



Insurance Record Retention Checklist

Policy Records

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

Policy Issuance Date

Policy Number

Summary of Coverage Terms

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

Enter date...

Description of Loss Incident (Insured's Statement)

Write something...

Photos/Videos of Damage

 Upload File

Estimated Loss Amount (Initial)

Enter a number...

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)

Enter a number...

Last Data Backup Date

Enter 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

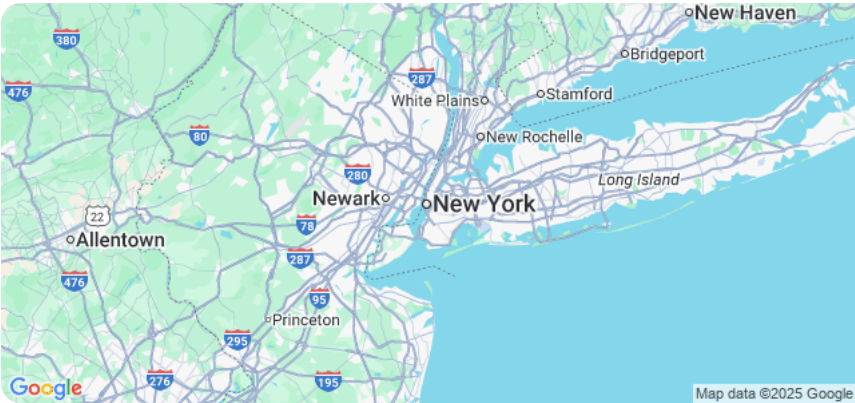
☐ No

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

Description of Data Disposal Method Used

Write something...

Authorized Personnel Signature (Record Destruction)

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