[Date]

[Policyholder Name]
[Address Line 1]
[City, State, Zip Code]

Re: Upcoming Premium Audit - Policy #[Policy Number]

Dear [Policyholder Name],

Your upcoming workers' compensation premium audit is approaching. To ensure a smooth process and help you avoid unexpected additional premiums, we recommend gathering your payroll records, subcontractor certificates, and tax filings in advance.

While an audit ensures you pay the correct amount for your past coverage, it is also a great time to evaluate your protection for the year ahead. Many of our clients have found that bundling their **General Liability** or **Commercial Umbrella** coverage during this period results in more accurate reporting and significant multi-policy discounts.

We can help you simplify your record-keeping by aligning your policy dates and streamlining your documentation requirements. If you are interested in seeing how these additional coverages can strengthen your business protection while potentially lowering your total costs, please let us know.

I will follow up with you next week to see if you have any questions regarding your audit preparation or if you would like a competitive quote for your other business lines.

Sincerely,

[Agent Name]
[Agency Name]
[Phone Number]
[Email Address]