|  |  |
| --- | --- |
| **RENEWALS** | |
| **Maintain Renewal List** | |
| − keep up to date | ACCT MGR/PROC |
| − 90 days, prompt renewal visit | PRODUCER |
| − 90 days prior to renewal MGR to meet and discuss renewals for that month. | PRODUCER/AM |
| − at 60 days, if ACCT MGR has not heard from PRODUCER/ACCT MGR to remind PRODUCER to set up renewal visit | ACCT MGR |
| Checklist of Coverage’s | PRODUCER |
| **Summary** | |
| − Update endorsement changes | ACCT MGR |
| − Print and give to PRODUCER | ACCT MGR |
| − PRODUCER can review summary in tandem with file prior to renewal visit | PRODUCER |
| − Update with renewal changes | ACCT MGR |
| **Visit Clients** | |
| − Pre-renewal review | PRODUCER |
| − Deliver binder | PRODUCER |
| − Deliver policy(ies) | PRODUCER |
| Get prices on variations of cover from insurer(s) ACCT MGR | Get prices on variations of cover from insurer(s) ACCT MGR |
| For renewal marketing, refer to marketing section PRODUCER/AM | For renewal marketing, refer to marketing section PRODUCER/AM |
| Negotiate final price/wordings (A&B Accounts) PRODUCER | Negotiate final price/wordings (A&B Accounts) PRODUCER |
| **Report to Management:** | |
| − Write up new information (fill in blank copy) | PRODUCER |
| − Type/print report | PROCESSOR |
| **Renewal Preparation** | |
| Type/print binders, liability cards, invoicing, cover letter | PROCESSOR |
| Order policy(ies) | PROCESSOR |
| **Applications** | |
| − ACCT MGR to complete as much as possible from previous year’s application in file | ACCT MGR |
| − PRODUCER to complete the rest of applications, updating where required (eg. sales, changes in operations) | PRODUCER |
| **Payment terms** | |
| − Negotiate payment terms with client/collection | PRODUCER |
| − Obtain quotes from financing companies/type contract | ACCT MGR |
| **Review policy(ies):** | |
| − Check against binder - make sure policy issued in conformance with binder | ACCT MGR |
| − Check for continuity in wordings - review coverage forms, exclusions, conditions, adequacy of limits | PRODUCER/AM |
| Cover (Reporting) Letter | PRODUCER/AM |
| − PRODUCER to notify ACCT MGR of special additions to the standard letter |
| − ACCT MGR will E-Mail the first draft to the PRODUCER |
| − PRODUCER make changes and E-Mail back to ACCT MGR |
| − ACCT MGR will review & print for attachment to renewal documents |
| **MARKETING** | |
| **Survey Form** | |
| − Complete survey form in its entirety | PRODUCER |
| − Photocopy and send to insurance companies | PROCESSOR |
| Choose markets | PRODUCER |
| Follow-Up Quotes | ACCT MGR |
| Complete comparison chart | ACCT MGR |
| Negotiate with insurers and client (A&B Clients) | PRODUCER |
|  |  |
| **NEW BUSINESS** | |
| Complete Marketing Requirements, as above | PRODUCER/AM |
| **Proposal** | |
| − Write up rough working copy PRODUCER | PRODUCER |
| − Type/print PROCESSOR | PROCESSOR |
| Applications | |
| − To be completed in full PRODUCER | PRODUCER |
| Client Profile Sheet | PRODUCER |
| **Binder** | |
| − Complete binder information sheet - include premium breakdown | PRODUCER |
| − Bind coverage with insurer(s) | ACCT MGR |
| − Type/print binder | PROCESSOR |
| − Load, invoice, cover letter, send to insurer | PROCESSOR |
| **Summary of Insurance** | |
| − Write up rough working copy | PRODUCER |
| − Type/print | PROCESSOR |
| **MISCELLANEOUS / SERVICE** | |
| **Phone Calls -** If PRODUCER gets a call normally handled by the ACCT MGR, PRODUCER to transfer the call (if possible) to the ACCT MGR. If call cannot be transferred, ACCT MGR to process request from phone call. | |
| − Mortgagees | ACCT MGR |
| − Lessors | ACCT MGR |
| − Claims ACCT MGR | ACCT MGR |
| **− Certificate of Insurance:** | |
| Type | ACCT MGR |
| Review specs | PRODUCER/MGR |
| − Addition/deletion of vehicles | ACCT MGR |
| − New cover | PRODUCER/MGR |
| − Confirmation of Cover | ACCT MGR |
| − Client queries | PRODUCER/MGR |
| − Underwriting questions | PRODUCER/MGR & ACCT MGR |
| Invoicing | PROCESSOR |
| Bonds | PRODUCER/MGR |
| Follow-up changes to policies | ACCT MGR/ADMIN |
| **Memos to insurance companies:** | |
| Ordering policies | ACCT MGR |
| Others/faxes | PRODUCER - give to ACCT MGR to pend |
| Claims follow-up | PRODUCER/MGR |
| Lead time for preparing documents - PRODUCER will give as much lead time as possible to give ACCT MGR & PROCESSOR sufficient time to complete. | |