[Date]

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

Dear [Client Name],

First, I would like to thank you for choosing to renew your policy with [Company Name] for another year. We truly value your continued trust and loyalty.

I also want to express my sincere gratitude for your recent referral of [Referred Person's Name]. Word-of-mouth recommendations are the highest compliment we can receive, and we are honored that you shared your positive experience with others.

As a small token of our appreciation, we have [Mention Reward, e.g., applied a credit to your account / sent a gift card].

Our team remains committed to providing you with the best coverage and service. If you have any questions regarding your renewed policy or if there is anything else we can assist you with, please do not hesitate to contact us.

Sincerely,

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