FLEET INSURANCE RENEWAL CHECKLIST

Use this throughout the policy year to document risk, corrective action, and measurable improvement.

RENEWAL SNAPSHOT

Renewal date: ____________________ Fleet size: ____________________ Current carrier: ____________________

Agent/broker: ____________________ Loss-run date: ____________________ Training completion: ____________________

1 REVIEW YOUR LOSSES

Know what changed before your underwriter asks.

- [ ] Pull current loss runs and compare them with the prior policy period.
- [ ] Review every open claim, reserve, settlement, and large-loss driver.
- [ ] Separate preventable from non-preventable accidents and note recurring incident types.
- [ ] Identify claim frequency, claim severity, and any new problem areas.
- [ ] Document meaningful improvements and the actions that helped produce them.

2 IDENTIFY YOUR HIGHEST-RISK AREAS

Connect your safety data to the risks creating losses.

- [ ] Review roadside violations, inspection results, and relevant CSA/SMS trends.
- [ ] Check MVR issues, speeding, distracted driving, backing, following distance, and seat-belt events.
- [ ] Review camera, telematics, and coaching data for repeated driver behaviors.
- [ ] Look for maintenance or equipment trends that contribute to preventable incidents.
- [ ] Rank the top three risks to address before renewal.

3 TAKE CORRECTIVE ACTION

Show that identified risks lead to a documented response.

- [ ] Assign targeted driver training tied to the specific risks you identified.
- [ ] Use coaching, safety meetings, policies, and accountability to reinforce expectations.
- [ ] Require participation and follow up promptly on incomplete assignments.
- [ ] Retrain after preventable accidents, violations, or repeated unsafe behaviors.
- [ ] Ask your agent or underwriter what concerns they want addressed before renewal.

4 DOCUMENT THE RESULTS

Turn your safety program into evidence an underwriter can evaluate.

- [ ] Maintain training assignments, completion records, and corrective coaching documentation.
- [ ] Track training participation rates and note improvements over the prior policy period.
- [ ] Compare preventable accidents, violations, and other measurable safety trends over time.
- [ ] Keep examples showing how management responded when a risk was identified.
- [ ] Save supporting records, reports, meeting notes, and policy updates in one renewal folder.

5 BUILD YOUR RENEWAL PACKAGE

Make it easy for your insurance partners to understand your progress.

- [ ] Prepare a one-page safety summary showing the problem, action taken, and result.
- [ ] Include current loss runs plus a brief explanation of major or unusual claims.
- [ ] Provide training completion reports and examples of targeted corrective action.
- [ ] Highlight positive trends without hiding unresolved risks or open claims.
- [ ] Confirm current fleet, driver, mileage, operating-radius, and exposure information is accurate.
- [ ] Meet with your agent or broker early enough to address questions before submission.

AT THE RENEWAL MEETING

- [ ] Explain your three biggest risks and what you did about them.
- [ ] Show measurable changes, not just training activity.
- [ ] Ask what would make your fleet a stronger risk next policy year.

THE GOAL: **You cannot control the insurance market. You can control the risk your fleet presents.**

Use this checklist as a practical preparation tool. It is not a guarantee of lower premiums or insurance advice.