

Subject: Loss Run Analysis and Renewal Terms for [Company Name] - Policy #[Policy Number]

Dear [Client Name],

In preparation for your upcoming Commercial Auto Fleet renewal on [Renewal Date], we have completed a comprehensive analysis of your loss runs for the period of [Start Date] to [End Date].

Executive Summary of Loss History:

- Total Number of Claims: [Number]
- Total Incurred Losses: \$[Amount]
- Paid Claims: \$[Amount]
- Outstanding Reserves: \$[Amount]
- Loss Ratio: [Percentage]%

Key Findings:

[Insert brief description of trends, such as frequency of glass claims, severity of liability claims, or driver safety patterns.]

Impact on Renewal:

Based on this data, your renewal premium has been adjusted to [Premium Amount]. To help mitigate future costs, we recommend the following actions:

- [Recommendation 1, e.g., Implement telematics]
- [Recommendation 2, e.g., Update driver safety handbook]
- [Recommendation 3, e.g., Conduct post-accident reviews]

Please review the attached detailed loss report. We would like to schedule a brief call on [Date/Time] to discuss these figures and finalize your coverage for the next term.

Sincerely,

[Your Name]
[Your Title]
[Agency Name]