service