[Date]

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

Dear [Client Name],

Thank you for choosing [Agency Name] for your insurance needs over the past year. We appreciate your business and the trust you have placed in us.

As you approach your first renewal anniversary, we would like to conduct a brief annual review of your personal insurance portfolio. Life changes quickly, and we want to ensure your coverage still matches your current lifestyle and protects what matters most to you.

We would like to discuss:

- Any major purchases or home renovations completed this year.
- Changes in household members or new drivers.
- Potential new discounts for which you may now be eligible.
- Updates to your liability limits or deductible preferences.

Please contact our office at [Phone Number] or reply to this email to schedule a 10-minute review. If we do not hear from you, we will follow up via phone next week.

We look forward to protecting you for many years to come.

Sincerely,

[Agent Name]
[Agency Name]
[Website/Email]