

[Date]

[Policyholder Name]

[Address]

[City, State, Zip Code]

Subject: Annual Policy Review and Recommended Coverage Upgrade

Dear [Policyholder Name],

Thank you for choosing [Insurance Company Name] for your auto insurance needs. We appreciate your continued trust in us.

As part of our commitment to your protection, we have completed the annual review of your policy, number [Policy Number]. Based on current market costs and your driving history, we would like to recommend an upgrade to your existing coverage.

Why we recommend an upgrade:

- Higher liability limits to better protect your personal assets.
- Enhanced roadside assistance and rental car reimbursement.
- New replacement cost coverage for qualifying vehicles.

Reviewing your policy annually ensures that your coverage keeps pace with your life changes. We have attached a summary of the proposed changes and the impact on your premium for your review.

Please contact your agent at [Phone Number] or reply to this email by [Date] to discuss these options or to finalize your renewal. If no changes are requested, your policy will renew under its current terms on [Renewal Date].

We look forward to serving you for another year.

Sincerely,

[Agent Name/Department]

[Insurance Company Name]

[Contact Information]