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

**Date:** [Insert Date]

**To**  
The Manager  
[Health Insurance Company Name]  
[Company Address]  
[City, ZIP Code]

**Subject: Complaint Regarding Health Insurance Services**

Dear Sir/Madam,

I am writing to formally lodge a complaint regarding the unsatisfactory services I have received under my health insurance policy (Policy No: **[Insert Policy Number]**), which I hold with your company.

Despite fulfilling all requirements and submitting the necessary documents on **[Insert Date]**, my recent claim for medical reimbursement has been delayed without clear justification. I have contacted your customer service department several times, but the responses have been vague, unhelpful, and at times, unresponsive. This has caused me considerable inconvenience and financial strain during an already stressful medical situation.

I expect your company to honor its commitments as per the policy agreement and to process my claim promptly. I kindly request a thorough review of my case and an immediate update on the current status of my reimbursement. I also urge you to address the communication gaps and delays that policyholders like myself are experiencing.

If I do not receive a satisfactory response within [7–10] working days, I will be compelled to escalate this matter to the Insurance Ombudsman and other relevant consumer forums.

I hope for a swift and fair resolution to this issue.

Thank you for your attention.

Sincerely,  
**[Your Name]**