

SAMPLE: FICTIONAL CLIENT. Every name, address, carrier, web page and number in this packet is made up.

COMMERCIAL RENEWAL PACKET · STARTED AT DAY 120

Ridgeline Plumbing & Drain, LLC

Plumbing and drain contractor, Knoxville, Tennessee · Renewal effective 01/15/2027

PREPARED FOR Fieldstone Insurance Agency Commercial account manager and producer, for licensed-agent review	STARTED / CLIENT ANSWERS / PACKET 09/17 / 10/02 / 10/06 Day 120 / day 105 / day 101: 2 business days	NEXT DATES Meeting by 10/16 Items due 10/30 · escalate 11/11 · submit 11/16
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18 changes from last year, each with its source	5 things online that the file or the client's answers don't show	14 missing items, written to paste into your agency system	1 page meeting brief, so the talk starts with what changed, not the price
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For the agent first. Facts from the client's answers and public pages, for your judgment. No coverage recommendation.

- Unit 7, a van bought 09/08/2026, is not on the current auto policy.** A technician takes it home at night (M4).
- A 07/2026 customer letter about a damaged line has not been reported.** An 08/2026 review may be the same job (W7).
- Online, not in the client's answers:** a mini excavator, mini-split installs, Asheville, NC (p. 6-7).
- The current term was written on \$568,000 of payroll; the client now reports \$776,000.** See the meeting brief (p. 3).

EXPIRING PROGRAM

Line	Carrier	Policy	Limits (as expiring)	Expiring premium
General liability	Northfield Mutual	CPP-...-4410	\$1M occurrence / \$2M aggregate / \$2M products	\$9,840
Property and equipment	Northfield Mutual	CPP-...-4410	Business property \$85,000; equipment \$64,000	\$3,120
Commercial auto	Northfield Mutual	BA-...-7702	\$1M combined single limit; 5 vehicles	\$21,600
Workers' compensation	Cumberland Comp	WC-...-3318	Statutory; EL \$500k / \$500k / \$500k	\$29,450
Umbrella	Northfield Mutual	UMB-...-1186	\$2M	\$3,900
Total				\$67,910

Carrier names are fictional. Term 01/15/2026 to 01/15/2027 on every line. Limits in the drafts are carried over as expiring; any change is the agent's decision.

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HOW TO READ IT

Changed

New

Removed

No change

Missing

Every figure carries its source in grey:

DEC: Expiring declarations and schedules (5 policies)

APP: Last year's applications in the agency file (dated 12/02/2025)

Q: Client renewal questionnaire (last year's answers prefilled), returned 10/02/2026

PL: Client 2025 profit and loss statement

LR: Carrier loss runs in file, valued 09/30/2025

WEB: Our public web check, 09/17/2026 (Part 4; fictional findings)

AMS: Agency file notes: carrier history, last re-shop

What this is. Clerical preparation for review by a licensed agent of Fieldstone Insurance Agency. Not coverage advice, a quote or a binder. Nothing has been sent to the client or any carrier.

SAMPLE · FICTIONAL CLIENT

Part 1 Renewal plan: 120 / 90 / 65 / 60 / 30 days

We start at day 120, so the client meeting happens before the renewal rate arrives and nothing is chased in the last two weeks. The account manager keeps the client and every call; we do the file, the comparison and the question list.

120 days 09/17/2026 Kickoff and web check DONE	90 days 10/16/2026 Client meeting, before the rate NEXT	65 days 11/11/2026 Escalate what's missing	60 days 11/16/2026 Submissions out	30 days 12/16/2026 Options to the client	0 days 01/15/2027 Renewal effective
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When	Every Other Friday	Account manager	Producer (licensed agent)
Day 120 09/17/2026 DONE	Pulls the file and runs the underwriter's Google check (Part 4). Prefills last year's answers into the client questionnaire. Drafts the kickoff email and a day-110 reminder.	Sends the kickoff email with a 2-week return date, and the reminder if needed. Tags the account tier.	Sees the tier-1 flags.
Day 101 10/06/2026 TODAY	Client's answers came back 10/02. Delivers this packet 2 business days later.	Pastes the missing-items lines into the agency system (Part 7). Sends the client request.	
Day 90 10/16/2026 NEXT	Meeting brief ready (Part 2).	Books and runs the meeting with the client before any renewal number exists. Notes the answers.	Joins for tier-1 accounts. Agrees with the client when pricing will be shown.
Day 77 10/30/2026	Updates the packet within 1 business day of each item arriving.	Chases missing items from the client.	
Day 65 11/11/2026	Sends the list of anything still missing.	Hands anything still missing to the producer.	Calls the client about what is still missing.
Day 60 11/16/2026	Final drafts and the cover note (Parts 8-9).	Keys the applications into the agency's forms and sends the submissions after the licensed agent approves.	Approves the applications. Decides re-shop or renew as is (facts sheet, Part 6).
Day 45 12/01/2026		Follows up with markets.	Steps in with any market not responding.
Day 30 12/16/2026	Lays the quotes the agency forwards side by side (monthly plan).	Prepares the client presentation.	Presents the options to the client.
Day 10 01/05/2027		Collects signed forms by 12/23 (M14). Issues certificates for the 2 general contractors.	Binds. Renewal effective 01/15/2027.

Bold rows are the five checkpoints. Dates that fall on a weekend move to the Friday before. "Licensed agent" means whoever at Fieldstone Insurance Agency holds the license and gives the advice; at some agencies that is a licensed account manager. Only the licensed agent advises on coverage, approves applications, decides on re-shopping, presents and binds. We never contact the client or a carrier.

What leaves your account manager's desk on this account

- Looking the client up online and comparing it with last year's application (Part 4).
- Retyping last year's answers into the renewal questionnaire, and writing the kickoff and reminder emails.
- Building the side-by-side of what changed, and the notes for the client meeting (Parts 2-3).
- Writing the missing-items list, the follow-up lines for your system and the client request (Part 7).
- First drafts of the applications and the cover note (Parts 8-9).

What stays with your team: every client conversation, every judgment call, and everything that is sent.

SAMPLE · FICTIONAL CLIENT

Part 2 Client meeting brief: before the renewal rate arrives

WITH Dana Ruiz, owner Ridgeline Plumbing & Drain (fictional)	WHEN By 10/16/2026 (day 90) 30 minutes, phone or in person	WHO FROM FIELDSTONE INSURANCE AGENCY Account manager + producer No renewal price exists yet
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WHAT CHANGED IN DANA'S BUSINESS

- **New kind of work:** plumbing rough-in on commercial fit-outs for 2 general contractors since 03/2026, now about 30% of revenue (was 10%).
- **Bigger:** revenue \$2.31M in 2025 (last year's estimate was \$2.15M); \$2.9M expected for 2027. Payroll \$568,000 → \$776,000. Staff 10 → 13.
- **Vehicles:** 5 on the policy; 6 in use plus unit 7 (not on the policy) and a trailer jetter.
- **Places:** a storage yard at 61 Merchant Ct since 06/2026. Unit 7 is kept at a technician's home in Powell.
- **Losses:** an open comp claim (11/2025); a customer letter (07/2026) not reported.
- **Seen online, not in Dana's answers:** a mini excavator, mini-split installs, Asheville NC in the service area, 4 job openings.

NOT IN THE FILE (FACTS ONLY)

No cyber, employment practices or contractor's pollution policy is on file with the agency. Whether to raise any of them is the agent's call.

AGREE BEFORE YOU HANG UP

- When Dana wants pricing. She wrote "by mid-December."
- Who sends the missing items, by 10/30/2026 (p. 9).
- Whether policies can come by email.

POSSIBLE RATE PRESSURES, WRITTEN AS QUESTIONS FOR THE AGENT

- **Payroll is up 36.6% and revenue about 35%.** Comp and general liability are figured on those numbers. How does the agent want to prepare Dana before the renewal arrives?
- **The current term was written on \$568,000 of payroll; Dana reports \$776,000.** Has anyone told her the final audit on the current policies may differ from the estimate?
- **Losses:** one open comp claim, one unreported letter, one public review that may relate. What does the agent need to know before the underwriter sees them?
- **New work that isn't confirmed** (digging, mini-splits, North Carolina). Which answers must be settled before submission, so the underwriter isn't pricing guesses?
- **The 2027 experience mod is not in the file** (M12). When will the agency have it?
- **Market by line:** what is the agent's own read this year for auto, comp, liability and property? _____

QUESTIONS TO ASK DANA

1. Walk me through the commercial work. How big are the jobs, and do you sign the general contractors' contracts?
2. We saw a photo of a new mini excavator on your Facebook page. Do your own people dig now, or only the subcontractor? (W2)
3. Your website mentions ductless mini-splits. How many have you done, and who does them? (W4)
4. Your site lists Chattanooga and Asheville. Have crews worked there, or anywhere in North Carolina? (W3)
5. You're hiring. About how many people will be on payroll in January? Which vans go home at night? (W6)
6. Tell me about the July letter about the cast-iron line. Has the customer asked for anything? Is the August review the same job? (W7)
7. Anything else new this year: equipment, a location, a contract that lists insurance requirements?
8. What matters most to you at this renewal? (Dana wrote: keep Fieldstone, same-day certificates for the GCs.)

Questions only. This brief gives no coverage advice and no price expectation; the licensed agent decides what to say and what to recommend.

SAMPLE · FICTIONAL CLIENT

Part 3 What changed since last year

Left: what the expiring policies and last year's application say. Right: what the client told us on 10/02/2026. Highlighted rows changed.

BUSINESS, OPERATIONS AND PAYROLL

Item	Expiring	Client update	Change	For the agent
Operations	Residential plumbing service and repair, drain cleaning, water heater replacement APP	Same, plus plumbing rough-in for commercial tenant fit-outs for 2 general contractors since 03/2026 Q Q3	Changed	New type of work. Agent to review (Part 5).
Residential / commercial split	90% / 10% APP	70% / 30% Q Q4	Changed	
Gross revenue	\$2,150,000 (2026 estimate) APP	\$2,310,000 (2025 actual); \$2,900,000 (2027 estimate) PL; Q Q5	Changed	+34.9% on last year's estimate
Subcontracted work	\$0 APP	\$85,000 in 2026 (excavation, 1 subcontractor) Q Q9	New	Certificates requested (M8)
Excavation or trenching	No APP	Yes, by subcontractor only Q Q10	Changed	Web check shows a mini excavator (W2)
Gas line work	Yes APP	Yes Q Q11	No change	
Employees	10 (8 field, 1 office, owner) APP	13 (10 field, 2 office, owner) Q Q6	Changed	Job post shows 4 more openings (W6)
WC payroll, class 5183 plumbing and drivers	\$520,000 DEC	\$684,000 Q Q7	Changed	+31.5%
WC payroll, class 8810 clerical	\$48,000 DEC	\$92,000 Q Q7	Changed	+91.7%; second office hire
Total payroll	\$568,000 DEC	\$776,000 Q Q7	Changed	+36.6%; 2025 payroll report requested (M10)
Owner (member) on WC	Excluded DEC	Excluded, per client Q Q8	No change	Confirm on signed app
Experience mod	0.94 (eff. 01/15/2026) DEC	2027 mod not in file	Missing	Agency to obtain (M12)

LOCATIONS, PROPERTY AND EQUIPMENT

Item	Expiring	Client update	Change	For the agent
Location 1	2290 Callahan Bend Rd, Knoxville, TN: leased shop and office, 4,800 sq ft DEC	Same Q Q12	No change	
Business personal property, loc. 1	\$85,000 DEC	\$120,000 Q Q13	Changed	+41.2%; client estimate
Tenant improvements, loc. 1	Not scheduled DEC	\$22,000 office build-out (2026) Q Q14	New	Lease terms requested (M6)
Location 2	None DEC	Leased storage yard with 1,200 sq ft pole barn, 61 Merchant Ct, Knoxville, TN, since 06/2026 Q Q12	New	Construction details missing (M6)
Business personal property, loc. 2	None DEC	\$40,000 pipe and fixture stock Q Q13	New	
Contractor's equipment (scheduled)	\$64,000, 7 items DEC	\$102,500, 8 items: adds trailer-mounted jetter \$38,500 Q Q15	Changed	Jetter is also a towed trailer: agent to decide where it is listed
Unscheduled tools	\$15,000 DEC	\$15,000 Q Q15	No change	

VEHICLES

Unit	Vehicle	VIN	Expiring	Client update	Change	For the agent
1	2019 Ford Transit 250 van	•••4471	On schedule DEC	Keep Q Q16	No change	
2	2020 Ford Transit 250 van	•••8823	On schedule DEC	Keep Q Q16	No change	
3	2021 Ram ProMaster 2500 van	•••1902	On schedule DEC	Keep Q Q16	No change	
4	2017 Chevrolet Express 2500 van	•••6650	On schedule DEC	Sold 05/14/2026 Q Q16	Removed	No deletion endorsement in file (M5)
5	2022 Ford F-250 pickup	•••3317	On schedule DEC	Keep Q Q16	No change	
6	2026 Ford Transit 250 van	•••0548	Not on original schedule DEC	Client says added by phone 05/16/2026 Q Q16	New	Add endorsement not in file (M5)
7	2025 Ram ProMaster 2500 van	•••7731	Not on schedule DEC	Bought 09/08/2026; kept at on-call tech's home, Powell, TN 37849 Q Q16	New	Not on the current policy. Agent to review now, not at renewal (M4)
T1	2026 trailer-mounted water jetter	•••2290	Not on schedule DEC	Bought 08/2026 Q Q16	New	See contractor's equipment

Vehicles: 5 on the expiring schedule; 6 vehicles and 1 trailer in use today. Garaging: all at location 1 except unit 7. Use: service, local radius under 50 miles APP; Q Q16

DRIVERS

Item	Expiring	Client update	Change	For the agent
Listed drivers	6 DEC	9 (3 hired in 2026) Q Q16	Changed	Driver details requested (M3)
Violations reported by client	None APP	1 speeding ticket, driver 4, 2025 Q Q16	Changed	Agency's driver check will confirm

LOSS HISTORY, LAST 5 YEARS

Date	Line	What happened	Paid	Reserve	Status	Source
08/12/2024	General liability	Water damage in a customer's home after a fitting failed	\$18,400	\$0	Closed	LR
03/03/2025	Auto	Unit 2 rear-ended a stopped car	\$6,250	\$0	Closed	LR
11/19/2025	Workers' comp	Technician back strain, medical only	unknown	unknown	Open per client	Q Q17; after loss-run date
07/2026	General liability (not reported)	Customer letter says a drain cable damaged an old cast-iron line	none	none	Not reported to carrier	Q Q18

The loss runs in file are dated 09/30/2025, so they stop before the 11/19/2025 injury. Current loss runs are item M1; the 2022 year with the prior carrier is M2. Whether and how to report the 07/2026 letter is the agent's decision.

NOT CHANGED

Business name and entity (LLC), mailing address, years in business (since 2014), gas line work, residential service area, location 1 address and size, unscheduled tools, all limits and deductibles. Expiring premium is shown on page 1 for reference only; this packet does not estimate the renewal premium.

SAMPLE · FICTIONAL CLIENT

Part 4 Underwriter's Google check

Underwriters can look a business up online. We do it first, at day 120, and set what we find next to last year's application and the client's answers, so your team hears about a difference from us and not from the underwriter.

Fictional findings. Every web page, post, listing and review below is invented for this sample. In a real packet each row carries the link, the date we viewed it and a screenshot. We read public pages only: we never log in, post, message or contact anyone.

#	Where we looked	What it shows	Last year's application	Client's 2026 answers	Result	Question for the meeting
W1	Company website, Services page	"Commercial tenant fit-outs for general contractors"	Residential work; 90/10 split APP	30% commercial since 03/2026 Q	Matches update	None. Already in Part 3.
W2	Website, Services page; company Facebook post, 08/22/2026	"Sewer line replacement: trenchless or open-cut." Post: photo, "Say hello to our new mini excavator"	Excavation: No APP	Excavation by subcontractor only Q	Mismatch	Does the company own the mini excavator, and do its own people dig? It is not on the equipment schedule.
W3	Website footer; Google business listing	"Serving Knoxville, Chattanooga and Asheville, NC"	Tennessee only; vehicles under 50 miles APP	Same as last year Q	Mismatch	Any jobs, employees or vehicles in North Carolina, or regularly past 50 miles? (Asheville is about 115 road miles away.)
W4	Website home page banner, added about 07/2026	"Now installing ductless mini-splits"	No heating or air-conditioning work APP	Not mentioned Q	Not mentioned	Has the company done mini-split installs? Who does them, and how much revenue?
W5	Google business listing, second pin	"Ridgeline Plumbing, Yard" at 61 Merchant Ct	1 location APP	Location 2 since 06/2026 Q	Matches update	None. Already in Part 3.
W6	Job board post, 09/2026	Hiring 2 service plumbers, 1 apprentice, 1 dispatcher; "take-home company van"	10 employees APP	13 employees; only unit 7 kept at a home Q	Mismatch	How many employees by January? Which vans go home at night, and where?
W7	Google review, 1 star, 08/2026	"Their crew cracked our sewer line and left a mess"	2 closed losses APP	07/2026 letter about a cast-iron line, not reported Q	May be related	Is this the same job as the July letter, or a second one?

Result: 3 mismatches, 2 items to ask about, 2 that confirm what the client told us. The questions are on the meeting brief (p. 3) and on the missing-items list as M13.

We report what a page shows and where it differs from the file. What it means for the account, and whether to ask the client about it, is for the licensed agent to review.

SAMPLE · FICTIONAL CLIENT

Part 5 Class code and description check

The client's work changed this year. This page sets the description and the class codes on file next to what the client now does, and lists the questions. It does not pick codes: the licensed agent confirms each one with each market.

DESCRIPTION OF OPERATIONS (APPLICATION, GENERAL SECTION)

On last year's application APP	Draft for the agent to review
Residential plumbing service and repair, drain cleaning and water heater replacement.	Plumbing contractor: residential service and repair, drain cleaning and water heater replacement (about 70%); plumbing rough-in for commercial tenant fit-outs under contract to general contractors (about 30%). If any: excavation and trenching (subcontracted; own mini excavator to confirm, W2); ductless mini-split installation (to confirm, W4); work outside Tennessee (to confirm, W3).

CLASS CODES ON FILE VS. THE WORK NOW

Line	On file	Class	Basis on file	What the work shows now	Flag	Question for the agent
GL	98483	Plumbing, residential or domestic	Payroll \$520,000	About 70% of the work; field payroll now \$684,000	Changed	Should field payroll be split between residential and commercial?
GL	none	98482 Plumbing, commercial and industrial	None	About 30% of revenue since 03/2026 (W1)	Not on file	Does this class need to be added for the commercial fit-out work?
GL	none	Excavation	None	\$85,000 subcontracted; own mini excavator to confirm (W2)	Not on file	How does each market want subcontracted and own digging shown?
GL	none	Heating and air-conditioning installation	None	Mini-split installs on the website, not in answers (W4)	Question	Confirm the work exists before any class is considered.
WC	5183	Plumbing NOC and drivers	\$520,000	\$684,000	Changed	
WC	8810	Clerical office employees	\$48,000	\$92,000	Changed	
WC	none	5537 Heating, ventilation and air-conditioning	None	Only if employees install mini-splits (W4)	Question	How is that payroll classed, if the work exists?
WC	none	6217 Excavation and drivers	None	Only if employees run the mini excavator (W2)	Question	How is that payroll classed, if the work exists?
WC	TN	States listed on the policy	Tennessee only	Asheville, NC on the website (W3)	Question	Have any employees worked outside Tennessee?

Codes shown are the standard ISO general liability and NCCI workers' comp codes as listed in public code lookups; markets and states can differ. GL payroll on file comes from last year's application APP; WC payroll from the declarations DEC. A code with "none" on file is listed because the client's answers or public pages describe that work, not because we say it applies.

SAMPLE · FICTIONAL CLIENT

Part 6 Re-shop or renew as is: the facts

Facts only, gathered in one place for the agent's decision. **No recommendation.** We don't choose markets, compare coverage or suggest prices. The licensed agent decides, against the agency's own standard.

Fact	This account	Source
Expiring premium, all lines	\$67,910	DEC
Renewal offer from the current carriers	Not received yet (today is day 101)	
Premium change vs. expiring	Unknown until the offers arrive	
Exposure change	Payroll +36.6%; revenue +34.9% on last year's estimate; vehicles 5 on policy → 6 in use + unit 7 + trailer; business property \$85,000 → \$160,000 across 2 locations; scheduled equipment \$64,000 → \$102,500	DEC, Q
Years with current carriers	Northfield Mutual (package, auto, umbrella) since 01/2023: 4 terms. Cumberland Comp since 01/2021: 6 terms.	AMS
Last re-shopped	11/2022: package moved from Blue Ridge Casualty to Northfield Mutual	AMS
Losses, 5 years	2 closed, \$24,650 paid; 1 open comp claim (medical only); 1 customer letter not reported; 1 public review that may relate	LR, Q, WEB
Experience mod	0.94 expiring; 2027 not in file (M12)	DEC
Open questions an underwriter may ask	4 from the web check (W2, W3, W4, W6); 5 class-code questions; 14 missing items	p. 6-7
What any market would need that we don't have yet	Current loss runs (M1, M2), driver details (M3), unit 7 (M4), location 2 construction (M6)	Part 7
Client's stated priorities	"Stay with Fieldstone. Same-day certificates for the GCs. See pricing by mid-December."	Q Q19
Inspection	"Fine with an inspection"	Q Q20
Payment	Prefers monthly payments; "could do 25% down"	Q Q21

YOUR AGENCY'S RE-SHOP STANDARD

Your rule	Your setting	This account
Premium change that triggers a review	_____ %	Pending the renewal offer
Years since the last re-shop	_____ years	4 years (package); comp: none on file since 2021
Losses that rule a re-shop in or out	_____	See losses above
Other (client size, tier, appetite notes)	_____	

We fill in your standard once, from your procedures or a short call, and then it appears on every packet.

Agent's decision (licensed agent only)

☐ Renew as is ☐ Re-shop, markets: _____ ☐ Decide after the 10/16 meeting

Reason: _____ Initials _____ Date _____

Once decided, the agency records it in its own system. If the agent re-shops, the application drafts (p. 11-12) and the cover note (p. 13) are ready for any market the agent picks.

SAMPLE · FICTIONAL CLIENT

Part 7 Missing items

#	What we need	Why	From	Due	Status
M1	Currently valued loss runs, all lines, 2023-2026 (Northfield Mutual, Cumberland Comp)	Loss runs in file are dated 09/30/2025; markets usually want them within 90 days	Agency requests from carriers	10/30/2026	Open
M2	Loss run for the 2022 policy year (Blue Ridge Casualty)	Five-year history has a gap	Client or agency	10/30/2026	Open
M3	3 new drivers: name, date of birth, license number and state, hire date	Auto application and driver checks	Client	10/30/2026	Open
M4	Unit 7: full VIN, purchase price, lender or lessor, purchase date	Vehicle not on the current policy	Client	10/30/2026	Open
M5	Endorsements for unit 4 removal and unit 6 addition (05/2026)	Not in the agency file	Agency file or carrier	10/27/2026	Open
M6	Location 2 lease; building construction, year built, fence or alarm; lease terms for loc. 1 build-out	Property application fields left blank	Client	10/30/2026	Open
M7	Jetter trailer: serial number and invoice	Equipment schedule and possibly auto schedule	Client	10/30/2026	Open
M8	Excavation subcontractor's certificate of insurance and the subcontract	GL and WC questions on subcontractors	Client	10/30/2026	Open
M9	Insurance sections of the 2 general contractors' subcontracts	So the agent can compare what they require	Client	10/30/2026	Open
M10	2025 year-end payroll report by job type	Supports the payroll figures	Client	10/30/2026	Open
M11	Details of the 11/19/2025 injury, the 07/2026 cast-iron line letter and the 08/2026 review (W7)	Loss history is incomplete	Client	10/30/2026	Open
M12	2027 experience mod worksheet	Workers' comp application	Agency	11/06/2026	Open
M13	Answers to web-check questions W2, W3, W4, W6 (excavator, North Carolina, mini-splits, headcount)	Application answers and class codes depend on them	Client, at the meeting	10/16/2026	Open
M14	Signed applications and signed owner exclusion form	After agent review only	Client, sent by agency	12/23/2026	Open

Due 10/30/2026 (day 77) so there is time to chase before day 65. Anything still open on 11/11/2026 (day 65) goes to the producer.

SAMPLE · FICTIONAL CLIENT

LINES TO PASTE INTO YOUR AGENCY SYSTEM

Paste into: **Ridgeline Plumbing & Drain, LLC**, renewal 01/15/2027. One line per item, as an activity, suspense or note. AM = account manager, CSR = service rep. On a real account we use your staff initials and activity codes (for example in Applied Epic, HawkSoft or AMS360), so the lines look like the ones your team already writes.

M1 | CSR | Due 10/30/26 | If open 11/11/26: PRODUCER | Request currently valued loss runs 2023-2026 all lines from Northfield Mutual and Cumberland Comp. File copies dated 09/30/25.

M2 | CSR | Due 10/30/26 | If open 11/11/26: PRODUCER | Request 2022 loss run (Blue Ridge Casualty) from client or prior carrier. Closes 5-year gap.

M3 | AM | Due 10/30/26 | If open 11/11/26: PRODUCER | Get 3 new drivers from client: name, DOB, license no. and state, hire date. Then run driver checks.

M4 | AM | Due 10/30/26 | If open 11/11/26: PRODUCER | Get unit 7 (2025 Ram ProMaster, VIN ending 7731) full VIN, price, lender, purchase date. Not on current policy: flag to agent now.

M5 | CSR | Due 10/27/26 | If open 11/11/26: PRODUCER | Find endorsements for unit 4 deletion and unit 6 addition (05/2026) in file or from Northfield.

M6 | AM | Due 10/30/26 | If open 11/11/26: PRODUCER | Get loc. 2 lease, construction, year built, fence/alarm; loc. 1 build-out lease terms.

M7 | AM | Due 10/30/26 | If open 11/11/26: PRODUCER | Get trailer jetter serial no. and invoice.

M8 | AM | Due 10/30/26 | If open 11/11/26: PRODUCER | Get excavation sub's certificate of insurance and subcontract.

M9 | AM | Due 10/30/26 | If open 11/11/26: PRODUCER | Get insurance sections of both GC subcontracts for agent review.

M10 | AM | Due 10/30/26 | If open 11/11/26: PRODUCER | Get 2025 year-end payroll report by job type.

M11 | AM | Due 10/30/26 | If open 11/11/26: PRODUCER | Get details: 11/19/25 comp injury, 07/2026 cast-iron letter, 08/2026 review. For agent review.

M12 | CSR | Due 11/06/26 | If open 11/11/26: PRODUCER | Obtain 2027 experience mod worksheet.

M13 | AM | Due 10/16/26 | If open 11/11/26: PRODUCER | Ask client at renewal meeting: mini excavator, NC work, mini-splits, headcount and take-home vans (web check W2-W6).

M14 | AM | Due 12/23/26 | Send final apps and owner exclusion for signature after licensed agent approval.

DRAFT REQUEST TO THE CLIENT (FOR YOUR TEAM TO SEND)

To: Dana Ruiz · From: account manager, Fieldstone Insurance Agency · Subject: A few items for your January renewal

Hi Dana,

Thanks for sending your renewal answers. To get your policies ready for January 15, we need a few more things from you by 10/30/2026:

1. 3 new drivers: name, date of birth, license number and state, hire date
2. Unit 7: full VIN, purchase price, lender or lessor, purchase date
3. Location 2 lease; building construction, year built, fence or alarm; lease terms for loc. 1 build-out
4. Jetter trailer: serial number and invoice
5. Excavation subcontractor's certificate of insurance and the subcontract
6. Insurance sections of the 2 general contractors' subcontracts
7. 2025 year-end payroll report by job type
8. Details of the 11/19/2025 injury and of the July 2026 letter about the cast-iron line

Photos or scans are fine. If anything is hard to find, just tell me and we'll work around it.

Can we also find 30 minutes before 10/16/2026 to go over what changed in your business this year? It's quicker than a long email chain, and it means your renewal is built on how the business runs today.

One more thing: you mentioned a van you bought in September. Please call me this week so we can talk about it.

Thanks,
account manager name

The van paragraph asks for a call rather than saying anything about coverage; what to tell the client is the agent's decision. The web-check questions (M13) are left for the meeting, not put in writing.

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Part 8 Application drafts

About these drafts. ACORD forms are copyrighted, so this sample does not reproduce them. Each block carries the same information in our own layout and names the ACORD form it matches, so your team can key it into your licensed forms or management system. Changed fields are shaded; red dashed fields are on the missing-items list. Nothing here is signed or sent. The client signs only after the licensed agent has reviewed the final application.

General information		Same information as ACORD 125 (commercial insurance application)
APPLICANT Ridgeline Plumbing & Drain, LLC	ENTITY / FEIN LLC / 1234	MAILING ADDRESS 2290 Callahan Bend Rd, Knoxville, TN 37912
CONTACT Dana Ruiz, owner	IN BUSINESS SINCE 2014	REQUESTED EFFECTIVE 01/15/2027
LINES REQUESTED GL, property, contractor's equipment, auto, WC, umbrella	DESCRIPTION OF OPERATIONS changed Draft on p. 7; final wording after the 10/16 meeting needed: M13	LOCATIONS changed 1: 2290 Callahan Bend Rd (shop/office); 2: 61 Merchant Ct (storage yard)
ANNUAL REVENUE changed \$2,900,000 (2027 estimate)	FULL-TIME EMPLOYEES changed 13 (client); job post shows 4 openings (W6)	SUBCONTRACTORS USED changed Yes: excavation, \$85,000
PRIOR CARRIERS, 5 YEARS 2023-2026 Northfield Mutual; 2022 Blue Ridge Casualty	DECLINED, CANCELLED OR NON-RENEWED IN 3 YEARS No (client)	LOSS HISTORY changed 4 items, see Part 3

General liability		Same information as ACORD 126 (commercial general liability section)
COVERAGE / LIMITS Occurrence; \$1M / \$2M / \$2M, as expiring	CLASS 98483: RESIDENTIAL PLUMBING changed Payroll \$478,800 (70% of \$684,000)	CLASS 98482: COMMERCIAL PLUMBING changed Payroll \$205,200 (30% of \$684,000); to confirm (Part 5)
EXCAVATION OR TRENCHING changed Yes, by subcontractor; own excavator needed: M13	SUBCONTRACTOR CERTIFICATES KEPT needed: M8	WRITTEN CONTRACTS WITH HOLD- HARMLESS changed Yes, 2 general contractors
ADDITIONAL INSUREDS REQUESTED needed: M9	NEW TRACT-HOME CONSTRUCTION No (client)	WORK ABOVE 3 STORIES No (client)

Class split uses the client's 70/30 revenue split applied to field payroll. Class codes and rating basis are for the agent to confirm with each market.

Property and contractor's equipment		Same information as ACORD 140 (property section)
LOC. 1 BUSINESS PROPERTY changed \$120,000	LOC. 1 TENANT IMPROVEMENTS changed \$22,000	LOC. 1 CONSTRUCTION / YEAR Joisted masonry / 1998 (last year's app)
LOC. 1 SPRINKLER / ALARM None / central station burglar alarm	LOC. 2 BUSINESS PROPERTY changed \$40,000	LOC. 2 CONSTRUCTION / YEAR needed: M6
LOC. 2 FENCE OR ALARM needed: M6	VALUATION / DEDUCTIBLE Replacement cost / \$1,000, as expiring	CONTRACTOR'S EQUIPMENT changed \$102,500 scheduled (8 items) + \$15,000 unscheduled; excavator needed: M13

Business auto: vehicles and drivers				Same information as ACORD 127 and 137 (business auto)	
Unit	Vehicle	VIN	Garaged	Use	Cost new / lender
1	2019 Ford Transit 250 van	...4471	Knoxville, TN 37912	Service	on file
2	2020 Ford Transit 250 van	...8823	Knoxville, TN 37912	Service	on file
3	2021 Ram ProMaster 2500 van	...1902	Knoxville, TN 37912	Service	on file
5	2022 Ford F-250 pickup	...3317	Knoxville, TN 37912	Service	on file
6	2026 Ford Transit 250 van	...0548	Knoxville, TN 37912	Service	on file
7	2025 Ram ProMaster 2500 van	...7731	Powell, TN 37849	Service	needed: M4
T1	2026 trailer-mounted water jetter	...2290	Knoxville, TN 37912	Towed equipment	needed: M7
LIABILITY LIMIT \$1M combined single limit, as expiring		DRIVERS changed 9: 6 on file, 3 needed: M3		RADIUS / STATE to confirm Under 50 miles / Tennessee (client); web shows NC needed: M13	

Workers' compensation			Same information as ACORD 130 (workers compensation application)	
STATE changed Tennessee; other states needed: M13	CLASS 5183, PLUMBING AND DRIVERS changed 10 employees; payroll \$684,000		CLASS 8810, CLERICAL changed 2 employees; payroll \$92,000	
OWNER (MEMBER) Excluded, as expiring; exclusion form to sign (M14)	EXPERIENCE MOD 0.94 expiring; 2027 needed: M12		EMPLOYER'S LIABILITY \$500k / \$500k / \$500k, as expiring	
SUBCONTRACTORS USED changed Yes; certificate needed: M8	OPEN CLAIMS 1 (11/19/2025) needed: M11		WRITTEN SAFETY PROGRAM Yes (client)	

Contractor's equipment schedule			Equipment schedule for the inland marine form the agency uses
#	Item	Status	Value
1	Sewer inspection camera system	As expiring	\$14,500
2	Sectional drain machine	As expiring	\$6,800
3	Drum drain machine	As expiring	\$5,900
4	Cart-mounted water jetter	As expiring	\$9,800
5	Pipe and cable locator	As expiring	\$4,200
6	Pipe threading machine	As expiring	\$7,300
7	Press tool kits (3)	As expiring	\$15,500
8	Trailer-mounted water jetter (2026)	Added 08/2026; serial needed: M7	\$38,500
–	Mini excavator seen online (W2)	Not in the client's answers needed: M13	unknown
Scheduled total (expiring \$64,000)		Unscheduled tools \$15,000, as expiring	\$102,500
Item values are the client's figures Q Q15. Valuation basis as expiring.			

Umbrella			Same information as ACORD 131 (umbrella section)	
UMBRELLA LIMIT \$2M, as expiring	UNDERLYING: GENERAL LIABILITY \$1M / \$2M / \$2M		UNDERLYING: AUTO changed \$1M combined single limit; 6 vehicles, 1 trailer	
UNDERLYING: EMPLOYER'S LIABILITY \$500k / \$500k / \$500k	OPERATIONS WITH ADDED EXPOSURE changed Gas line work (yes, as expiring); excavation by subcontractor (new)		ADDITIONAL INSUREDS ON UNDERLYING needed: M9	

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Part 9 Submission cover note (draft)

To: underwriter, market chosen by the agent · From: licensed agent, Fieldstone Insurance Agency · Subject: Submission: Ridgeline Plumbing & Drain, LLC, Knoxville, TN, effective 01/15/2027

Hello name,

Please find a submission for Ridgeline Plumbing & Drain, LLC, a plumbing and drain contractor in business since 2014. We are asking for general liability, property and contractor's equipment, commercial auto, workers' compensation and umbrella, effective 01/15/2027.

The account. 13 employees, 2027 revenue estimated at \$2.9 million, about 70% residential service and repair and 30% commercial tenant fit-out rough-in for two general contractors. Excavation is subcontracted. Two leased locations in Knoxville. Six service vehicles and one trailer. agent to update after the 10/16 meeting: excavator, mini-splits, states, headcount

What changed this year. Payroll up from \$568,000 to \$776,000; the commercial work and the storage yard are new since spring 2026.

Losses. Five-year history: one closed liability water-damage claim (2024, \$18,400), one closed auto claim (2025, \$6,250), one open medical-only comp claim (2025). agent to confirm the loss summary and add anything else before sending

Attached. Applications (general, liability, property, auto, workers' comp), vehicle and driver schedules, equipment schedule, currently valued loss runs.

We would appreciate an indication by 12/04/2026. Thank you,
agent name, license number

This note describes the account only. Terms, pricing and coverage are for the agent to discuss with the market; we do not send it. It goes out at day 60 (11/16/2026), after the client meeting and the agent's review, so the underwriter gets the full picture the first time.

What happens next on this sample account

- 10/16/2026: your team meets Dana with the brief on p. 3. We update the packet within 1 business day of your notes.
- 10/30/2026: missing items due. Each one that arrives updates the drafts within 1 business day.
- 11/11/2026: anything still open goes to the producer, with a fresh list.
- 11/16/2026: final drafts and this note, ready for the agent to send.