[Date]

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

Subject: First Annual Insurance Policy Review - [Account/Policy Number]

Dear [Client Name],

It has been one year since we began managing your commercial insurance program. We appreciate the trust you have placed in [Agency Name] to protect your business.

As your first policy renewal approaches, it is important that we conduct an annual review. Our goal is to ensure that your coverage still aligns with your business operations and that there are no gaps in protection due to changes over the past twelve months.

Please let us know if you have experienced any of the following:

- Changes in business operations or services offered.
- Changes in ownership or legal structure.
- Purchase of new equipment, property, or vehicles.
- Significant increases or decreases in annual revenue or payroll.
- New lease agreements or physical location changes.

I would like to schedule a brief call or meeting to discuss your current policies and any necessary adjustments. Please let me know your availability for the week of [Date].

Thank you for your continued business. We look forward to supporting your company's growth in the coming year.

Sincerely,

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