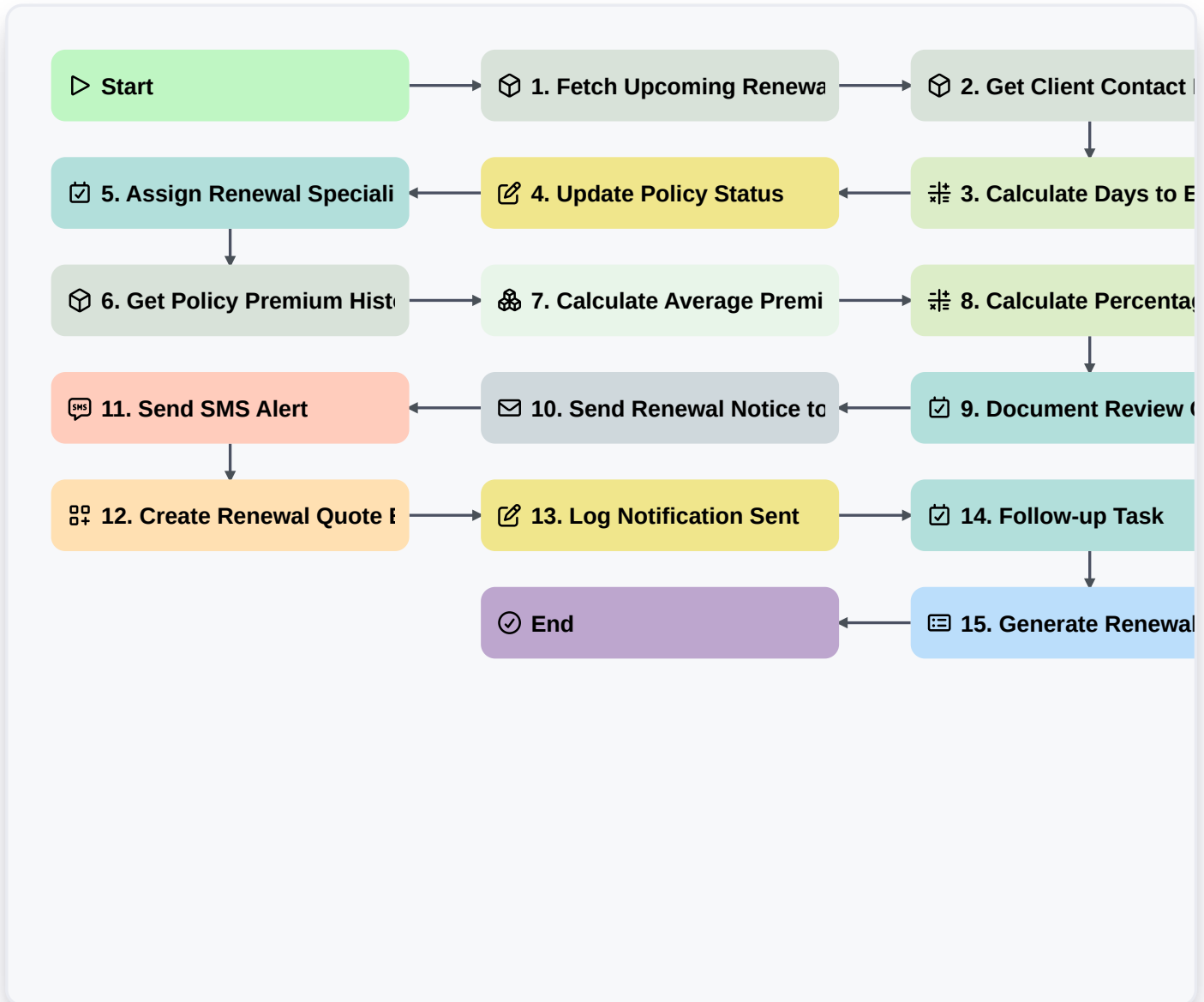


Insurance Renewal Notification Workflow



Start

Start of the Workflow/Process.

1. Fetch Upcoming Renewals

Retrieve all insurance policies where the expiration date is within the next 60 days.

2. Get Client Contact Details

Retrieve email addresses and phone numbers associated with the identified policy holders.

3. Calculate Days to Expiry

Subtract the current date from the policy expiration date to determine urgency.

4. Update Policy Status

Change the policy status to 'Renewal In Progress' once the notification workflow begins.

5. Assign Renewal Specialist

Create a task for the assigned Account Manager to review the policy terms.

6. Get Policy Premium History

Retrieve previous years' premium amounts for comparison.



7. Calculate Average Premium Trend

Calculate the average premium of the last 3 years to identify significant price fluctuations.

8. Calculate Percentage Change

Compare current premium vs. previous year premium to determine the percentage increase/decrease.

9. Document Review Checklist

Create a task to verify that all updated policy endorsements are attached to the entry.

10. Send Renewal Notice to Client

Send an automated email to the client notifying them of the upcoming renewal and premium changes.

11. Send SMS Alert

Send a short SMS reminder to the client for high-priority/urgent renewals.

12. Create Renewal Quote Entry

Generate a new 'Renewal Quote' entry in the Data Model containing the new proposed terms.

13. Log Notification Sent

Update the original policy entry to log the date and time the notification was sent.

14. Follow-up Task

Create a follow-up task for the agent if no response is received within 14 days.

15. Generate Renewal Pipeline Report

Create a summary report showing all policies currently in the 'Renewal In Progress' stage.

End

End of the Workflow/Process.