Property & Casualty Proposal Process

The following is a list of items needed for a successful proposal process…

- Copies of typed portions of policies or proposals for current year
- Copies of loss runs for past five years, valued as of six months prior to renewal
- List of policies for past five years (agency, insurance company, premium)
- List of vehicles (ID #, year, name, model, type, #passengers, VIN, cost)
- Which vehicles have Collision, OTC or Specified Perils
- List of buildings with contents amounts (name, address, use, year built, square footage, construction type, stories, roof-plumbing-electrical updates, replacement cost value)
- Roof covering, installation date, replacement date, inspection after a storm, preventive inspections and copy of replacement schedule,. Copy of inspection, replacement and maintenance program. Identify single ply roofs
- Copies of any appraisals
- Lists of other insured properties (computers, mobile equipment, boilers, etc.)
- Completed generic Underwriting Questionnaire
- Copies of Purchasing Department “boilerplate” terms and conditions
- Workers Compensation payroll estimates
- Numbers of employees by building addresses
- Workers Compensation and Automobile experience modification data
- Criminal Loss and Employee Dishonesty limits and employee information
- Any other policies: storage tank, law enforcement, medical professional

When supplying lists, a copy of whatever you use (preferably in an Excel format) is the best place to start. There is no need to create additional documents.

We find that vehicle and property schedules are often out of date, both not added and not removed. Check schedules with responsible departments: transportation, maintenance, license purchasing, etc. – particularly if the insurer maintains the schedules.