

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Annual General Liability Policy Assessment and Coverage Gap Analysis

Dear [Client Name],

As part of our commitment to your business's financial security, we have completed the annual assessment of your General Liability insurance policy (Policy #[Policy Number]).

The purpose of this review is to ensure your current limits align with your evolving business operations and to identify potential exposure areas that may not be fully addressed under your existing coverage.

Current Policy Overview:

- **Carrier:** [Insurance Carrier Name]
- **Policy Term:** [Start Date] to [End Date]
- **General Aggregate Limit:** \$[Amount]
- **Each Occurrence Limit:** \$[Amount]

Identified Coverage Gaps and Recommendations:

Based on our analysis of your recent business activities, we have identified the following areas where coverage may be insufficient:

1. **[Gap Name, e.g., Increased Revenue/Scale]:** [Brief description of the risk].
Recommendation: Increase occurrence limits to \$[Amount].
2. **[Gap Name, e.g., Cyber Liability]:** Your current policy excludes data breach incidents.
Recommendation: Add a Cyber Liability endorsement.
3. **[Gap Name, e.g., Contractual Requirements]:** Recent contracts may require higher limits than currently held. *Recommendation: Consider an Umbrella/Excess Liability policy.*

Next Steps:

We recommend a brief meeting to discuss these findings and adjust your coverage to prevent financial loss in the event of a claim. Please let us know your availability during the week of [Date] for a phone call or meeting.

Sincerely,

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