

[Your Name/Firm Name]
[Your Address]
[City, State, Zip Code]
[Date]

[Client Name]
[Client Address]
[City, State, Zip Code]

RE: Personal Asset Protection - Comprehensive Coverage Gap Analysis Report

Dear [Client Name],

Please find enclosed your Comprehensive Coverage Gap Analysis Report, which we have prepared following our recent review of your personal financial profile and existing insurance portfolio.

The primary objective of this analysis was to identify potential vulnerabilities where your current liability limits or policy structures may leave your personal assets exposed to legal claims, unforeseen losses, or catastrophic events. This report highlights specific areas where your protection may be insufficient relative to your net worth and risk profile.

Key areas addressed in the attached report include:

- Liability limit sufficiency across primary residences and vehicles.
- Evaluation of Umbrella/Excess Liability coverage.
- Identification of uninsured exposures (e.g., cyber liability, specialty assets).
- Alignment of policy ownership with estate planning structures.

We recommend reviewing the "Executive Summary" and "Action Items" sections of the report immediately. Addressing these gaps is a critical step in ensuring your long-term financial security and the preservation of your legacy.

We would like to schedule a brief call on [Date/Time] to discuss these findings in detail and assist you in implementing the recommended enhancements to your protection plan. Please let us know if this time is convenient for you.

Thank you for the continued trust you place in our firm.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title]

Enclosure: Comprehensive Coverage Gap Analysis Report