



# 10 Preliminary Questions to Ask your Commercial Specialty Customers

There are many factors to consider when finding the right insurance coverage to meet the unique needs of Specialty commercial businesses. From business property, to liability and cyber, Specialty businesses face several risks they need to protect themselves from.

This checklist is designed to support Brokers when assessing the needs of their commercial customers. By addressing these questions early in the process, Brokers can tailor solutions that align with their customers' needs and reduce potential coverage gaps.

**1. Describe your customer's business.**  
*The more detail the better.*

Does your customer's business provide goods, services, or both?	
Has your customer's business previously provided additional goods and/or services?	
Does your customer plan to expand their business in the future?	
Does your customer's business operate in any countries outside of Canada?	
Does your customer's business subcontract out any aspect of their operations?	
If yes, how were the contractors selected? What sort of screening process and criteria (if any) does your customer's business use?	

**2. Has your customer previously had insurance coverage for their business?**  Yes  No  
*This will depend on the age of the business.*

**If yes, what worked and what didn't with the previous policy?**

**What is your customer looking for in their next provider?**

**3. What type of building does your customer's business operate out of?**  
*This will impact the liability risks the business faces and will vary considerably based on the type of business.*

**Does your customer's business operate out of one location, or multiple?**  
*This could be a residential site, a commercial site, or an industrial site. (e.g., a warehouse, a hotel, a high-rise building, a storefront or other commercial real estate property, etc.)*

**4. Where is your customer's business' building located?**

Is the location at high risk of severe weather events?	
What type of weather does it experience year-round?	
Does your customer's business experience foot traffic on a regular basis? (e.g., customers, vendors, maintenance workers, etc.)	

**5. What is the estimated worth of the contents of your customer's business?**

*This includes all property, tools, machinery, supplies, products, etc.*

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**6. Where does your customer source their necessary materials from?**

*This includes supplies, stock, tools, machinery, parts, etc.*

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**7. What is the estimated annual revenue of you customer's business?**

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**8. Has your customer's business previously experienced any incident(s) causing damages and/or leading to a claim?**

If yes, describe the incident including scope of damages and/or amount paid on the claim.	
If applicable, has the issue that caused the loss been addressed?	

**9. What are some of the other risks you know your customer's business will face on a regular basis?**

*The more detail the better.*

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**10. Has a loss control inspection been previously conducted at your customer's business?**

*If so, it's important for Brokers to obtain all previous engineering reports. This should also include any recommendation reports provided by your customer's previous insurer.*

Yes

No