[Date]

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

Subject: Celebrating Your Policy Renewal and a Special Offer

Dear [Client Name],

We are thrilled to celebrate your recent policy renewal with [Company Name]. Thank you for your continued trust and for allowing us to protect what matters most to you for another year.

To show our appreciation for your loyalty, we would like to invite you to participate in our Referral Incentive Program. We believe that great clients like you know great people, and we would love to help your friends, family, or colleagues enjoy the same peace of mind that you do.

How it works:

- Refer a friend or family member to us for a quote.
- Once they complete their consultation, we will send you a [Incentive, e.g., $25 Gift Card/Account Credit].
- There is no limit to the number of rewards you can earn!

You can refer someone by simply sharing my contact information below or by replying to this email with their name and phone number.

Thank you again for being a valued member of the [Company Name] family. We look forward to serving you throughout the coming year.

Best regards,

[Your Name]
[Your Title]
[Company Name]
[Phone Number]
[Website]