HERTVIK INSURANCE GROUP

FREE CHECKLIST · BUSINESS INSURANCE

Year-End Business Change Checklist

Tick what changed in 2026. Share it with your finance, HR and operations leads, then send it to your Hertvik advisor before your audit or renewal.

WHAT CHANGED	WHO TRACKS IT
☐ **Payroll or revenue changed significantly** General liability and workers' comp are often rated on these. Big swings show up at audit.	Finance
☐ **We used subcontractors or 1099 workers** Uninsured subs can be added to your audit. Collect current certificates now.	Finance
☐ **Employees worked outside Ohio** Ask about other-states coverage and stop gap employers liability, which BWC does not provide.	HR
☐ **We signed contracts with insurance requirements** Additional insured, limits and waivers should be endorsed, not just listed on a certificate.	Owner
☐ **Locations opened, closed or sat vacant** Named insured and location schedules change. Vacancy can limit property coverage.	Operations
☐ **Vehicles or drivers changed** Added or sold units, new drivers, employees using personal cars for work.	Operations
☐ **We added products, services or markets** New operations may fall outside the classifications your policy was written on.	Owner
☐ **We bought equipment or renovated** Replacement values change. Pair with a property valuation review.	Finance

NOTES FOR YOUR ADVISOR

Send this to your Hertvik advisor

We'll flag what affects premium, what affects coverage and what needs no action.

Hertvik Insurance Group · (800) 467-3254 · hertvik.com

General information only. Coverage depends on your policy wording and carrier. Your Hertvik advisor can review your specific policies.