[Date]

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

Subject: Maximizing Your Coverage: First Annual Insurance Review

Dear [Client Name],

Thank you for choosing [Agency Name] for your insurance needs over the past year. It has been a pleasure serving you.

As we reach the anniversary of your policy, it is time for your First Annual Coverage Review. Life changes quickly, and we want to ensure your protection still matches your current lifestyle. This review is designed to identify any gaps in your coverage and explore potential new discounts.

Please let us know if you have experienced any of the following in the last 12 months:

- Home renovations or major purchases
- Changes in marital status or household members
- Purchasing a new vehicle
- Starting a home-based business
- Changes in your daily commute or annual mileage

We would like to schedule a brief 15-minute phone call or in-person meeting to go over your portfolio. Please contact us at [Phone Number] or reply to this email to pick a time that works best for you.

Our goal is to ensure you have the maximum protection at the most competitive rate. We look forward to speaking with you soon.

Sincerely,

[Agent Name]
[Agency Name]
[Phone Number]
[Website]