



Renewal Relief™

The Broker Renewal Roadmap™

A 90-Day Planning Guide for Managing
Group Benefits Renewals

[GetRenewalRelief.com](https://www.getrenewalrelief.com)

The Roadmap At-A-Glance

A successful renewal is built on preparation, communication, and consistent project management—not last-minute activity. This roadmap provides a high-level planning framework to help brokers organize the renewal process, keep clients informed, and reduce avoidable delays throughout the renewal cycle.

Important: Every insurance carrier has unique underwriting, audit, and submission requirements. Always work backward from the carrier's required submission deadline.

Phase	Timeline	Core Focus	Key Objective
I. Discover	90–75 Days	Risk & Strategy	Set Client Objectives
II. Verify	75–60 Days	Data Integrity	Validate Requirements
III. Evaluate	60–45 Days	Option Analysis	Identify Path Forward
IV. Decide	45–30 Days	Implementation	Finalize Strategy
V. Enroll	30–21 Days	Execution	Submit Package
VI. Launch	Submission-Effective	Transition	Smooth Implementation

The Renewal Relief™ 6-Phase Renewal Framework

A structured 90-day timeline from planning to effective date



Visualizing the Workflow

Strategy → Compliance → Analysis → Decision →
Engagement → Launch

PHASE 1

DISCOVER

90–75 Days Out

Objective

Understand the client's business, identify potential renewal risks, and establish expectations early.

Key Activities

- ✓ Schedule a renewal planning conversation
- ✓ Review business changes since the previous plan year
- ✓ Discuss hiring, growth, acquisitions, or workforce changes
- ✓ Identify employer goals and budget expectations
- ✓ Understand any employee concerns or benefit priorities
- ✓ Establish the renewal timeline with the client

Success Milestone

The renewal strategy and client objectives have been clearly established before proposals are prepared.

[Need help? Schedule Your Renewal Capacity Review™ →](#)

PHASE 2

VERIFY

75–60 Days Before Carrier Submission Deadline

Goal

Confirm eligibility information and prepare for carrier requirements.



Census

Verify employee census information including names, dates of birth, and enrollment status.



Documentation

Gather required supporting documentation and respond to carrier recertification or audit requests.



Eligibility

Confirm eligibility and dependent information. Resolve any outstanding eligibility questions.



Carrier Requests

Respond to any carrier recertification or audit requests in a timely manner.

Success looks like

Required renewal information has been verified and carrier documentation requests are underway or complete.

PHASE 3

EVALUATE

60–45 Days Before Carrier Submission Deadline

Goal

Review renewal options and determine the best path forward.

Key Activities

- Review renewal pricing and plan changes.
- Evaluate employer budget considerations.
- Discuss contribution strategies.
- Compare alternative carrier or plan options, if appropriate.
- Identify outstanding questions requiring additional research.

Things to Compare

- Employee contribution strategies
- Carrier quotes and network options
- Plan design differences
- Cost impact on employees vs. employer
- Long-term decision implications

Success looks like

A preferred renewal strategy has been identified, and any additional options have been requested.

PHASE 4

DECIDE

45–30 Days Before Carrier Submission Deadline

Goal

Finalize the benefit strategy and prepare for employee enrollment.

Finalization Checklist

- ✓ Confirm carrier selection.
- ✓ Finalize benefit plans.
- ✓ Review contribution strategy.
- ✓ Confirm waiting periods and eligibility rules.
- ✓ Address remaining client questions.
- ✓ Prepare enrollment communications.

Decision Timeline



Common mistakes

- Delaying decisions past Day 30
- Changing plans after enrollment starts
- Skipping eligibility rule confirmation

Success looks like

Group Level Benefit decisions have been finalized and the renewal is ready for employee enrollment.

PHASE 5

ENROLL & SUBMIT

30–21 Days Before Carrier Submission Deadline

83% Complete

Goal: Complete employee enrollment and submit a complete renewal package to the carrier.

☐ Open Enrollment

Conduct Open Enrollment period for all eligible employees.

☐ Answer Questions

Respond to employee benefit questions during enrollment.

☐ Collect Elections

Gather enrollment elections and signed waivers from all employees.

☐ Employer Signatures

Complete employer signatures and all required carrier forms.

☐ Review Documents

Review renewal documents for completeness and accuracy.

☐ Submit Package

Submit the complete renewal package to the carrier before deadline.

Completion

A complete and accurate renewal package has been submitted by the carrier's required deadline.

LAUNCH

After Submission Through Effective Date

100% Complete



OBJECTIVE

Support a successful transition into the new plan year.



KEY ACTIVITIES

- ✓ Respond to carrier follow-up requests.
- ✓ Confirm enrollment approvals.
- ✓ Verify employee elections.
- ✓ Coordinate payroll deduction updates with the employer.
- ✓ Confirm ID cards and enrollment materials have been issued.
- ✓ Resolve final implementation questions.



SUCCESS MILESTONE

The renewal is successfully implemented, and employees transition into the new plan year with minimal disruption.

BROKER SUCCESS TIPS

Broker Renewal Roadmap



- ✓ Begin planning before renewal rates arrive.
- ✓ Work backward from the carrier's submission deadline—not the effective date.
- ✓ Verify census accuracy early to reduce downstream issues.
- ✓ Communicate proactively throughout the renewal process.
- ✓ Build time into the schedule for alternative quotes, underwriting requests, and client decision-making.
- ✓ Maintain documented milestones so every renewal follows a consistent process.



WHEN ADDITIONAL OPERATIONAL SUPPORT MAKES SENSE

As agency books grow, renewal seasons can quickly strain internal resources. A structured renewal process helps brokers stay proactive, maintain client service, and meet carrier deadlines without sacrificing quality. Renewal Relief™ provides operational renewal support that complements your client relationships—helping agencies manage timelines, documentation, carrier coordination, enrollment preparation, and renewal execution while you remain the trusted advisor.

Visualizing the Workflow



Need More Capacity Without Hiring Another Account Manager?

Choose Your Next Step

 Complimentary

Broker Renewal Delegation Matrix™
See what can be delegated.

[Download Free Matrix](#)

 Strategic Assessment

Broker Capacity Review™
45 Minutes | \$397

[Book Review](#)

 Immediate Renewal Support

Need Support Now?
For brokers already at capacity and needing operational help now.

[Request Support](#)

Renewal Relief™

Helping brokers build capacity,
reduce renewal stress,
and deliver a better client experience.

Built from hundreds of
real-world renewals.

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