

# Insurance Record Retention Checklist

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## Policy Records

Checklist items related to retention of original policy documents, applications, and endorsements.

### Policy Issuance Date

Enter date...

### Policy Number

Write something...



## Summary of Coverage Terms

Write something...

## Original Application Form

 Upload File

## Policy Type

- Life
- Auto
- Homeowners
- Commercial

## Coverage Amount

Enter a number...

## Last Endorsement Date

Enter date...

# Claims Records

Checklist items covering retention of claim files, correspondence, investigation reports, and payment records.

## Date of Loss Incident

## Description of Loss Incident (Insured's Statement)

## Photos/Videos of Damage

 Upload File

## Estimated Loss Amount (Initial)

### Investigator's Notes and Findings

Write something...

### Claim Status

- Open
- Under Review
- Approved
- Denied
- Closed

### Date of First Payment (if applicable)

Enter date...

### Total Payment Amount (if applicable)

Enter a number...

## Underwriting Records

Checklist items concerning retention of underwriting guidelines, risk assessments, and pricing data.

### Underwriting Guideline Last Updated

Enter date...

### Risk Score Threshold for Review

Enter a number...

### Underwriting Authority Level

Level 1

Level 2

Level 3

### Summary of Key Risk Factors Considered

Write something...

### Supporting Documentation (e.g., Property Inspection Report)

 Upload File

### Premium Adjustment Factor (if applicable)

Enter a number...

### Coverage Exclusions Applied

None

Flood

Earthquake

Windstorm

# Financial Records

Checklist items relating to premium collection records, investment documentation, and audit trails.

## Total Premium Collected (Year 1)

## Total Claims Paid (Year 1)

## Date of Last Financial Audit

## Investment Income (Year 1)

## Attach Year-End Financial Statements

 Upload File

### Audit Type Performed

- Internal Audit
- External Audit
- Regulatory Audit

### Net Operating Income (Year 1)

Enter a number...

## Legal & Regulatory Compliance

Checklist items ensuring compliance with legal and regulatory requirements for record retention periods.

### Applicable State Regulations

- State A
- State B
- State C
- Federal Regulations

### Last Regulatory Compliance Review Date

Enter date...

### Number of States Covered

Enter a number...

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

- GDPR Compliant
- CCPA Compliant
- Other
- Not Applicable

### Summary of Relevant Regulatory Changes Implemented

Write something...

### Upload copy of most recent regulatory audit report

 Upload File

### NAIC Model Law Adherence

- Fully Compliant
- Partially Compliant
- Not Compliant

# Digital Records Management

Checklist items specific to the management and security of digitally stored insurance records.

## Document Storage System Used?

- Cloud-Based
- On-Premise
- Hybrid

## Average Document Upload Time (seconds)

## Last Data Backup Date

## Access Control Levels Defined?

- Yes
- No

### Encryption Methods Used?

- AES
- RSA
- TLS

### Description of Data Loss Prevention (DLP) measures

Write something...

### System Vulnerability Scanning Performed?

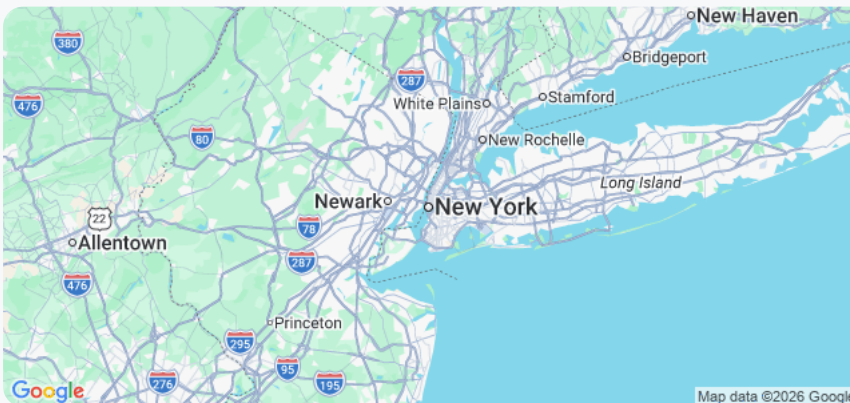
- Yes
- No

## Physical Records Storage

Checklist items related to the physical storage conditions and security of paper records.

### Storage Facility Address

 [Set My Current Location](#)



### Temperature (Degrees Celsius)

Enter a number...

### Humidity Level (%)

Enter a number...

### Security System Type

- Basic Lock
- Monitored Alarm
- Biometric Access

### Last Physical Inspection Date

Enter date...

### Notes on Condition of Storage Environment

Write something...

### Fire Suppression System

- None
- Sprinkler System
- Fire Extinguishers

## Data Disposal Procedures

Checklist items ensuring secure and compliant disposal of records at the end of their retention period.

### Disposal Method Selected

- Shredding
- Secure Deletion (Digital)
- Incineration
- Recycling

### Date of Disposal

Enter date...

### Number of Records Disposed

Enter a number...

### Detailed Description of Disposal Process

Write something...

### Proof of Secure Disposal (e.g., Certificate of Destruction)

 Upload File

### Method Used for Digital Data Wiping

- Overwrite Method
- Degaussing
- Physical Destruction

## Audit Trail & Documentation

Checklist items ensuring proper documentation of record retention and disposal processes.

### Record Retention Policy Last Reviewed Date

Enter date...

### Summary of Changes Made to Record Retention Policy (if applicable)

Write something...

### Number of Records Subject to Retention Schedule Review

Enter a number...

### Record Retention Schedule Review Method

- Manual Review
- Automated System
- Combination

### Time of Scheduled Record Destruction

Enter time...

### Description of Data Disposal Method Used

Write something...

### Authorized Personnel Signature (Record Destruction)

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# Training & Awareness

Checklist items relating to employee training on record retention policies and procedures.

## Employee Role Responsible for Record Retention?

- Compliance Officer
- Records Manager
- Department Head
- IT Department

## Last Training Session Date

Enter date...

## Number of Employees Trained

Enter a number...

## Training Session Summary / Key Takeaways

Write something...

### Training Method Used?

- Online Module
- In-Person Session
- Webinar

### Upload Training Materials (e.g., Presentation, Handouts)

 Upload File