



WHY IT'S STANDARD TO REQUEST INSURANCE RECORDS

Your loss runs, audits, and policy documents are the insurance equivalent of your company's financial statements. They belong to you as the insured, and maintaining them in your own files is a best practice for well-run businesses.

Having these records on hand isn't about changing brokers or making waves — it's about running your business with complete, accurate information. These documents are valuable tools for evaluating your coverage, understanding your claims history, and making decisions with confidence.

Here's why it's worth requesting and keeping them:

- **Document your coverage history:** A clear record of your insurance programs, coverage terms, and how claims were handled over time.
- **Verify accuracy:** Ensures claims, payroll classifications, and policy details are correct and up to date.
- **Streamline renewals and reviews:** Reduces back-and-forth and keeps processes moving when carriers, auditors, or advisors request information.
- **Strengthen your position:** Gives you leverage and flexibility when negotiating terms or evaluating new options, including alternative risk programs.
- **Avoid delays and roadblocks:** If you change carriers, programs, or need a fast evaluation, you already have what's needed without waiting on someone else's timeline.

Bottom line: Maintaining your insurance records is simply smart business. It's about being proactive, prepared, and in control of one of the most important financial protections your company has.

