## We puzzling us and in the absence



We regret to note that you consider our insurance rates as too high without perhaps taking into account the benefits accruing to the insurer. We desire to remind you that this rate is a general one and is applicable to any new residential building. All big and reliable insurance companies charge this much and no more or less.

A couple of years ago the rates were low but taking into account the frequency of fires in buildings due to riots or some other factors these days the rates were increased by all of us uniformly. The fact that you have secured insurance at lower rates for another building is puzzling us and in the absence of any other detail, we can only assume that it must be a renewal rate based on the original insurance undertaken years ago. We hope you will appreciate our inability to reduce the rates and offer us an opportunity to serve you with the best of intentions. We assure you that cut in rates will render business as totally unremunerative to us. Thanking you, Yours faithfully,(Manager Name)