Commercial Insurance Remarketing Checklist

Run a commercial remarket on a timeline: updated applications, loss runs, submissions, quote tracking, and a proposal the client can approve.

WHO USES IT	Producer, Account Manager
LINES	Commercial lines
VERSION	1.0 | Last reviewed November 19, 2026
MAINTAINED BY	AgencyPacket
ONLINE	https://agencypacket.com/resources/commercial-insurance-remarketing-checklist

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

Commercial remarkets take weeks. Underwriters need current information, loss runs, and time, and clients need time to decide. Starting late leaves you with one option: renew with the incumbent. This checklist keeps the work on a schedule.

When to use it

Use it when a commercial account is going to market: a large increase, non-renewal, poor service, a coverage need, or a periodic review.

Process owner

The producer owns the strategy, carrier selection, and client decision. The account manager owns the data gathering and quote tracking.

Before you begin: required information

- Expiring policies and premiums by line
- Current exposure data (revenue, payroll, values, vehicles, locations)
- Currently valued loss runs
- Signed applications, where required
- Client goals and concerns

Procedure

Renewal timeline

- [ ] Count back from the expiration date. Many agencies start 90 to 120 days ahead for commercial accounts, longer for complex accounts.
- [ ] Set dates: information from client, applications complete, submissions out, quotes due, proposal presented, decision, binding.
- [ ] Tell the client the dates and what you need from them.
- [ ] Put every date on a shared calendar or task list.

Exposure updates and applications

- [ ] Send the client an exposure update form for revenue, payroll, headcount, locations, vehicles, and values.
- [ ] Update property values and review building values against current replacement cost.
- [ ] Update applications and have the client review and sign where required.
- [ ] Check the operations description matches what the business does now.

Prior losses and loss runs

- [ ] Request currently valued loss runs from each carrier for the periods underwriters need.
- [ ] Review them for errors. Challenge incorrect claims with the carrier.
- [ ] Write a short narrative for large or open claims: what happened, what changed.

Current coverage analysis

- [ ] List each policy, form, limit, deductible, endorsement, and exclusion.
- [ ] Look for gaps: missing coverages, inadequate limits, or contract requirements not met.
- [ ] Identify what the client likes and wants to keep.

Carrier appetite and submissions

- [ ] Select markets for the class, size, and loss history, including the incumbent.
- [ ] Send a complete submission to each. Include a short summary of the account.
- [ ] Track each submission: carrier, underwriter, date sent, documents, and follow-up date.
- [ ] Record declines and the reason.

Quote tracking and comparison

- [ ] Log each quote: carrier, premium, forms, limits, deductibles, endorsements, exclusions, and subjectivities.
- [ ] Compare coverage form by form, not just the price.
- [ ] Check quote expiration dates and subjectivity deadlines.
- [ ] Ask underwriters for corrections when a quote leaves out something you requested.

Proposal and client approval

- [ ] Build a proposal with premiums, coverage comparison, and a clear recommendation.
- [ ] Meet with the client, and walk through the coverage differences, not just the total.
- [ ] Get the client's decision in writing, including any coverage declined or reduced.

Binding coordination

- [ ] Bind in writing and confirm with the carrier. Do not tell the client they are covered before you have confirmation.
- [ ] Collect signed applications, down payment, and subjectivity responses.
- [ ] Request certificates, additional insured endorsements, and lender documents needed on day one.
- [ ] Cancel the old policy only after the new one is confirmed, and match effective dates.
- [ ] Send final policies and update the AMS.

Execution checklist

- [ ] Timeline set and shared with the client
- [ ] Exposure update and applications completed
- [ ] Loss runs received and reviewed
- [ ] Current coverage analyzed
- [ ] Submissions sent and tracked
- [ ] Quotes logged and compared form by form
- [ ] Proposal presented
- [ ] Client decision documented
- [ ] Binding confirmed
- [ ] Certificates and lender documents issued
- [ ] Old policy handled with no gap

Exceptions and escalation

- **Loss runs are late.** Escalate to the carrier early. Tell underwriters when they are coming.
- **Client does not return information.** Set a date and tell them in writing what happens if you miss it.
- **Only the incumbent will quote.** Review the renewal terms and tell the client the truth about the market.
- **Quote has conditions the client can't meet by effective date.** Tell the client now. Plan a fallback.

Completion criteria

- The client chose a program in writing.
- Binding is confirmed, and certificates and lender documents are issued.
- The old policy was handled with no gap.
- The file has applications, loss runs, quotes, comparison, and the decision.

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.

How far ahead we start commercial remarkets
Days, by account size.

Markets we use by class
List them.

Who signs off on the final comparison
Name or role.

Standard submission package contents
Application, loss runs, schedule, summary.

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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