



## NARRATIVE FORM

This form is used to provide a detailed summary of an insured's operations, risk management measures, and other relevant information for underwriting evaluation.

The primary focus is on the insured's **Description of Operations** and **Loss Control and Safety Programs**, as these are critical factors in assessing the account.

Complete each section as thoroughly as possible to ensure a clear and accurate representation of the risk.

### 1. Description of Operations

- Provide a detailed overview of the insured's operations.
- If this is a **new business**, use historical policy classification codes to understand past and present activities.
- Review and include the **company's website link** if available.
- Do not copy and paste website content; underwriters will review it independently. Instead, summarize key details and address any potential underwriting concerns.

**Website Link:** \_\_\_\_\_

## 2. Loss Control & Safety Programs

Attach all relevant documents related to:

- Loss control measures
- Safety program details (e.g., meetings, protocols, training)
- Physical plant and equipment details

**If there were past losses:**

- Explain how **current safety programs** address and prevent similar issues.

**Attachments:**

- Loss Control Documentation
- Safety Program Manuals
- Equipment & Maintenance Records

## 3. Additional Relevant Information

### A. Management Information

- Provide details on **ownership, management, and leadership team**, including:
  - Owner bios
  - Experience and expertise
  - Education and industry involvement

### B. Employee Information

- Highlight key workforce details:
  - Low turnover? ☐ Yes ☐ No



- Long-term employees? ☐ Yes ☐ No
- Specialized expertise? ☐ Yes ☐ No

### C. Additional Comments

- Explain any **loss experience, risk management perspectives, or unique risk factors**.
- If any policy, audit, or loss run data needs **further clarification**, provide an explanation.

#### **Comments:**

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