



# INSURANCE RECORDS REQUEST EMAIL TEMPLATES

Use these ready-to-send emails to get the documents that belong to you  
and keep your business protected and informed

## Why These Records Matter

Your loss runs, audits, and policy declarations are the insurance equivalent of financial statements for your business. They belong to you — not the carrier or your current broker — and you have the right to access them at any time. Keeping these records on file is simply good business. They allow you to:

- Verify the accuracy of your coverage and claims history
- Compare options and negotiate more effectively
- Avoid delays or confusion during renewals or audits
- Take advantage of opportunities — including captive programs — when they arise

Even if you have no immediate plans to change your coverage or join a captive, having these documents on hand ensures you're making informed decisions with your insurance program.



## INITIAL REQUEST: CASUAL / WARM PROFESSIONAL

New message



To [Carrier Email] or [Broker Email]

Subject Request for Insurance Records

Hi [Name],

I'm reviewing our insurance program and updating our business records.

Could you please send me:

- **Five years of loss runs:** Currently valued within the past 90 days for Workers' Compensation, General Liability, and Business Auto. These show claim dates, amounts paid, reserves, and claim details.
- **Five years of audits:** Workers' Compensation and General Liability audits including payroll and classification details.
- **Five years of complete policy documents:** Full policy declaration pages for all lines of coverage, including current in-force policies.

Keeping these on file helps us verify coverage accuracy, track claims history, and make better-informed decisions for the business.

Thanks so much,

[Your Name]

[Business Name]

Send



*This is a template. Please review to ensure the information you are requesting applies to your business. If you have any questions about the request or how to complete it, check with your agent for further details and clarification.*

## FOLLOW-UP: CASUAL / WARM PROFESSIONAL

New message



To [Carrier Email] or [Broker Email]

Subject Follow-Up – Insurance Records Request

Hi [Name],

I'm following up on my request for:

- **Five years of loss runs:** Currently valued within the past 90 days for Workers' Compensation, General Liability, and Business Auto.
- **Five years of audits:** Workers' Compensation and General Liability audits including payroll and classification details.
- **Five years of complete policy documents:** Full policy declaration pages for all lines of coverage, including current in-force policies.

These are important for my review process. If you could send them by [specific date], that would be great.

Thanks again,  
[Your Name]

Send



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## INITIAL REQUEST: MID-LEVEL PROFESSIONAL

New message



To [Carrier Email] or [Broker Email]

Subject Request for Insurance Documentation

Hello [Name],

As part of our risk management review, I'm requesting the following:

- **Five years of loss runs:** Currently valued within the past 90 days for Workers' Compensation, General Liability, and Business Auto, showing claims, payments, and reserves.
- **Five years of audits:** Workers' Compensation and General Liability audits with payroll and classification detail.
- **Five years of complete policy documents:** Full declaration pages for all years, plus current in-force policies.

Maintaining these records helps us verify coverage accuracy, evaluate claims performance, and ensure our insurance program meets our operational needs.

Please forward to [email] at your earliest convenience.

Thanks so much,

[Your Name]

[Business Name]

Send



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## FOLLOW-UP REQUEST: MID-LEVEL PROFESSIONAL

New message



To [Carrier Email] or [Broker Email]

Subject Follow-Up – Insurance Records Request

Hello [Name],

I wanted to follow up on my request dated [original date] for:

- **Five years of loss runs:** Currently valued within the past 90 days for Workers' Compensation, General Liability, and Business Auto, showing claims, payments, and reserves.
- **Five years of audits:** Workers' Compensation and General Liability audits with payroll and classification detail.
- **Five years of complete policy documents:** Full declaration pages for all years, plus current in-force policies.

These are important for our ongoing risk management review. If you could provide them by [specific date], I would appreciate it.

Thanks again,  
[Your Name]

Send



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## INITIAL REQUEST: FORMAL / HIGHLY PROFESSIONAL

New message



To [Carrier Email] or [Broker Email]

Subject Formal Request for Insurance Records

Dear [Name],

As part of [Business Name]'s annual insurance and risk management review, I am formally requesting the following:

- **Five years of currently valued loss runs:** Dated 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 complete payroll and classification information.
- **Five years of complete policy documents:** Full policy declarations for each year, plus current in-force policies.

These records are essential for accurate recordkeeping, claims verification, and evaluation of our coverage program. Please send electronic copies to [email] or mail physical copies to [address].

Thank you for your prompt attention,  
[Your Name]  
[Business Name]

Send



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## FOLLOW-UP: FORMAL / HIGHLY PROFESSIONAL

New message



To [Carrier Email] or [Broker Email]

Subject Follow-Up – Formal Records Request

Dear [Name],

This is a follow-up to my request dated [original date] for:

- **Five years of currently valued loss runs:** Dated 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 complete payroll and classification information.
- **Five years of complete policy documents:** Full policy declarations for each year, plus current in-force policies.

As part of our annual insurance review, these are necessary for validating our records and ensuring accurate coverage. Please provide them by [specific date] to [email] or [address].

Thank you,

[Your Name]

[Business Name]

Send



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