

DIRECT BILL COMMERCIAL RENEWAL PROCESS

ALWAYS
DOCUMENT YOUR
ACTIONS AND
COMMUNICATIONS

1. 60 days prior to renewal send renewal letter to client
2. Create Activity
3. Start 60 Day Commercial DB Check List
4. Create Renewal Folder in AMS
5. Received response within 12 days?

YES

NO

1. Update AMS with info received
2. Advise underwriter of any changes that affect communication, premium, or underwriting

1. 2nd request letter sent, request reply in 5 days.
2. Follow up in 7 days
3. Received response in 7 days?

45 days Prior to
Expiration

YES

NO

- Policy renewed?
- a. Check AMS if download company
 - b. Check carrier site if not download company

1. Send text and email requesting update
2. Response next day?

Renewed

NOT
Renewed

YES

NO

Check in with
underwriter for
status of renewal
and respond
accordingly

1. Ask Brian to call if assigned to Brian
2. Ask Beaux to call if assigned to any other
3. Once they have called we will proceed with renewal with what info we have.

Policy Renewd : Did it
crease by 12% or more?

NO

YES

- Update AMS
1. Renew in AMS
 2. Update in AMS
 3. Mail policy to client - if not direct mailed
 4. File policies in AMS - if not direct download

- Ask for Direction from:
1. Brian is assigned to him
 2. Beaux for all others
 3. Instructed to renew or remarket?

- RE' MARKET
1. Rate with carriers as directed by Beaux or Brian
 2. Report Findings to Beaux or Brian

Renew

NO

Beaux or Brian will presnet to
clinet for rewrite.

Renewed
with original
carrier

Lost
Account

Rewritten

Lost Account

1. Note file in AMS why lost
2. If we want to retry to gain, then set reminder for 60 days prior to expiration
3. If we dont want to retry, make note why.

REWRITTEN

1. File document in AMS
2. if Download - check for download
3. If not download - download from company, update in AMS and file dec in AMS
4. If not auto mail company mail copy to client