



Insurance Regulatory Compliance Checklist

Licensing & Appointments

Verification of agent/broker licenses and appointments, ensuring compliance with jurisdictional requirements.

Agent/Broker License Number

License Expiration Date

License Status

- ☐ Active
- ☐ Inactive
- ☐ Pending
- ☐ Suspended
- ☐ Revoked

Agency Appointment Status

- ☐ Active
- ☐ Pending
- ☐ Inactive

Appointment Start Date

Enter date...

Appointment Expiration Date

Enter date...

Notes/Comments Regarding Licensing & Appointments

Write something...

Policy Form Filing

Confirmation of proper filing and approval of policy forms with relevant regulatory bodies.

Original Filing Date

Enter date...

Regulatory Body

- ☐ State Department of Insurance
- ☐ NAIC
- ☐ Federal Agency

Form ID Number

Enter a number...

Filing Status

- ☐ Approved
- ☐ Pending
- ☐ Rejected
- ☐ Withdrawn

Notes/Comments from Regulatory Body

Write something...

Approval Date

Enter date...

Advertising & Marketing

Review of marketing materials for accuracy, clarity, and compliance with advertising regulations.


Review of Marketing Materials for Accuracy

Write something...

Compliance with State Advertising Regulations?

- ☐ Yes
- ☐ No
- ☐ N/A

Upload Examples of Marketing Materials

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Is Disclaimers Clearly Displayed?

- ☐ Yes
- ☐ No
- ☐ N/A

Summary of Potential Advertising Violations Discovered

Write something...

Data Privacy & Security

Assessment of data handling practices regarding consumer information, aligning with privacy laws (e.g., GDPR, CCPA).

Compliance Framework Used (e.g., NIST, ISO 27001)

- ☐ NIST Cybersecurity Framework
- ☐ ISO 27001
- ☐ Other (Specify in Long Text)

Description of Data Encryption Methods Used

Write something...

Number of Data Breach Incident Response Drills Conducted Annually

Enter a number...

Types of Personal Data Processed (Select all that apply)

- ☐ Name
- ☐ Address
- ☐ Financial Information
- ☐ Health Information
- ☐ Other (Specify in Long Text)

Date of Last Privacy Impact Assessment (PIA)

Enter date...

Summary of Data Subject Access Request (DSAR) Handling Procedures

Write something...

Data Retention Policy Adherence

- ☐ Fully Compliant
- ☐ Partially Compliant
- ☐ Not Compliant

Financial Reporting

Validation of financial reporting procedures and adherence to reporting deadlines.

Reporting Period End Date

Enter date...

Total Premium Revenue

Enter a number...

Total Claims Paid

Enter a number...

Net Income/Loss

Enter a number...

Audited Financial Statements

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Reporting Standard Used (e.g., GAAP, IFRS)

- ☐ GAAP
- ☐ IFRS
- ☐ Other (Specify)

Summary of Significant Accounting Policies

Write something...

Claims Handling Practices

Examination of claims handling processes for fairness, timeliness, and regulatory compliance.

Claim Received Date

Enter date...

Initial Claim Description & Circumstances

Write something...

Claim Severity Level

- ☐ Low
- ☐ Medium
- ☐ High

Estimated Claim Amount

Enter a number...

Applicable Coverage Types

- ☐ Property Damage
- ☐ Liability
- ☐ Medical Expenses
- ☐ Business Interruption

Date of Initial Contact with Claimant

Enter date...

Summary of Investigation Findings

Write something...

Claim Status

- ☐ Open
- ☐ Pending Review
- ☐ Paid
- ☐ Denied

Anti-Money Laundering (AML)

Verification of AML program effectiveness and adherence to related regulations.

Risk Assessment Category (Low, Medium, High)

- ☐ Low
- ☐ Medium
- ☐ High

Number of Suspicious Activity Reports (SARs) Filed in Last Year

Enter a number...

Date of Last AML Program Review

Enter date...

AML Training Modules Completed (Select All That Apply)

- ☐ Customer Identification Program (CIP)
- ☐ Transaction Monitoring
- ☐ Suspicious Activity Reporting

Summary of Key Findings from Last AML Audit

Write something...

Independent Testing of AML Program Performed?

- ☐ Yes
- ☐ No

Upload Proof of AML Program Certification

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Consumer Disclosure Requirements

Confirmation that all required disclosures are provided to consumers in a clear and understandable format.

Policy Summary Disclosure Provided?

- ☐ Yes
- ☐ No
- ☐ Not Applicable

Summary of Key Policy Terms (e.g., Coverage Limits, Deductibles)

Write something...

Cancellation Policy Disclosed?

- ☐ Yes
- ☐ No
- ☐ Not Applicable

Date of Disclosure to Consumer

Enter date...

Explanation of any Complex Policy Clauses

Write something...

Rate Explanation Provided?

- ☐ Yes
- ☐ No
- ☐ Not Applicable

Record Keeping & Documentation

Assessment of record retention policies and procedures to ensure compliance with legal and regulatory requirements.

Record Retention Schedule Last Updated

Number of Physical Files Retained

Location of Physical Records (if applicable)

Summary of Record Retention Policy

Record Storage Method

- ☐ Physical
- ☐ Digital
- ☐ Hybrid

Copy of Record Retention Schedule (if available)

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Continuing Education

Verification of completion of required continuing education courses for agents and brokers.

Agent/Broker License Number

CE Course Completion Date


CE Course Provider

- ☐ Provider A
- ☐ Provider B
- ☐ Provider C

CE Course Topic Area

- ☐ Ethics
- ☐ Legal Updates
- ☐ Product Knowledge

Proof of Completion Certificate

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CE Credits Earned

