Insurance Renewal Follow-Up Process

Make sure every renewal gets a decision: who reaches out, when, what to say, and what happens when the client goes quiet.

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

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

A renewal that no one follows up on is a coin flip. The client may assume it is handled, miss a bill, or find out about a change too late. This process sets who calls, when, and what happens when someone does not answer.

When to use it

Use it once the renewal review is done and the client needs to be contacted, and when a renewal notice, offer, or bill has gone out with no response.

Process owner

The account manager owns outreach. The producer joins for increases or coverage changes. The manager reviews unresolved renewals weekly.

Before you begin: required information

- Renewal review notes and any changes
- Client contact preferences
- Renewal offer, premium, and billing information
- Expiration date and any deadline for documents or payment

Procedure

Ownership and timing

- [ ] Name one person for each renewal outreach.
- [ ] First contact: 60 days before expiration for personal lines, earlier for commercial. Adjust for your book.
- [ ] Second contact: 30 days out if no response.
- [ ] Third contact: 15 days out, by phone.
- [ ] Last attempt: 7 days out. Put what happens next in writing.

Customer contact preferences

- [ ] Check how the client prefers to be contacted and the best times.
- [ ] Respect do-not-contact requests and your agency's consent records.
- [ ] Use more than one method over the sequence: phone, email, text (with consent), mail.

Premium increase conversations

- [ ] Call for any increase the client will notice. Do not rely on email.
- [ ] Explain what changed: rate, exposure, claims, or coverage. Give the real reason.
- [ ] Offer options: higher deductible, coverage changes, or remarketing. Explain the trade-offs.
- [ ] Do not suggest coverage cuts to hit a price without explaining what is lost.

Unanswered renewal notices

- [ ] If you get no response, try another method and time of day.
- [ ] Check whether the contact information is current.
- [ ] Send a written notice stating the expiration date and what happens if they do nothing.
- [ ] For commercial accounts, try a second contact at the business.

Remarketing and coverage discussion

- [ ] If the client wants to shop, move to the remarketing checklist for the line.
- [ ] Raise any coverage concerns you found in the review.
- [ ] Record what you recommended and what the client decided.

Pending documentation and escalation

- [ ] List documents the carrier needs: signed forms, inspection items, updated applications.
- [ ] Set deadlines and follow up.
- [ ] Escalate to the producer or manager when a renewal is at risk of lapsing, a client is upset, or a deadline will be missed.

Final disposition and AMS notes

- [ ] Record the outcome: renewed as offered, renewed with changes, remarketed, canceled, or no response.
- [ ] For no response, record every attempt with dates and methods.
- [ ] Update the AMS with notes, new premium, and any signed documents.

Sample scripts

PHONE: FIRST CALL
"Hi [Name], it's [You] at [Agency]. Your [policy] renews on [date]. I wanted to go over it before the notice arrives. Do you have five minutes?"

PHONE: INCREASE
"Your renewal premium is going from [old] to [new]. Here's why. Before I say anything else, would you like me to check other options so you can compare?"

EMAIL: FIRST NOTICE
Subject: Your renewal on [date]

Hi [Name], your [policy type] renews on [date]. Here's what's changing: [short list]. Call me at [phone] or reply to this email if you want to talk before then.

[Your name]

EMAIL: FINAL NOTICE
Subject: Action needed before [date]

Hi [Name], I haven't been able to reach you about your [policy] renewal on [date]. Please call me by [date] so we can go over it. If I don't hear from you, the policy will [renew automatically / expire], and I want to make sure that is what you want.

[Your name] | [Phone]

Execution checklist

- [ ] Outreach owner assigned
- [ ] First contact sent
- [ ] Second contact at 30 days
- [ ] Phone call at 15 days
- [ ] Final written notice at 7 days
- [ ] Increases explained by phone
- [ ] Pending documents tracked
- [ ] Escalations handled
- [ ] Outcome and attempts recorded in the AMS

Exceptions and escalation

- **Client says they'll take care of it and doesn't.** Put a date on it and follow up.
- **Carrier is not renewing.** Move straight to the remarketing process.
- **Client is upset about the increase.** Hand to the producer or manager the same day.
- **Renewal bill unpaid near expiration.** Move to the nonpayment follow-up process.

Completion criteria

- Every renewal has a recorded outcome.
- Clients who didn't respond have a record of each attempt and a written final notice.
- Escalated cases have an owner and a next step.
- AMS notes are complete.

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.

Our outreach schedule
Days before expiration.

Who handles increase calls
Name or role.

Written final notice template
Link or location.

Texting and email consent rules
Check with your compliance contact.

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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