

[Date]

[Policyholder Name]

[Business Name]

[Mailing Address]

[City, State, Zip]

Subject: Annual Insurance Review and Risk Gap Identification for [Policy Number]

Dear [Business Owner Name],

Your Business Owner Policy (BOP) is approaching its annual renewal date. To ensure your business remains properly protected, it is time to conduct our annual review to identify any potential gaps in your coverage.

As your business evolves, your insurance needs change. Please review the following questions to help us determine if adjustments are necessary:

- Have you increased or decreased your number of employees?
- Have you purchased new equipment or significantly increased your inventory?
- Have you expanded your services or entered into new lines of business?
- Have you moved locations or made physical improvements to your current property?
- Have you updated your digital security measures or experienced a cyber incident?
- Have your annual gross sales changed significantly?

Identifying these "risk gaps" now prevents unexpected financial loss in the event of a claim. Based on these updates, we may need to discuss additional protections such as Cyber Liability, Employment Practices Liability, or increased Umbrella limits.

I would like to schedule a 15-minute call on [Date] at [Time] to finalize your renewal. If this time does not work for you, please contact me at [Phone Number] or [Email Address] to reschedule.

Thank you for your continued business.

Sincerely,

[Agent Name]

[Agency Name]

[Phone Number]