

[Date]

[Client Name]

[Client Address]

[City, State, Zip]

Subject: Important: Action Required to Keep Your Defensive Driving Discount

Dear [Client Name],

I hope you are doing well. I am writing to remind you that your current Defensive Driving Course credit is set to expire on [Expiration Date].

As a reminder, completing this course every three years allows you to maintain a significant discount on your auto insurance premiums. Because you are over the age of [Age], you are eligible for the senior rate discount, which helps keep your coverage affordable.

To ensure your discount continues without interruption, please follow these steps:

- **Complete the Course:** You can take the course online or in person through an approved provider such as AARP or AAA.
- **Send the Certificate:** Once you finish, please email, mail, or drop off a copy of your completion certificate to our office.
- **Deadline:** Please provide the certificate by [Due Date] to avoid any increase in your next premium.

If you need assistance finding a local class or an online link, please call me at [Phone Number] or reply to this email. I am happy to help you find the easiest option.

Thank you for being a valued client. We look forward to helping you keep your rates low.

Sincerely,

[Agent Name]

[Agency Name]

[Phone Number]

[Email Address]