INSURANCE · RETENTION OPERATIONS

Policy renewal tracking and outreach

Automatically tracks upcoming policy renewals and executes personalized outreach campaigns to customers based on renewal timeline and risk factors. Reduces manual follow-up work and increases renewal rates through timely, targeted communications.

01 WORKFLOW TRIGGER

Policy renewal date is 90 days away

BLUEPRINT OVERVIEW

What this workflow accomplishes

This workflow connects the agency management system (Applied Epic, AMS360) to rating platforms (EZLynx, HawkSoft) and the retention CRM (AgencyZoom, NowCerts) so renewals surface 90 days out instead of 10 days out. Automation handles renewal detection, requoting, risk scoring, campaign build, and multi-channel delivery. Producers and the agency principal retain authority over remarketing decisions, quote accuracy, premium-increase messaging, and any contact with a book-of-business account.

01

OUTPUTS

Requoted renewal options to insureds, Prioritized producer task list, Live renewal pipeline dashboard, Logged interactions in the AMS

02

SUCCESS MEASURES

Policy retention rate, Average days to bind renewal, Response rate by channel, Premium retained versus expiring

03

CORE SYSTEMS

Applied Epic, AMS360, EZLynx, HawkSoft, AgencyZoom, NowCerts

HOW TO USE THIS BLUEPRINT

Agency principals: set the risk thresholds, the remarket rules, and which premium increases require a producer call before any notice goes out.

Producers and account managers: work the daily priority task list, verify quotes before they reach the insured, and log outcomes in the AMS.

Implementation teams: map AMS policy and expiration fields to the rating and CRM platforms, then confirm suppression rules for accounts in claim or in cancellation status.

THE WORKFLOW

End-to-end stage map

Seven stages carry a policy from renewal detection through the retention dashboard. The decision point at stage 3 governs whether an account rides the standard automated sequence or gets pulled into producer-led priority outreach.

IMPLEMENTATION DETAIL

Stage-by-stage breakdown

Each stage states the operational intent, the human control point, and the systems likely to take part. System names are examples, not a required architecture.

01 TRIGGER

Detect upcoming renewal deadline

System automatically identifies policies with renewal dates approaching within 90 days. Pulls policy details, customer information, and renewal history from the agency management system.

CONTROL POINT

The account manager reviews the weekly expiration list and removes policies already bound, cancelled, or non-renewed by the carrier.

SYSTEMS Applied Epic AMS360

02 ACTION

Generate renewal quote options

Creates updated policy quotes with current rates and coverage options. Compares existing coverage with new market options and identifies potential savings or coverage improvements.

CONTROL POINT

A licensed producer verifies limits, deductibles, and carrier eligibility before any quote is released to the insured.

SYSTEMS EZLynx HawkSoft

03 DECISION

Assess customer renewal risk

Evaluates customer's likelihood to renew based on claims history, payment patterns, and previous interactions. Routes high-risk customers to priority outreach sequence.

CONTROL POINT

The producer of record can override the risk score and move any account into priority outreach regardless of the model result.

SYSTEMS AgencyZoom

04 ACTION

Create personalized outreach campaign

Generates customized renewal communications including email sequences, SMS reminders, and call scripts based on customer risk level. Schedules delivery at optimal times for each customer segment.

CONTROL POINT

The agency principal approves message templates and the wording used for any renewal with a premium increase above the set threshold.

SYSTEMS AgencyZoom NowCerts

COMPLETION AND MEASUREMENT

Closing stages and results

The closing stages preserve the producer touch on at-risk and high-premium accounts and record every renewal interaction back into the AMS.

05 ACTION

Execute multi-channel communications

Automatically sends renewal notices, quotes, and reminders via email, SMS, and mail. Tracks customer engagement and response rates across all channels.

CONTROL POINT

Human control: marketing coordinator holds send authority and can pause a sequence for any account mid-claim or in a rate dispute.

SYSTEMS AgencyZoom EZLynx

06 ACTION

Schedule agent follow-up

Creates tasks for agents to personally contact non-responsive customers or those flagged as high-value. Prioritizes outreach based on policy value and renewal probability.

CONTROL POINT

The service manager reassigns or reprioritizes tasks daily so no commercial account passes 30 days out without a live conversation.

SYSTEMS Applied Epic HawkSoft

07 OUTPUT

Generate renewal tracking report

Produces comprehensive dashboard showing renewal pipeline status, response rates by communication channel, and projected retention rates. Updates agency management system with all customer interactions and outcomes.

CONTROL POINT

The agency principal reviews retention figures at each monthly book review and signs off on AMS activity notes before the period closes.

SYSTEMS AMS360 AgencyZoom

DELIVERABLES

- Requoted renewal options to insureds
- Prioritized producer task list
- Live renewal pipeline dashboard
- Logged interactions in the AMS

KEY METRICS

- Policy retention rate
- Average days to bind renewal
- Response rate by channel
- Premium retained versus expiring

IMPLEMENTATION CHECKS

- AMS write-back permissions per user
- Suppression for claims and cancellations
- TCPA consent flags on SMS
- Producer-of-record routing accuracy
- Quote and notice retention period

NEXT STEP

Turn this blueprint into an implementation plan.

Map each stage to your own systems, permissions, and approval routing before selecting tools or building automation.

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