# Annual Client Account Review Worksheet

A printable worksheet for the yearly account review: policies, changes, questions to ask, and what the client decided.

| | |
|---|---|
| WHO USES IT | Account Manager, Producer, CSR |
| LINES | Not line-specific |
| VERSION | 1.0 \| Last reviewed November 19, 2026 |
| MAINTAINED BY | AgencyPacket |
| ONLINE | https://agencypacket.com/resources/annual-client-account-review-worksheet |

**BEFORE YOU USE THIS**
Review this against your agency's current processes, carrier guidelines, and E&O requirements before you put it into practice. Insurance rules vary by state, and some requirements are set at the local level, so confirm the licensing, disclosure, filing, and recordkeeping rules that apply where you operate. This resource is general guidance, not legal, compliance, or insurance advice. See our Terms at https://agencypacket.com/terms.

## Purpose

A yearly review catches changes before a claim does. Print this, fill it in with the client, and keep it in the file.

## When to use it

Use it once a year per client, ahead of the main renewal. Use the personal or business sections as they apply.

## Process owner

The account manager or producer who owns the account fills it in and signs it off.

## Before you begin: required information

- Current declarations for every policy
- Claims history for the year
- Any recent notes or service requests
- Time with the client, in person, by phone, or by video

## Worksheet

### Account information

**Client or business name**

**Primary contact and role**

**Phone and email**

**Preferred contact method and times**

**Account manager and producer**

**Review date and method**

## Current policies

| Policy type | Carrier | Policy number | Premium | Effective | Expires |
|---|---|---|---|---|---|
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## Major life or business changes

Ask about each. Mark Yes, No, or Not sure, and write details.

| Change | Yes / No | Details |
|---|---|---|
| Moved, bought, or sold a home or property | | |
| Bought, sold, or retired a vehicle | | |
| New driver, student, or driver moving out | | |
| Marriage, divorce, birth, or death in the household | | |
| Renovation, new roof, new structures, pool | | |
| Started or changed a business or side business | | |
| Hired employees, new locations, or new equipment | | |
| Changed revenue, payroll, or operations | | |
| Rental of a property or short-term rentals | | |

## Property and vehicle changes

| Item | What changed | Value or details |
|---|---|---|
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## Claims and exposures

**Claims this year (date, type, status)**

**Incidents not reported to the carrier**

**New exposures: activities, dogs, pools, contractors, events**

## Limits and deductibles to review

| Coverage | Current limit | Current deductible | Question for the client | Decision |
|---|---|---|---|---|
| Dwelling or building | | | Does it match replacement cost? | |
| Personal or business property | | | Anything new or valuable? | |
| Liability | | | Does it fit your assets? | |
| Auto liability | | | Is it enough if you cause a serious accident? | |
| Umbrella or excess | | | Do you have one, and does it sit on top of the right limits? | |
| Deductibles | | | Can you pay this after a loss? | |

## Coverage discussion prompts

1. Do you have any coverage elsewhere that we should know about?
2. Is there anything you wish you were covered for?
3. Have you made any changes to your property, vehicles, or business that we haven't heard about?
4. Do any contracts, leases, or lenders require specific insurance?
5. Is anyone driving your vehicles who isn't on the policy?
6. Do you want to talk through water backup, flood, cyber, or umbrella coverage?

### Potential coverage questions and follow-up assignments

| Question or gap | Who follows up | Due date | Done |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |

### Customer decisions and sign-off

**Coverage changes the client decided to make**

**Coverage offered and declined**

**Reviewed by (name) and date**

**Client acknowledged review (initials or note)**

**Next review date**

## Execution checklist

- ☐ Account information filled in
- ☐ Policies and renewal dates listed
- ☐ Life and business changes asked about
- ☐ Claims and exposures reviewed
- ☐ Limits and deductibles reviewed
- ☐ Coverage prompts discussed
- ☐ Follow-up assignments made
- ☐ Client decisions documented
- ☐ Review signed off and filed

## Exceptions and escalation

- **Client has no time for a full review.** Do the policies table and life changes. Schedule the rest.
- **Client declines to discuss coverage.** Note it and set a date to ask again.
- **Review turns up a gap that a claim could expose.** Document the discussion and the decision the same day.

## Completion criteria

- Every section is filled in or marked not applicable.
- Follow-up assignments have owners and dates.
- Client decisions, including anything declined, are recorded.
- The worksheet is saved to the AMS and the next review date is set.

## Make it yours: agency customization

This is a starting point built for independent agencies in general. Fill in the details below so it matches how your agency actually works, then keep your version with your other procedures.

**Questions we always add**
*For example: umbrella, cyber, rental use.*

**Who reviews commercial accounts**
*Name or role.*

**Where completed worksheets are filed**
*AMS document type.*

**ASSIGN IT, TRACK IT**
Need to assign this process to your team? Turn it into a repeatable workflow with AgencyPacket.

General guidance only, not legal, compliance, or insurance advice. Review against your agency's processes and the state and local requirements that apply to you before use. Version 1.0, last reviewed November 19, 2026. agencypacket.com/terms

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