

Commercial Insurance Renewal Preparation Checklist

Please begin this checklist 60–90 days prior to your policy renewal date.

1. Company Overview

- Legal business name, DBA(s), and entity type
- Description of operations (including any changes)
- Years in business
- Company website

2. Loss & Claims Experience

- Five (5) years of currently valued loss runs
- Status updates on open or significant claims
- Description of preventative measures implemented

3. Current Policies & Coverage

- Current policy declaration pages
- Policy endorsements (if available)
- Current premiums, deductibles, and limits

4. Safety & Risk Management (Confirmation Only)

- Written safety or risk management program in place
- OSHA logs maintained (if applicable)
- Employee training programs in place
- Incident reporting and return-to-work practices in place

5. Business Changes Since Last Renewal

- Operational changes
- New locations, states, or acquisitions
- Planned growth, layoffs, or restructuring

6. Renewal Objectives

- Desired effective date
- Target premium or budget considerations
- Requested coverage changes, limits, or deductibles

At Dochterman Insurance Services, we believe strong underwriting outcomes begin with understanding your business beyond the numbers. Please share any additional information that highlights your company's legacy, culture, safety philosophy, and commitment to protecting your employees. This narrative allows us to advocate effectively on your behalf and pursue the most competitive and comprehensive insurance solutions available.