URGENT: TIME SENSITIVE MATERIAL

[Date]

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

Subject: Mandatory First Annual Review of Policy #[Policy Number]

Dear [Client Name],

Our records indicate that your [Type of Policy, e.g., Life Insurance/Homeowners] policy is approaching its first anniversary. To ensure that your coverage levels remain adequate and that you are receiving all eligible discounts, a formal review is required by [Deadline Date].

Significant life changes over the past year-such as marriage, home renovations, or changes in employment-can impact your insurance needs. This review is designed to identify any gaps in your protection before your upcoming renewal.

Please take one of the following actions immediately:

- Call our office at [Phone Number] to schedule a 15-minute review.
- Visit [Website URL] to complete your review online.
- Reply to this letter with your preferred contact time.

Failure to complete this review may result in missed opportunities for premium savings or insufficient coverage in the event of a claim.

Thank you for choosing [Company Name]. We look forward to speaking with you soon.

Sincerely,

[Agent Name]
[Title]
[Company Name]
[Phone Number]