

Premium Dispute / Refund Letter

Finance & Accounting

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Drafts a professional letter disputing an incorrect insurance premium or charge — with a factual and contractual basis, remedy sought and escalation path (grievance → IRDAI Bima Bharosa / Ombudsman). Use it to challenge an unfair premium or double charge. To assess if the premium is fair first, use the Claims-History Loss-Ratio Analyzer.

Purpose of this tool & output

Draft a letter disputing an incorrect insurance premium or charge

How the output is used

Use it to draft a letter disputing an incorrect insurance premium or charge, with the facts and correction sought.

Who receives it

The letter is addressed to your insurer (and copied to your broker), to the policy-servicing or grievance cell named on the policy.

How to submit / file it

Send the dispute in writing to the insurer grievance channel with the policy, the premium calculation and supporting documents; escalate to the insurance ombudsman if unresolved.

Who should vet it

Your insurance broker or a professional, to confirm the premium error and the correct basis before you send the dispute.

Important cautions

Attach policy documents and claims data as evidence.

Companion documents

- Workers Comp Premium Audit
- Group Health Premium Benchmarker
- Insurance Coverage Adequacy Review
- Claims-History Loss-Ratio Analyzer
- Statutory Insurance Compliance Checker

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and

processes vary by state and change over time — confirm with your state authority.