[Date]

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

Subject: Your First Annual Insurance Coverage Review - Policy #[Policy Number]

Dear [Client Name],

Thank you for choosing [Agency/Company Name] for your insurance needs over the past year. As we approach the anniversary of your policy, we would like to conduct a comprehensive annual review to ensure your current coverage still aligns with your lifestyle and financial goals.

Life changes quickly, and updates to your personal or professional life can impact your insurance requirements. During this review, we will evaluate the following:

- **Policy Performance:** Reviewing your premiums, deductibles, and any claims made over the last 12 months.
- **Life Changes:** Discussing updates such as marriage, new additions to the family, home renovations, or new high-value purchases.
- **Coverage Gaps:** Identifying areas where you may be underinsured or where new discounts may now apply to you.
- **Rate Optimization:** Ensuring you are receiving the most competitive rates and available loyalty credits.

We would like to schedule a brief 15-minute phone call or in-person meeting at your earliest convenience. Please let us know which of the following times works best for you:

- [Option 1: Day/Time]
- [Option 2: Day/Time]
- [Option 3: Day/Time]

If you prefer to complete this review via email, please reply to this message and we can send over a brief questionnaire.

We value your business and look forward to protecting your future for many years to come.

Sincerely,

[Your Name]
[Your Title]
[Agency Name]
[Phone Number]
[Email Address]