|  |  |  |  |
| --- | --- | --- | --- |
| **Items to Review** | **Y/N** | **Last Review Date:** | **Comments/Next Steps** |
| **Policy and procedures are written and current.** |  |  |  |
| **Do you have an onboarding & offboarding process and checklist?** |  |  |  |
| **Do you use coverage checklists consistently?** |  |  |  |
| * Personal Lines |  |  |  |
| * Commercial Lines |  |  |  |
| * Other Lines |  |  |  |
| **Do you have a Policy Checking Checklist and use it consistently?** |  |  |  |
| **Do you use an Internal Audit Checklist and perform regular account reviews?** |  |  |  |
| * Identify areas of improvement. |  |  |  |
| * Identify who should be the trainer. |  |  |  |
| **Does your website have Privacy Statement that is easily visible?** |  |  |  |
| **Are Disclaimers & Disclosures used consistently?** |  |  |  |
| **Proposals - Do your proposals contain a Disclosure for Auditable Policies?** |  |  |  |
| **Proposals - Do your proposals contain a statement saying higher limits may be available?** |  |  |  |
| **Policy Delivery - Do policies have a statement for insured to review and advise if any corrections or changes are needed?** |  |  |  |
| **Policy Delivery – Do policies state the average turnaround time to Insured?** |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Items to Review** | **Y/N** | **Last Review Date:** | **Comments/Next Steps** |
| **Policy Delivery – What are your ideas to shorten the gap between review and delivery to Insured.** |  | | |
| **Does your agency’s website say what you actually do?** |  |  |  |
| **Is there any questionable wording on your agency’s website?** Words to avoid include, expert, best, comprehensive, peace-of-mind. |  |  |  |
| **Cyber Breach Tip: Is your cyber policy stored externally?** |  |  |  |

**Additional Resources**

**Big "I" E&O Guardian Website**

[**eoguardian.com**](https://eoguardian.com/)

* [Website Wording Guide - What Not to Say on the Web](https://eoguardian.com/wp-content/uploads/2021/10/EO-GUARDIAN-Website-Wording-Guide.pdf)
* [Webinar - Agency Risk Management Essentials: Is your website doing more harm than good?](https://eoguardian.com/webinars/)
* [Webinar -Your Website Says What?](https://eoguardian.com/your-website-says-what)

**Agents Council for Technology**

[**independentagent.com/ACT**](https://www.independentagent.com/ACT)

* [ADA & Accessibility: What You Need to Know](https://www.independentagent.com/ACT/Pages/marketing/Internet/ADA_FAQ.aspx)
* [Sample Agency Website Disclaimers](https://www.independentagent.com/ACT/Pages/planning/SecurityPrivacy/ACT_SampleDisclaimers.aspx)

[](https://www.iiat.org/insure-your-agency-e-o/get-a-quote)