

[Date]

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

Dear [Client Name],

Enclosed please find the renewal documents for your insurance portfolio for the upcoming period of [Start Date] to [End Date].

As part of our annual review, we have evaluated your current holdings to ensure your coverage limits remain aligned with the valuation of your assets, including your real estate, private collections, and liability requirements. We have implemented the following updates to your program:

- [Update 1: e.g., Adjusted replacement cost for primary residence]
- [Update 2: e.g., Updated scheduled jewelry appraisal values]
- [Update 3: e.g., Increased excess liability/umbrella limits]

Your dedicated service team has reviewed the market to ensure you continue to receive the most comprehensive protection and preferred terms available. Please review the enclosed "Summary of Coverages" for a snapshot of your protection suite.

No immediate action is required if the information is correct; however, please notify us if you have acquired new assets or made significant lifestyle changes that may require additional coverage considerations.

We value your continued trust in our firm. Should you wish to schedule a brief call to discuss these renewals in detail, please contact my office directly.

Sincerely,

[Signature]
[Your Name]
[Your Title]
[Company Name]