

WORKSHEET • FREE RESOURCE

The Submission Narrative

Framework.

The one-paragraph cover letter that wins close calls with underwriters. A four-question framework, three real example narratives, and a fillable template you can adapt for any account.

WHY THE NARRATIVE MATTERS

Underwriters skim. A clear paragraph at the top of every submission frames the year before the underwriter forms their own frame. A good narrative answers four questions in one paragraph.

THE FOUR-QUESTION FRAMEWORK

1. WHAT IS THIS ACCOUNT?

One sentence: what the insured does, where, how long. Underwriters need context fast.

2. WHAT HAPPENED ON THE LOSS RUN?

Frequency or severity, what kind of claims, what's open vs closed. Honest, brief.

3. WHAT CHANGED?

Mitigation, training, equipment, hires, leadership. The reason next year will look different.

4. WHAT ARE WE ASKING FOR?

Same terms, expanded coverage, reduced limits, different form. Clear ask.

NEF

THREE EXAMPLE NARRATIVES

Example 1: A construction GC after a loss-heavy year.

XYZ General Contracting is a 12-year-old GC operating across three states with \$14M in revenue, primarily commercial mid-rise. Loss run shows three GL claims in 2024 totaling \$92k incurred, all closed, all attributable to a single project where the on-site supervisor departed mid-year. Replacement supervisor hired in October with documented OSHA 30-hour credentials. Subcontractor screening process formalized in Q1 2025. We are seeking same terms with a \$250k limit increase to align with new master contracts.

Example 2: A restaurant after a quiet year.

ABC Hospitality operates two restaurants and one catering venue in the Phoenix metro. 2024 was the cleanest year on record with zero GL claims and one \$4k workers comp medical-only (closed). Liquor liability program reinforced with monthly TIPS training documentation. Catering arm grew 22%, reflected in updated revenue. Renewal as quoted; would consider modest premium reduction given clean three-year run.

Example 3: A trucking fleet after expansion.

DEF Logistics is a 28-power-unit trucking fleet operating regional dry van across the southeast. Fleet grew from 18 to 28 units in 2024 (now schedule attached). Three auto liability claims, all closed, all attributable to drivers no longer with the company. Hiring criteria tightened: 3 years CDL, no preventable accidents in 5 years, dashcams installed fleet-wide in October. CSA scores improved across all categories. Seeking renewal with new units added.

YOUR FILLABLE FRAMEWORK

Use this template. Fill in your account specifics. Aim for 100–150 words. Specifics beat adjectives.

- [Account name] is a [years]-year-old [industry] operating in [geography] with [revenue / size].
- Loss run shows [frequency / severity summary] in [year] totaling [\$amount], [open/closed status].
- [What changed: mitigation, training, leadership, equipment, processes].
- We are seeking [coverage ask: same terms, expanded, reduced, different form].