



CONFIDENTLY MAKE THE 5-5-5 REQUEST IN REAL TIME

CONVERSATION OPENERS, QUICK ANSWERS TO COMMON QUESTIONS, AND A READY-TO-SEND FOLLOW-UP EMAIL TO SECURE THE DOCUMENTS YOU NEED.

Sometimes the opportunity to request the 5-5-5 documents comes up in conversation — during a meeting, on a call, or even in a casual check-in. When it does, you want to be ready to make the ask clearly, confidently, and without hesitation.

This section gives you quick, adaptable scripts to start the conversation, plain-language responses to common client questions, and a follow-up email template to send immediately afterward. You'll also find a simplified version of the 5-5-5 checklist to include in that follow-up, so your client knows exactly what to request and why.

The goal is to make this step feel routine and professional — because it is. By positioning the 5-5-5 request as a standard part of a thorough insurance review, you help your client feel comfortable, informed, and in control of the process from the very beginning.





CONVERSATION STARTERS

TO INTRODUCE THE TOPIC AND SET EXPECTATIONS

Option 1 – Straightforward

“The first step in our process is gathering your loss runs, audits, and policy documents for the last five years, along with some basic business information and a short business narrative. These belong to you, and having them on file is standard practice for well-run businesses. I’ll send you an email after this with a simple checklist so it’s easy to pull together.”

Option 2 – Process-Focused

“To make sure we have the full picture, I’d like to request your loss runs, audits, and policy documents for the past five years, plus basic business details and a short narrative about your operations. I’ll email you a checklist right after this so you’ll know exactly what’s needed and we can keep things moving.”

Option 3 – Empowering

“Let’s take a moment to get your insurance history organized — loss runs, audits, policies, plus some basic business info and a short narrative. I’ll send you a follow-up email with the details so you can review everything, gather what’s needed, and then we’ll set up a call to go through it together.”



Q: Will my current broker think I'm switching?

A: "Requesting your own records doesn't mean you're leaving — it's simply about keeping your own file complete. Any well-run business should have these documents on hand."

Q: Is it okay to ask for older records like this?

A: "Yes — these are your documents, and carriers keep them for exactly this purpose. It's completely standard to ask for five years of history."

Q: What if I don't have all of these on file right now?

A: "That's normal — many businesses don't until they make this request. That's why we're doing it now, so you'll have them ready moving forward."

Q: Who should I request them from?

A: "Your current broker or carrier can provide all of these. I can send you ready-to-use email templates you can forward so it's quick and easy."

Q: Do I need to gather the basic business info and narrative right away?

A: "Not yet — we'll go over those together. I'll send you an outline so you can start thinking about them, and we'll fill them in when we meet."

Q: What happens after we get everything?

A: "Once we have the documents, we'll review them together to confirm accuracy, identify any issues, and move to the next step in evaluating your program."

FOLLOW-UP EMAIL TEMPLATE

New message



To [Client Email]

Subject Follow-Up and Next Steps – Insurance Records

Hi [Client Name],

As we discussed, the first step is gathering a few key records so we can review your insurance program together. These are your documents, and having them on file helps ensure everything is accurate and complete.

Here's what to request now:

- **Five years of loss runs** – Currently valued within the past 90 days for Workers' Compensation, General Liability, and Business Auto, including claim dates, amounts paid, reserves, and claim details.
- **Five years of audits** – Workers' Compensation and General Liability audits with payroll and classification details.
- **Five years of complete policies** – Full declarations for each year, plus current in-force policies.

We'll also need some basic business information and a business narrative to complete the review. I've attached an outline of what that includes so you can start thinking about it, and we'll go through it together when we connect.

If you'd like help making the request for the documents above, let me know — I can send you ready-to-use email templates you can forward to your current broker or carrier.

Once you've had a chance to gather the above documents, let's set a time to review them and confirm we have everything needed to move forward.

Thanks,

[Agent Name]

[Contact Info]

Send



Agent Note: This template is provided as a starting point. Please review and confirm that the details apply to your client and that you are requesting the correct records for their specific coverage lines before sending.

