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

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

Subject: Your First Annual Policy Review and Life Event Update

Dear [Client Name],

It has been one year since we established your [Policy Type, e.g., Home/Auto/Life] insurance policy. I am writing to thank you for your continued trust and to schedule your first annual policy review.

The purpose of this review is to ensure your coverage still aligns with your needs. Life changes quickly, and certain events can impact your insurance requirements or even qualify you for new discounts. Please let me know if you have experienced any of the following in the past year:

- Marriage, divorce, or a change in household members
- The birth or adoption of a child
- Purchasing a new home or completing major home renovations
- Starting a new business or working from home
- Purchasing new jewelry, electronics, or high-value items
- Changes in your commute or vehicle usage

I would like to schedule a brief 15-minute phone call or meeting to go over your current limits and updates. Please let me know which of the following times works best for you:

[Insert Option 1: Day/Time]
[Insert Option 2: Day/Time]

Alternatively, you can call my office directly at [Phone Number] at your convenience. I look forward to connecting with you soon.

Best regards,

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