



### DOA Insurance Broker Risk Management Questionnaire

- 1) Where the Proposer is a sole principle, does the Proposer have arrangements in place for office supervision in the event of absence?
  
- 2) Are all the offices under the day to day control and supervision of a director, partner or principle?
  
- 3) Does the Proposer always require references, check that qualifications are properly held and gaps in employment history are explained when engaging employees?
  
- 4) What procedures does the Proposer have in place to ensure that, prior to taking on a new client, the clients requirements are clearly identified and can be met by the Proposer?
  
- 5) In respect of commercial clients what procedures does the Proposer have in place to ensure that the Proposer fully understands the nature of their client's business and their insurance needs? How is this information documented?
  
- 6) What procedures does the Proposer have in place to establish the client's level of sophistication when it comes to insurance? How does the Proposer document their findings and how does their approach differ depending on their client's level of sophistication?
  
- 7) How does the Proposer ensure that they have advised their client of their duty of disclosure, how to assess their level of exposure to potential claims and where appropriate how to calculate the sums insured they require? How does the Proposer document the advice provided to their client?
  
- 8) Does the Proposer fully review with the client their insurance requirements and sums insured at every policy renewal?

- 9) Does the Proposer have a system in place to monitor work flow? If so, how does the Proposer use this system to ensure that key correspondence/submissions from clients are logged, reviewed and passed on to insurers if appropriate? How does the system ensure that work is passed to another member of staff in the event of employee absence?
- 10) What file review procedures does the Proposer have in place?
- 11) Is all work subject to the Proposer's standard terms of engagement (please supply a copy)?
- 12) Is there a written agreement between the Proposer and appointed representatives/subcontractors?
- 13) What procedures are in place to review and monitor the work of appointed representatives/subcontractors?
- 14) Does the Proposer complete submissions on behalf of their clients? If so how does the Proposer ensure that not only has their client checked the information contained within the submission is correct but also understood what additional information may need to be disclosed? How is the outcome of the Proposer's discussions with their client regarding the contents of the submission documented?
- 15) How does the proposer identify onerous or nonstandard policy conditions and exclusions and what is their procedure for highlighting them to their client?

16) Is risk information backed up daily?

17) Is it the Proposer's practice to always confirm orders in writing, detailing the basis on which the risk is bound?

18) Are policy documents checked and signed by a partner or director?

**Signature of Principal:**

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**Name in capital letters (Printed):**

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**For and/on behalf of the Proposer:**

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**Date:**

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