[Your Name/Agency Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Date]

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

Subject: Six-Month Review of Your Insurance Coverage

Dear [Client Name],

I hope you are doing well. It has been six months since we last reviewed your insurance portfolio, and I would like to take this opportunity to ensure your current coverage still aligns with your needs.

Life changes can often impact your insurance requirements. We recommend reviewing your policy if you have experienced any of the following in the last six months:

- Purchase of a new vehicle or home improvements
- Changes in household members (marriage, birth, or new drivers)
- Changes in employment or commute distance
- Purchase of high-value items (jewelry, electronics, art)
- Start of a home-based business

I have taken the liberty of running a fresh set of quotes based on your current profile to see if any new discounts or better rates have become available in the market. I would like to schedule a brief 10-minute call to go over these figures with you and confirm that you are receiving the best possible value.

Please let me know a day and time that works best for you, or feel free to call me directly at [Your Phone Number].

Thank you for choosing [Your Agency Name]. We appreciate your business.

Sincerely,

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