Care Taker – Renewal Process Flow

Caretaker
10 - 12 weeks prior to renewal date
- download renewal lists
- download schedules
- download claims

Caretaker
10 - 12 weeks prior to renewal E-mail to Insurer & Brokers
- renewal list for the month
- all schedules
- claims history (3 yrs)

Insurer
8 - 10 weeks prior to renewal
- quote proposed terms
- deliver to broker at least 6 weeks prior to renewal

Insurer
8 - 10 weeks prior to renewal
- e-mail same terms (delivered to broker) to Processing at Processing@Cre8 .co.za and copy Caretaker@Guardrisk.co.za

Broker
6 weeks prior to renewal
- request proposed renewal terms from Insurer **if not yet received**
- agrees terms with client
- agrees & confirms terms with Insurer

Insurer
4 - 6 weeks prior to renewal
- e-mails **AGREED** terms to Processing at Processing@Cre8 .co.za and copy Caretaker@Guardrisk.co.za , always copy broker

Processing
2 weeks prior to renewal
- process renewal terms provided by the insurer
- e-mail updated schedule to broker & Insurer & client only if broker agreed

Caretaker
2 weeks prior to renewal
- check & audit renewal progress
- print renewal exception report and check outstanding renewals and send out reminder to insurer, broker copy insurer HO.