



Insurance Underwriting Process Checklist

 Show only Checklist

Display Style Default 

Application Review & Verification

Ensuring accuracy and completeness of applicant information and supporting documentation.

Applicant Full Name

Write something...

Date of Birth (YYYY)

Enter a number...



Description of Business Operations (if applicable)

Write something...

Proof of Identity (e.g., Driver's License, Passport)

 Upload File

Property Type (if applicable)

- ☐ Residential
- ☐ Commercial
- ☐ Agricultural

Application Submission Date

Enter date...

Risk Assessment & Analysis

Evaluating the applicant's risk profile based on various factors.

Applicant's Age

Enter a number...

Property Value (if applicable)

Enter a number...

Industry/Occupation

- ☐ Construction
- ☐ Healthcare
- ☐ Manufacturing
- ☐ Retail
- ☐ Technology
- ☐ Other

Relevant Risk Factors

- ☐ Prior Claims History
- ☐ Geographic Location (flood zone, earthquake zone)
- ☐ Business Interruption Risk
- ☐ Cybersecurity Risk
- ☐ Environmental Hazards

Detailed Risk Narrative

Write something...

Risk Classification

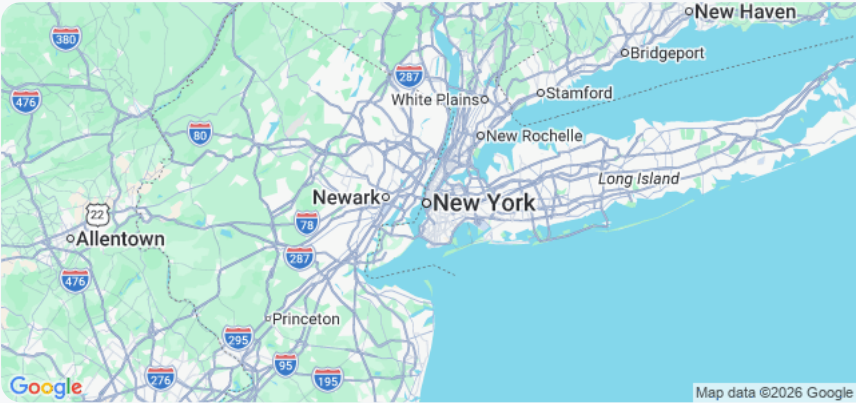
- ☐ Low
- ☐ Medium
- ☐ High

Property Inspection (if applicable)

Documenting findings and ensuring compliance with underwriting guidelines.

Property Address Verification

Set My Current Location

A Google Map showing the New York City metropolitan area. Key locations labeled include New Haven, Bridgeport, Stamford, White Plains, New Rochelle, Newark, New York, Allentown, Princeton, and Long Island. Major highways like I-95, I-80, I-287, I-78, I-295, I-35, I-195, I-276, I-476, and I-380 are visible. The map data is attributed to ©2026 Google.

Square Footage

Enter a number...

Construction Type

☐ Frame

☐ Masonry

☐ Steel

☐ Concrete

Year Built

Enter a number...

Observed Conditions (e.g., roof condition, signs of water damage)

Write something...

Photos of Property (exterior/interior)

 Upload File

Compliance with Local Codes?

- ☐ Yes
- ☐ No
- ☐ Not Applicable

Inspection Date

Enter date...

Financial Analysis (if applicable)

Reviewing financial statements and assessing risk based on financial health.

Revenue (Annual)

Enter a number...

Net Profit (Annual)

Enter a number...

Debt-to-Equity Ratio

Enter a number...

Last Financial Statement Date

Enter date...

Credit Rating (if applicable)

- ☐ AAA
- ☐ AA
- ☐ A
- ☐ BBB
- ☐ BB
- ☐ B
- ☐ CCC
- ☐ CC
- ☐ C
- ☐ D
- ☐ Not Rated

Financial Statements (PDF/Excel)

 Upload File

Notes/Comments on Financial Analysis

Write something...

Coverage Determination

Determining appropriate coverage limits and terms based on risk assessment.

Coverage Type

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

Proposed Coverage Limit

Enter a number...

Deductible Option

- ☐ None
- ☐ \$1,000
- ☐ \$2,500
- ☐ \$5,000

Rationale for Coverage Determination

Write something...

Exclusions Considered?

- ☐ Yes
- ☐ No

Details of any considered exclusions

Write something...

Pricing & Premium Calculation

Calculating the premium based on coverage, risk factors, and market conditions.

Base Premium Rate

Enter a number...

Risk Factor Adjustment (%)

Coverage Limit

Deductible Amount

Discount Applied (if any)

- ☐ None
- ☐ Early Payment
- ☐ Bundle Discount
- ☐ Other

Discount Amount

Tax Rate (%)

Total Premium

Underwriting File Documentation

Ensuring all relevant information is accurately and completely documented in the underwriting file.

Summary of Risk Assessment Findings

Write something...

Application Form

 Upload File

Supporting Documentation (e.g., Inspection Reports)

 Upload File

Risk Score

Enter a number...

Underwriting Decision

- ☐ Approve
- ☐ Approve with Conditions
- ☐ Reject

Date of Underwriting Decision

Enter date...

Underwriter Signature

Notes/Comments

Write something...

Compliance and Legal Review

Verifying compliance with relevant regulations and legal requirements.

Reviewed for E&O Insurance Requirements?

☐ Yes

☐ No

☐ N/A

Compliance with State Regulations?

- ☐ Yes
- ☐ No
- ☐ Review Required

Date of Legal Review

Enter date...

Summary of Legal Review Findings

Write something...

Legal Review Documentation (if applicable)

 Upload File

Privacy Policy Compliance Verified?

- ☐ Yes
- ☐ No

Policy Issuance & Approval

Final review and approval before policy issuance.

Policy Approval Status

- ☐ Approved
- ☐ Rejected
- ☐ Pending Review

Policy Number

Enter a number...

Issue Date

Enter date...

Underwriter Signature

Approval Comments (if applicable)

Write something...

Policy Type

- ☐ Homeowners
- ☐ Auto
- ☐ Commercial

Record Keeping & Archiving

Ensuring proper storage and archiving of underwriting files.

Date of Record Creation

Enter date...

Summary of Archiving Process

Write something...

File Identifier/Reference Number

Enter a number...

Storage Medium (Physical/Digital)

☐ Physical

☐ Digital

Location Details (if physical)

Write something...

Proof of Archival (e.g., screenshot of digital archive)

 Upload File

Date of Last Access/Review

Enter date...