90-Day Insurance Renewal Review Process

Start each renewal three months out: pull the list, review the account, check what the carrier did, and decide whether to remarket.

WHO USES IT	Account Manager, CSR, Producer
LINES	Not line-specific
VERSION	1.0 | Last reviewed November 19, 2026
MAINTAINED BY	AgencyPacket
ONLINE	https://agencypacket.com/resources/90-day-insurance-renewal-review

BEFORE YOU USE THIS
Review this against your agency's current processes, carrier guidelines, and E&O requirements before you put it into practice. Insurance rules vary by state, and some requirements are set at the local level, so confirm the licensing, disclosure, filing, and recordkeeping rules that apply where you operate. This resource is general guidance, not legal, compliance, or insurance advice. See our Terms at https://agencypacket.com/terms.

Purpose

Renewals that get handled at the last minute produce surprises: a premium increase the client sees first on their bill, a coverage reduction nobody caught, a non-renewal with days to spare. A 90-day review gives you time to fix problems, remarket, and talk to the client before they hear it from the carrier.

When to use it

Use it for every policy, on a rolling basis, starting 90 days before expiration. Many agencies work personal lines at 60 to 90 days and commercial lines at 120 or more. Adjust for your book.

Process owner

The account manager assigned to the policy owns the review. The producer is pulled in for remarketing decisions and client conversations. The agency owner or manager checks that nothing is missed.

Before you begin: required information

- Renewal list from your AMS for the next 90 days
- Expiring policy, limits, and premium
- Claims history for the term
- Any carrier renewal offer, if it has arrived
- Notes from the last review and any open requests

Procedure

Renewal list and ownership

- [ ] Run the renewal report for the policies expiring in 90 days. Include policy number, carrier, premium, line, and account manager.
- [ ] Check every policy has a named owner. Assign any that do not.
- [ ] Sort by priority: large premium, commercial accounts, policies with open claims, and policies with known problems.
- [ ] Put the review on the owner's calendar.

Exposure review

- [ ] Check for changes: new vehicles, drivers, locations, employees, revenue, or operations.
- [ ] For commercial accounts, compare current revenue, payroll, and values to what is on the policy.
- [ ] For homes, review dwelling value against current replacement cost.
- [ ] Send an update request to the client if the file is stale.

Claims and coverage review

- [ ] Review claims during the term: open, closed, and any that may affect renewal.
- [ ] Check coverage against the client's current needs: limits, deductibles, endorsements, and gaps.
- [ ] Compare to what the client said when they bought: any coverage dropped or lowered along the way?
- [ ] Note anything that needs a conversation: umbrella limits, new exposures, lender requirements.

Carrier renewal information

- [ ] Check whether the carrier sent a renewal offer, a rate change notice, a coverage change, or a non-renewal.
- [ ] Read the renewal, not just the premium. Look for removed endorsements, changed deductibles, new exclusions, or valuation changes.
- [ ] Compare to the expiring policy. List every change.
- [ ] Check for conditional renewals, inspection requirements, and documents the carrier needs.

Premium change review

- [ ] Calculate the dollar and percentage change from last term.
- [ ] Find the cause: rate increase, exposure change, loss history, or coverage change.
- [ ] Decide whether the increase is large enough to warrant remarketing.

Remarketing decision

- [ ] Remarket when: premium rises more than your agency's threshold, coverage is reduced, the carrier non-renews, claims or service are poor, or the client asks.
- [ ] Do not remarket without telling the client. Get their permission and any updated information first.
- [ ] Hand off to the remarketing checklist for the line of business.

Client outreach

- [ ] Schedule outreach so the client hears from you before the carrier's notice reaches them.

- [ ] Use the client's preferred method. Personal lines might be email, text, or phone. Commercial often needs a call or meeting.
- [ ] For increases, call. Don't rely on email for bad news.
- [ ] Record every attempt with date and result.

Proposal and customer decision

- [ ] Present the renewal and any alternatives: what changed, what it costs, and what options exist.
- [ ] Get the client's decision: renew as offered, change coverage, or move to a new carrier.
- [ ] Document the decision, especially any reduction in coverage.

Retention documentation

- [ ] Update the AMS with outcome, new premium, and notes.
- [ ] File the renewal documents.
- [ ] If the client leaves, record the reason and follow cancellation procedures.
- [ ] Set the next review date.

Execution checklist

- [ ] Renewal list pulled and every policy has an owner
- [ ] Exposure changes requested or checked
- [ ] Claims and coverage reviewed
- [ ] Carrier renewal compared to expiring policy
- [ ] Premium change calculated and explained
- [ ] Remarketing decision made
- [ ] Client contacted before the carrier's notice
- [ ] Decision documented
- [ ] AMS updated and next review set

Exceptions and escalation

- **Carrier has not issued renewal information 30 days out.** Escalate to the carrier. Tell the client what you know.
- **Non-renewal notice.** Stop and move to the remarketing checklist today. Check the notice date against state rules.
- **Client is unreachable.** Document each attempt. Follow your unanswered renewal procedure.
- **Large rate increase.** Call the client before they see it, and bring options.

Completion criteria

- Every policy expiring in the window has an owner and a recorded outcome.
- Changes from the carrier were compared to the expiring policy.
- The client has been told about increases and coverage changes.
- The client's decision is documented.

- The next review date is set.

Make it yours: agency customization

This is a starting point built for independent agencies in general. Fill in the details below so it matches how your agency actually works, then keep your version with your other procedures.

Days before expiration we start review, by line
For example: personal 60 to 90, commercial 120.

Premium increase that triggers remarketing
Percent or dollar amount.

Who calls clients about increases
Name or role.

Renewal report we run
Name of the AMS report.

ASSIGN IT, TRACK IT
Need to assign this process to your team? Turn it into a repeatable workflow with AgencyPacket.

General guidance only, not legal, compliance, or insurance advice. Review against your agency's processes and the state and local requirements that apply to you before use. Version 1.0, last reviewed November 19, 2026. agencypacket.com/terms

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