# Commercial Lines-VIP Renewal Process

INSURANCE REVOPS

90 → 75 → 45 → 30 → 15 → 0 → + ★

## Initial Review

1. Check current term for any changes (i.e. added driver, vehicle, exposure change, etc.).
2. Review any gaps in coverage.
3. Check Claims history and pull Loss Runs to confirm.
4. Schedule meeting with Producer on the account (if applicable).
5. Create Submissions to carriers to block markets (using last year's apps).

## UW & Stewardship

1. Schedule meeting with Underwriter(s) for account and pricing review.
2. Send Stewardship Meeting Request.
3. If E&S, begin process for Re-Applications and Supplementals.

## Client Communication

1. Automated Email to Client "Your Renewal is Approaching has anything changed?"
2. Schedule Meeting if not confirmed prior.
3. Quote Umbrella, EPLI, and Cyber

## Client Meeting

1. Confirm Renewal and Pricing with selected carrier(s).
2. If E&S confirm and finalize Applications.
3. Meet with client to review Renewal Options and present additional quotes (Umbrella, EPLI, Cyber)

## Confirmation and Documentation

1. Confirm payment if E&S.
2. Confirm signed docs.
3. Prepare Renewal Certificates

## Renewal!

1. Email "Thank you for Renewing" and Asking for Referral.
2. Send all COIs on file

## Post Renewal

1. Three days post renewal- Confirm downloads and update policy status.
2. Send email asking for Testimonial or Social Review.
3. 40 Days post renewal- send "Just checking in email"