The Church Renewal Timeline

Carriers underwrite better when they have time. Here is what time looks like.

A submission that lands 120 to 150 days before renewal gets read carefully and routed to the right desk. A submission that lands at 30 days gets a triage look, or a decline for timing alone. Older buildings benefit most from time, because the carriers whose appetite is older buildings underwrite carefully, and careful underwriting takes weeks. Count back from your renewal date and mark these lines on the church calendar, next to your council meeting dates. Decisions need a meeting to happen in.

150 DAYS OUT **Find the current policy and order the loss runs.**

The policy almost certainly arrived by email around last year's renewal, this same season. Search the inbox for the carrier's name and forward it. Ask your current agent for five years of loss runs; it is a routine request and most agents send them within two business days. Name the person driving the renewal.

120 DAYS OUT **Complete the questionnaire. This is the whole effort.**

One thorough pass at crexchurch.com prepares your church for every carrier in the pool, in the language each carrier reads in. Answer what you can, mark the rest Not Sure - Request Help, and attach the policy and loss runs as you go. From here, the work is ours.

90 DAYS OUT **Quotes come back. The council sees a side-by-side.**

Carriers respond, and you receive a plain comparison of your current program against what came back, line by line, nothing buried. Put it on a council agenda while there is still calendar left to ask every question.

60 DAYS OUT **Decide on your own terms.**

Bind the stronger program, or stay where you are knowing your placement held up against the market. Both are wins. Either way the decision happens in a meeting, unhurried, with the numbers in front of everyone.

30 DAYS OUT **Paperwork, not pressure.**

Binding, certificates, and billing get finished with room to spare. If you are only starting the process now, expect fewer options; this is the window where carriers decline for timing alone.

RENEWAL DAY **Coverage turns over clean.**

No gap, no scramble, and next year's file already contains everything this year taught us. The review runs again every renewal, whether or not anything changed. Appetites move.

It's a private review. Your current agent and carrier are not notified.

Begin at crexchurch.com, or call and we will walk the calendar together.