BUSINESS INSURANCE / 01

BUILD THE OPERATIONS SNAPSHOT

Use neutral labels and high-level facts only. Keep private records and identifying details in a secure source file.

A helpful preparation resource from PickYourPro.ai. Fill in digitally or print. Keep your completed copy private.

Business A / general activity / operating stage / no legal name

Location A / general use / occupancy role / no address

Activity A / who performs it / where / frequency words only

People category / employee, contractor, customer or visitor question

Asset A / property, equipment, inventory or vehicle category

Data or contract-driven question / private source reference / owner

Preparation only. Confirm scope and terms with the professional.

BUSINESS INSURANCE / 02

MAP ROLES, ASSUMPTIONS AND QUESTIONS

Connect each proposal statement to the same neutral business labels. Do not interpret policy language here.

Proposal A / provider / version date / private source reference

Agent, broker or representative role / description given / contact lane

Carrier or other responsible party / stated role / handoff question

Assumption A / affected business, location, activity or asset label

Exclusion, condition or term question / exact proposal section

Private follow-up needed / information owner / secure channel promised

Preparation only. Confirm scope and terms with the professional.

BUSINESS INSURANCE / 03

CHECK THE QUESTION PACKET

Tick what is organized. These checks do not confirm coverage, compliance, suitability or policy meaning.

- [ ] Business, locations, activities, assets and proposals use neutral labels
- [ ] Every provider receives the same non-sensitive operations snapshot
- [ ] Actual policy and business records remain in private source files
- [ ] Provider, agent, broker, carrier and business roles are not assumed
- [ ] Each assumption or question points to a written proposal section
- [ ] Private follow-ups have an owner and intended secure channel
- [ ] Business changes carry into affected assumptions and versions
- [ ] No coverage, limit, deductible, carrier or claim decision is recorded

Operation or exposure question still open / professional to ask

Role, assumption or policy-section question still open

Business change or proposal correction / affected labels / owner

Preparation only. Confirm scope and terms with the professional.

BUSINESS INSURANCE / 04

QUESTIONS FOR THE INSURANCE PROFESSIONAL

Ask every provider the same operations, role and written-assumption questions. Let licensed professionals explain options privately.

Snapshot: which operations and exposure labels did you use?

Details: which facts need private confirmation before the proposal is final?

Roles: who is the agent, broker, carrier contact and decision owner?

Writing: where are assumptions, exclusions and conditions addressed?

Routing: which questions belong with another specialist or authority?

Changes: how will corrected facts update the proposal or policy record?

Preparation only. Confirm scope and terms with the professional.

BUSINESS INSURANCE / 05

COMPARE THE SAME BUSINESS SNAPSHOT

Use Providers A and B with the same neutral labels. Clarify differences without deciding policy meaning in this worksheet.

Provider A / B / proposal versions / discussion dates

Operations, locations, people, assets and data questions - A / B

Roles, assumptions, exclusions and private follow-ups - A / B

Written corrections, version changes and unresolved questions - A / B

READY TO HEAR FROM PROS?

Create an account on PickYourPro.ai only if you choose, then start a Business Insurance request. Share a non-sensitive operations, role and proposal-question brief so participating pros can compete with proposals. Compare written assumptions, scope, responsibilities, communication and fit. A private discovery and licensed-professional review may be required before any insurance decision.

One request. Every pro's best offer.

Start a request

Participation varies. A private discovery and licensed-professional review may be needed before a final proposal or insurance decision.

Planning guide: https://www.pickyourpro.ai/services/business-insurance

U.S. Small Business Administration: Get business insurance (official reference)

National Association of Insurance Commissioners: Small Business (official reference)

Preparation only. Confirm scope and terms with the professional.