

# The Contractor's Pre-Renewal Checklist

32 Points to Strengthen Your Position Before Renewal

## Why This Matters

As a contractor, your insurance renewal outcome isn't decided in the last 30 days - it's influenced by every decision you make throughout the year.

This checklist helps you take control of those decisions.

Use this tool 90 -120 days before renewal to identify gaps, strengthen your position, and avoid last-minute surprises that cost you at audit or renewal.

## How to Use This Checklist

- Review each section monthly
- Track completion dates
- Share with project managers
- Keep documentation organized
- Flag items needing attention

## Section 1: Job Site Documentation

*Review these items across all active projects*

### Safety Programs & Training

- ☐ Daily job site safety meeting logs archived
- ☐ Toolbox talks documented with signatures
- ☐ Site-specific safety plans current
- ☐ Fall protection program reviewed
- ☐ Equipment inspection logs updated
- ☐ Safety violation documentation organized
- ☐ Training certificates current for all crew leads

## Incident Response

- ☐ Near-miss reports properly filed
- ☐ First aid logs maintained
- ☐ Return-to-work program active
- ☐ OSHA logs current (if required)
- ☐ Photos of safety measures in place

## Section 2: Subcontractor Management

*Critical for controlling downstream risk*

### Documentation

- ☐ Certificates of Insurance (COIs) collected and current
- ☐ Additional insured endorsements verified
- ☐ State licenses validated
- ☐ Safety programs reviewed
- ☐ Hold harmless agreements signed

### Compliance Tracking

- ☐ Sub agreement terms met
- ☐ Payment documentation clean
- ☐ Worker classifications verified
- ☐ Safety violation history reviewed
- ☐ Experience mod rates collected

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## Section 3: Risk Control Evidence

*What underwriters want to see*

### Programs & Procedures

- ☐ Written safety program updated
- ☐ Drug testing policy active
- ☐ Fleet safety program current

- ☐ Equipment maintenance logs complete
- ☐ Emergency response plan tested

### Claims & Incidents

- ☐ Loss runs reviewed
- ☐ Open claims managed
- ☐ Reserves challenged if needed
- ☐ Modified duty program active
- ☐ Return-to-work stats tracked

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## Section 4: Administrative Control

*Back-office items that impact your profile*

### Documentation Ready

- ☐ Updated employee count
- ☐ Payroll records organized
- ☐ Job classifications verified
- ☐ Safety committee minutes filed
- ☐ Training matrix current

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### Next Steps

1. **Review & Complete:** Mark each item as reviewed
2. **Document Gaps:** Note items needing attention
3. **Set Timeline:** Create action plan for missing items
4. **Assign Tasks:** Delegate to responsible parties
5. **Track Progress:** Review weekly until renewal

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### Pro Tips

- Keep digital copies of everything
- Photo-document safety measures
- Track completion dates
- Share progress with management
- Consider monthly internal audits

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### Need Help?

Complex renewals require strategic oversight. Visit [goprevera.com](https://goprevera.com) for more tools or to discuss your renewal strategy.

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*For informational use only. Each contractor should adapt this checklist to their specific operations and risk profile.*