FOR THE CLIENT FILE · ONE PAGE PER LANDLORD

# Two-Bill Renewal Summary

MINDS ON FIRE

Client / property _____ Units (doors) _____ Renewal date _____

Prepared by (agent, agency) _____ Date reviewed _____ Carrier(s) _____

## 01 Both bills, side by side

| Bill | Last year | This year | Change ($) | Change (% of last year) |
|---|---|---|---|---|
| **Property premium** | | | | |
| **Liability premium** | | | | |
| **Umbrella / excess (if any)** | | | | |
| **Total** | | | | |

## 02 The four gauges

| | |
|---|---|
| **1. Property**<br>Premium this year and last | "Does the building value still match what it would cost to rebuild?"<br>Client's answer: _____ |
| **2. Liability**<br>Premium, limits, any umbrella | "Do the limits still fit the number of units and tenants?"<br>Current limits: _____ Client's answer: _____ |
| **3. What you control**<br>Maintenance, fire and mold response, incidents | "What shows we run a careful building?"<br>Records provided: _____ |
| **4. The swing**<br>If property goes back up next year | "Could the budget absorb both rising at once?"<br>Client's answer: _____ |

## 03 The swing, in numbers

Property back at last year's premium $ _____ + This year's liability premium $ _____ = Total if both rise $ _____

## 04 What we decided

Decision and reasons

_____

_____

_____

☐ Renew as is ☐ Review limits

☐ Request records ☐ Re-market

Revisit before next renewal on _____

Practical guidance for a client conversation, not a coverage standard or advice. Coverage decisions rest with the licensed agent and the client. Based on The Minds On Fire Brief, Oct. 26, 2026 (Florida multifamily data from Advocate Technologies, via Insurance Journal).

Prepared with Minds On Fire
mindsonfire.ca/two-bill-summary