[Date]

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

Re: Annual Policy Review - Employment Practices Liability Insurance (EPLI)

Dear [Client Contact Name],

As your insurance partner, we have completed the annual review of your current business insurance portfolio. We are writing today to provide a proposal for Employment Practices Liability Insurance (EPLI) for the upcoming policy term.

In today's regulatory environment, businesses face increasing risks related to the employer-employee relationship. This proposed coverage is designed to protect [Company Name] against claims alleging:

- Wrongful termination
- Discrimination (age, sex, race, disability, etc.)
- Sexual harassment
- Retaliation
- Wage and hour disputes

Proposal Summary:

- **Carrier:** [Carrier Name]
- **Limit of Liability:** $[Amount]
- **Retention/Deductible:** $[Amount]
- **Annual Premium:** $[Amount]

We have also included a summary of the value-added services provided by this carrier, which include access to HR legal hotlines and employee handbook templates to help mitigate your risk profile.

Please review the attached formal proposal. To ensure continuous coverage or to implement this new policy by your renewal date of [Date], we will need your signed authorization by [Date].

We look forward to discussing this proposal with you. Please contact me at [Phone Number] if you have any questions.

Sincerely,

[Agent Name]
[Agency Name]