[Your Name] [Your Address] [City, State, Zip Code] [Email Address] [Phone Number] [Date] Customer Service XL [Company Name or Department] [Company Address] [City, State, Zip Code] Dear Sir/Madam, Subject: Formal Complaint Regarding [Issue] I am writing to formally express my dissatisfaction with [describe the specific issue] related to my account or experience with XL. [Provide a detailed description of the issue, including any relevant dates, times, and names of representatives you may have spoken to.] Despite my efforts to resolve this matter by [mention any previous communications or attempts to resolve the issue], I have not received a satisfactory response or resolution. I am requesting [clearly state what you would like as a resolution, e.g., a refund, a correction, compensation, etc.]. I believe this is a reasonable request considering the circumstances. Please find attached all relevant documentation to support my complaint. I look forward to your prompt response and a resolution to this matter within [time frame, e.g., 14 days]. Thank you for your attention to this issue. Sincerely,

[Your Name]