



Insurance Policy Documentation Checklist

Policy Application Review

Verify completeness and accuracy of the initial application.

Applicant Name

Write something...

Description of Business Operations (if applicable)

Write something...

Total Annual Revenue


Enter a number...

Application Source (e.g., Agent, Broker, Online)

- ☐ Agent
- ☐ Broker
- ☐ Online
- ☐ Direct

Application Submission Date

Supporting Financial Statements (if applicable)

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Supporting Documentation

Confirm receipt and validity of all required supporting documents (e.g., appraisals, loss history).

Appraisal Report

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Loss History Report

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Prior Loss Ratio

Inspection Report Received?

☐ Yes

☐ No

☐ Pending

Inspection Report Date

Enter date...

Inspection Findings Summary

Write something...

Existing Coverage Details (if applicable)

- ☐ Property
- ☐ Liability
- ☐ Workers' Compensation
- ☐ Commercial Auto

Underwriting File Review

Ensure all underwriting decisions and rationale are documented.

Underwriting File Creation Date

Enter date...

Summary of Risk Assessment

Write something...

Risk Score

Enter a number...

Underwriting Approval Status

- ☐ Approved
- ☐ Rejected
- ☐ Conditional Approval

Reason for Approval/Rejection/Condition

Write something...

Supporting Documents (e.g., inspection reports)

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Policy Issuance

Verify policy details match underwriting guidelines and application information.

Policy Number

Enter a number...

Effective Date

Enter date...

Expiration Date

Enter date...

Policy Type

- ☐ Homeowners
- ☐ Auto
- ☐ Commercial Property
- ☐ Liability

Policy Status

- ☐ Issued
- ☐ Active
- ☐ Cancelled

Premium Amount

Enter a number...

Agent/Broker Name

Write something...

Declarations Page Accuracy

Confirm accuracy of coverage limits, premiums, and effective dates on the declarations page.

Policy Number

Enter a number...

Premium Amount

Enter a number...

Coverage Limit (Liability)

Enter a number...

Deductible Amount

Enter a number...

Effective Date

Enter date...

Expiration Date

Enter date...

Insured Name Matches Application?

☐ Yes

☐ No

Address Matches Application?

- ☐ Yes
- ☐ No

Policy Forms & Endorsements

Ensure all appropriate policy forms and endorsements are included and accurately applied.

Primary Policy Form (e.g., Homeowners, Commercial General Liability)

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Applicable Endorsements (Select all that apply)

- ☐ Additional Insured
- ☐ Increased Limits
- ☐ Exclusion of Specific Perils
- ☐ Business Interruption
- ☐ Blanket Coverage

Endorsement Description (if custom or requires clarification)

Write something...

Form Version

- ☐ Version 1.0
- ☐ Version 1.1
- ☐ Version 2.0

Endorsement Effective Date

Enter date...

Legal & Regulatory Compliance

Verify compliance with all relevant insurance laws and regulations.

Applicable State Regulations

- ☐ State A
- ☐ State B
- ☐ Federal Regulations
- ☐ Other - Specify

Last Regulatory Compliance Training Date

Enter date...

Summary of Regulatory Changes Implemented

Write something...

Privacy Compliance (e.g., GDPR, CCPA)

- ☐ Compliant
- ☐ Needs Review
- ☐ Non-Compliant

Supporting Documentation - Compliance Audit Report

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Policy Number Affected by Recent Regulatory Change

Enter a number...

Record Keeping & Storage

Confirm proper storage and retention of all policy documentation according to legal and company requirements.

Number of Physical Files Created

Enter a number...

Date of Last File Storage Review

Enter date...

Storage Medium Used (Physical/Digital)

☐ Physical

☐ Digital

Description of Digital Storage System (if applicable)

Write something...

Retention Schedule Compliance

- ☐ Compliant
- ☐ Non-Compliant
- ☐ Review Needed

Copy of Retention Schedule (Optional)

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Policy Delivery & Acknowledgment

Verify the policy and key documents were delivered to the insured and acknowledged.

Date of Policy Delivery

Enter date...

Delivery Method

- ☐ Email
- ☐ Mail
- ☐ In-Person
- ☐ Secure Portal

Delivery Confirmation Notes (e.g., recipient name, tracking number)

Write something...

Recipient Signature (if applicable)

Acknowledgement Status

- ☐ Acknowledged
- ☐ Not Acknowledged
- ☐ Pending Acknowledgement

Date of Acknowledgement (if acknowledged)

Enter date...