

[Date]

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

Dear [Client Name],

Subject: Annual Commercial and Personal Life Insurance Review

As your insurance partner, we want to ensure that your coverage continues to align with your evolving business needs and personal goals. It is time for your annual review to assess your current protections.

Commercial Review:

Over the past year, your business may have experienced changes such as new equipment purchases, fluctuations in payroll, or changes in services offered. We will review your general liability, property, and workers' compensation policies to ensure there are no gaps in coverage.

Personal Life Insurance Review:

Your business success and your family's financial security are deeply connected. We would like to review your current life insurance strategy to ensure it accounts for buy-sell agreements, debt protection, or any recent life changes such as marriage, a new home, or growing family needs.

Please let us know which of the following times works best for a brief 15-minute phone call or meeting:

- [Option 1: Date/Time]
- [Option 2: Date/Time]
- [Option 3: Date/Time]

We value your business and look forward to helping you protect what you have built.

Sincerely,

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