CHECKLIST

The Underwriting File Checklist

What this is	What a complete insurance submission contains — application data, exposure schedules, the policies a carrier will ask for, training evidence, and the loss-mitigation narrative that explains what changed after each claim.
It assumes	A liability renewal, and a broker who will use what you prepare.
Change before use	Lines of coverage, and anything your broker asks for that is not listed.

THE FILE IS ASSEMBLED IN THE SPREADSHEET

This document explains how an underwriter reads you. **The file is the accompanying spreadsheet** — every section with present, current-as-of, and a named owner; the renewal calendar computed from your expiry date; and the loss-mitigation narrative as one row per claim.

Preparing the file is your work. Presenting it to markets is your licensed broker's.

How underwriting actually reads you

In a contracting market, an underwriter with limited capacity is choosing which risks to write. A late, thin submission reads as a poorly run organization — and is priced accordingly or declined. A complete, current, consistently presented file with a mitigation narrative reads as a managed risk. The file below is assembled **before** the renewal window opens, owned by a named person, and refreshed annually. Preparing it is your work; presenting it to markets is your licensed broker's.

The calendar

When	What
120 days before expiry	File owner opens the refresh: pulls current rosters, payrolls, vehicle and property schedules, loss runs requested from the current carrier.
90 days	File complete; mitigation narrative updated; broker strategy conversation — markets, structure, what changed this year.
60 days	Broker submits. From here your job is fast, complete answers to underwriter questions — logged in the file.
30 days	Quotes compared on coverage, not premium alone (limits, retentions, exclusions, defense costs in or out). Bind decision made by the person your board authorized.
At bind	Binder and policies checked against the coverage-requirement map from your contracts; certificates issued to every party your contracts require.

The file — section by section

1. The organization

- Current org chart, program descriptions, service volumes for three years, staffing counts by role, governing documents, license(s), accreditation status.
- Financial statements or audit for two years — underwriters read financial stability as risk stability.

2. Exposure schedules — current as of the file date, and dated

- Payroll by class; headcount by role; volunteer counts and what volunteers do.
- Locations with square footage, use, and values; vehicle schedule with drivers policy; any owned property.
- Client/service volumes in the units your programs use — placements, bed-days, visits.

3. The policies a liability underwriter will ask for

- Screening and clearance procedures (the onboarding gate answers this in one page).
- Supervision policy and cadence; incident identification and reporting procedure; behavior-management / restraint policy where applicable.
- Driver eligibility and vehicle use; social media and communication-with-clients policy; abuse prevention and mandated reporting.
- Training matrix with completion evidence — per person, not per policy.

4. Loss history — with the narrative

- Five years of loss runs, from every carrier, requested early (carriers owe them; they are slow).
- **The mitigation narrative — the highest-leverage document in the file, and the one almost nobody writes.** For each significant claim or pattern: what happened, in plain language; what changed in the system as a result — the policy amended, the gate added, the training instituted, the supervision changed; and what evidence shows the change is operating. Two or three paragraphs per event. Without it you are priced on your worst year; with it you are priced on what you fixed.

5. The requirement map

From your contracts: every insurance requirement — line, limit, endorsements, additional insured wording, notice provisions — with the current status of each. This is what keeps a quote that saves premium from quietly breaching three county contracts.

The boundary

> **WHAT THIS CHECKLIST IS AND IS NOT**
>
> This checklist prepares your organization to be underwritten. Soliciting quotes, negotiating terms, and binding coverage are performed by the licensed broker you engage. Prepare the file; let the licensed professional take it to market.

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