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CHECKLIST • FREE RESOURCE

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# The 90-Day Renewal

## *Prep Checklist.*

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A printable timeline checklist covering every step from the day-90 account review through bind. Use it to drive your renewal calendar, train new account managers, or audit your team's existing process.

### DAY 90 – 75

#### *Account review & data refresh.*

- Pull the full current policy and declarations
- Refresh exposure data (payroll, sales, vehicles, schedule)
- Confirm operational changes with insured (locations, work types, employee count)
- Request loss runs from incumbent carrier (5 years)
- Verify all named insureds, additional insureds, and lienholders
- Document any mid-term endorsements or amendments

### DAY 75 – 60

#### *Loss run analysis & narrative draft.*

- Read loss runs for frequency vs severity patterns
- Compare incurred, paid, reserved, and status across years
- Identify open claims with high reserves; push for closure
- Calculate experience modification impact (workers comp)
- Draft one-paragraph claims narrative for submission
- Note any subrogation or recoveries the underwriter should see

# 90

**DAY 60 – 45***Submission preparation.*

- Build complete submission packet with cover letter and narrative
- Refresh and complete current ACORD applications
- Gather supplemental forms specific to the line of business
- Quote with incumbent first; identify 2–3 competitive markets in parallel
- Confirm any underwriter-requested documentation (financials, reports)
- Submit cleanly with target effective date noted

**DAY 45 – 30***Quote review & comparison.*

- Receive quotes; verify response timing for each market
- Compare premium, deductibles, limits, forms, exclusions, endorsements
- Build side-by-side comparison summary for producer
- Flag meaningful coverage gaps or improvements
- Confirm carrier surplus lines status (admitted vs E&S) where relevant
- Note any pending underwriter questions before insured meeting

**DAY 30 – 15***Insured conversation & decision.*

- Producer meets with insured to walk through options
- Provide producer with talking points on each quote
- Document insured's questions and underwriter follow-ups
- Confirm direction with insured in writing
- Notify other carriers of decline or hold
- Final coverage check before bind

**DAY 15 – BIND***Binding, issuance & handoff.*

- Send formal bind order to chosen carrier
- Receive and review binder for accuracy

- Issue certificates of insurance to all required parties
- Audit issued policy against bound terms when delivered
- Update AMS with new policy data and renewal date
- Set 90-day calendar reminder for next year's cycle