WEALTH STAKR

HOW-TO GUIDE

Short-term renewals

Work a short-term policy renewal from the Renewals list to a client-ready summary: upload the current and renewal schedules, check the comparison, decide on gaps and send the PDF.

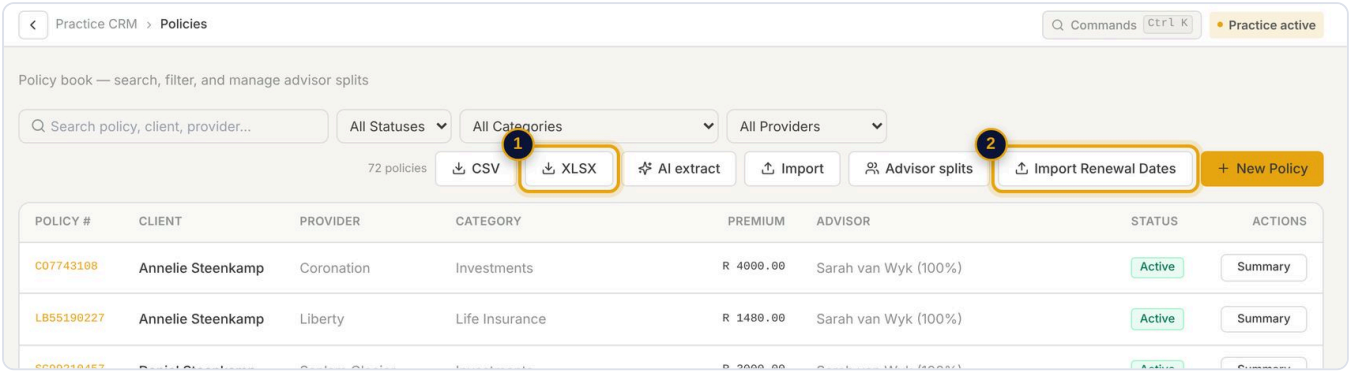
For: Short-term advisers, advisor admins and admin staff **Time:** About 15 minutes per renewal

Before you start

- Your role needs STI Renewals access. You only see renewals for clients in your own book unless your role sees every client.
- The policy needs a renewal date on its record. Renewals are listed from policy renewal dates.
- Have the current policy schedule and the insurer's renewal schedule as PDFs with selectable text (not scans).
- Reading a schedule uses your practice's AI allowance. If it has run out, the upload is refused until it is topped up.

1. Make sure your policies carry renewal dates

A policy appears on the Renewals page because it has a renewal date. If many dates are missing or wrong, update them in one go with the renewal-date round trip on the Policies page.



Policies page: download the book, fill in the dates, import them back.

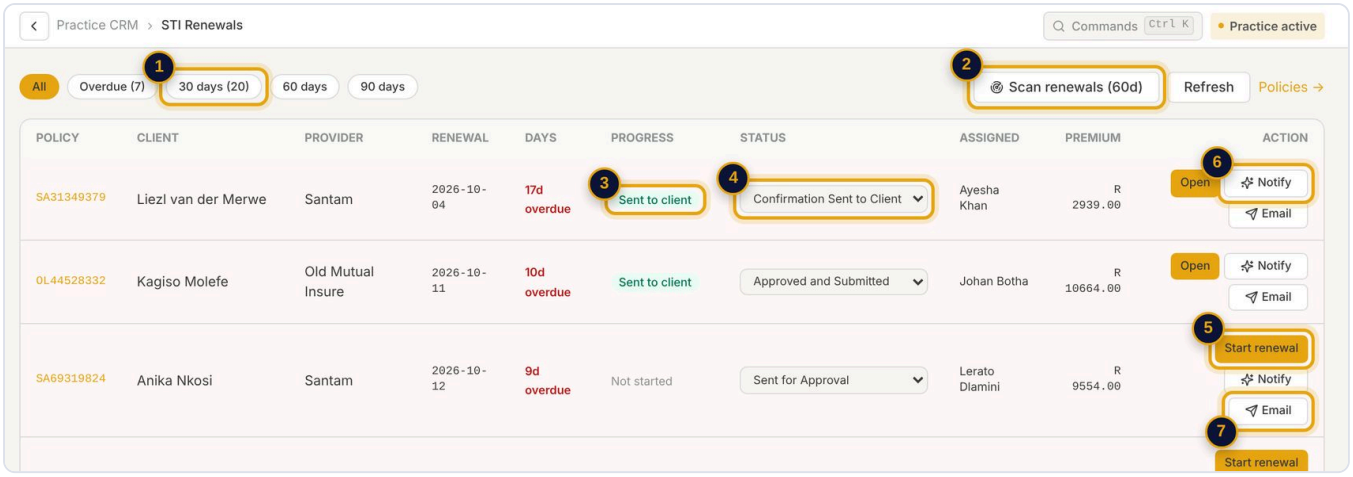
1. Go to **Policies › Policies** and click **XLSX** (or **CSV**) to download your policy book. The file already has the **Policy Number** and **Renewal Date** columns.
2. Fill in or correct the **Renewal Date** column in Excel. Leave a date blank to leave that policy alone.
3. (2) Click **Import Renewal Dates**, upload the file (.csv, .xlsx or .xls), check the column mapping and import. Policies are matched on policy number; only the renewal date is changed.
4. Read the result: updated, unchanged, and any rows with errors such as "No policy with this number in your book".

TIP Import Renewal Dates needs import rights on Policies, and only touches policies in your own book.

TIP A file with no dates in it is refused with "check that the Renewal Date column is mapped".

2. Work the Renewals list

Go to **Tasks › Renewals** (the page is titled STI Renewals). Every policy with a renewal date is listed, soonest first. Overdue rows are tinted red and rows due within 30 days amber.



The Renewals list with its buckets, progress and actions.

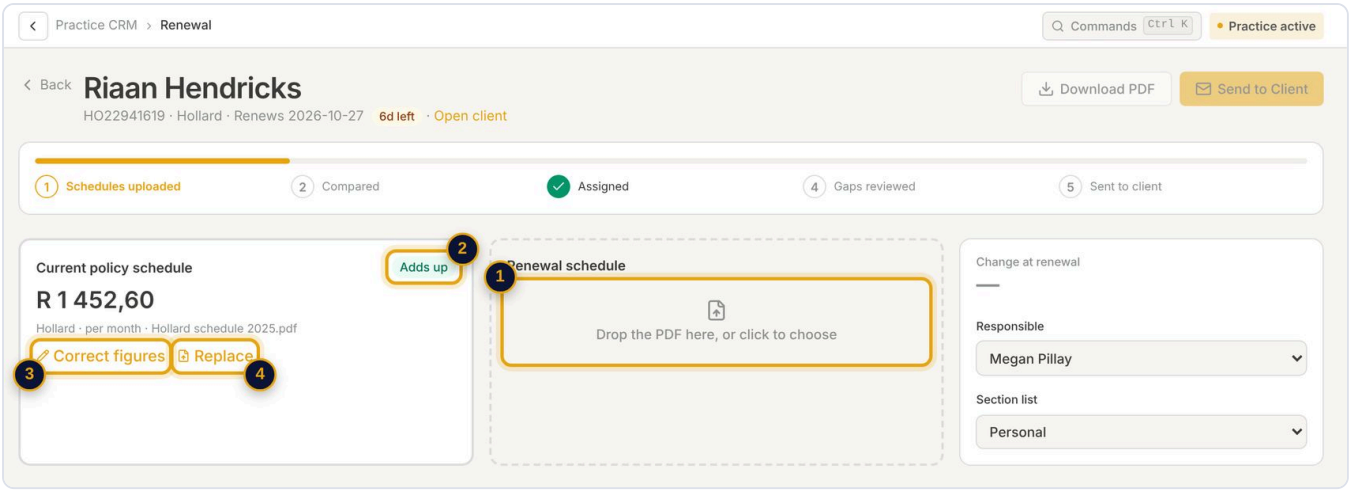
1. Use the buckets to filter: **All**, **Overdue**, **30 days**, **60 days** and **90 days**. Each bucket is its own window (30 days means 0 to 30 days away; 60 days means 31 to 60), and the counts always cover your whole list.
2. Click **Scan renewals (60d)** to raise a renewal reminder task for every active policy renewing in roughly the next 60 days (or up to 7 days overdue) that does not already have an open one. The message shows how many were found and how many tasks were created. Only users who see every client can run the scan.
3. The **Progress** column shows where the renewal work stands: **Not started**, **Awaiting schedules**, **Needs checking**, **Unassigned**, **Review gaps**, **Ready / sent** or **Sent to client**.
4. The **Status** column is the renewal reminder task. Change its status here (for example to **Task Completed**); these reminders are kept off the main task list. "No task" means no reminder has been raised yet.
5. Click **Start renewal** to begin, or **Open** to carry on with one already started.
6. **Notify** only prepares a renewal notice; it does not email the client. Use **Email** or the renewal's own **Send to Client** instead.
7. **Email** opens **Send renewal notice**: type the client's email, add an optional **Advisor note** and click **Send**. This is a short notice with the policy number, provider, renewal date and current premium, not the full comparison.

TIP Besides the scan, the system also raises reminder tasks automatically in the background for policies renewing within 90 days or overdue. Neither creates duplicates for a policy that already has an open reminder.

TIP Any policy with a renewal date is listed, including non-short-term policies, so filter by eye on the Provider column if needed.

3. Upload the current and renewal schedules

A renewal page has two drop zones. The renewal is created by the first upload, so there is nothing else to "start".



Current schedule read and checked; renewal schedule still to come.

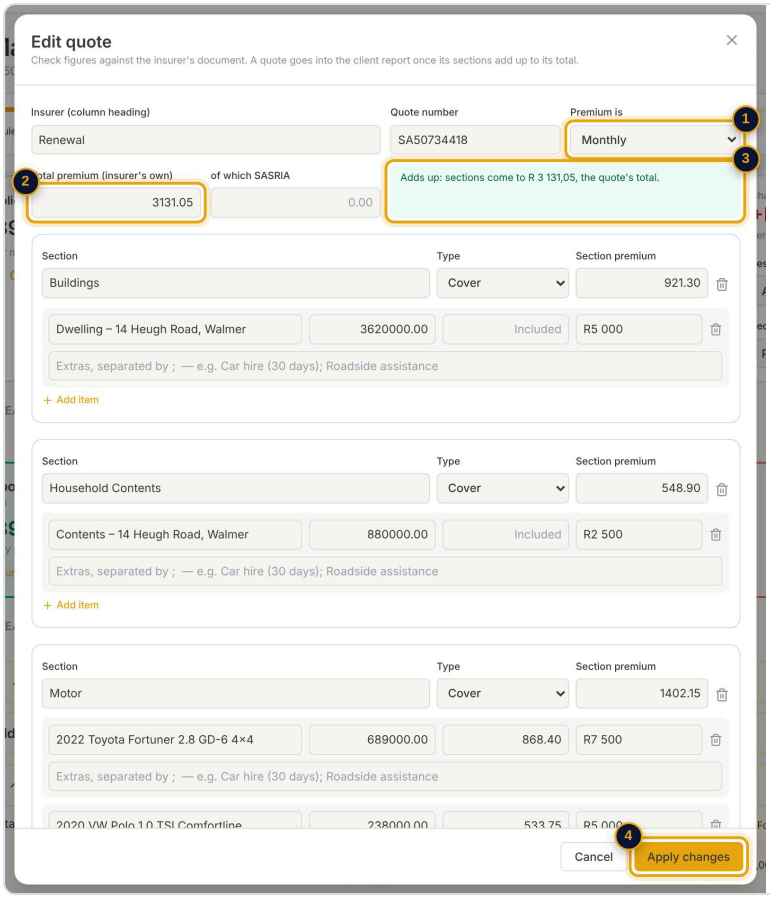
1. Check **Section list** on the right first (Personal, Commercial, Solar Plant, CAR or Med-Mal). It is pre-set to Commercial when the policy category says commercial or business, otherwise Personal.
2. (1) Drop the PDF on **Current policy schedule**, then on **Renewal schedule** (or click **Drop the PDF here, or click to choose**). You'll see "Reading the schedule..." while it is read; a long commercial schedule can take a few minutes.
3. (2) Each schedule shows its total, insurer, whether the premium is per month or per year, and a badge: **Adds up** when the sections total the insurer's own total, or **Needs checking** with the reason when they do not.
4. (3) Use **Correct figures** to fix anything misread (see the next section) and **View** to open the original PDF, which is filed in the client's documents.
5. (4) Use **Replace** to upload a different PDF in that slot.

TIP Only PDFs up to 25MB are accepted. A scanned PDF with no text is refused ("looks like a scan and needs entering by hand").

TIP If the schedule's own number does not match the policy number, an amber warning asks you to check it is the right client's document.

4. Correct figures that don't add up

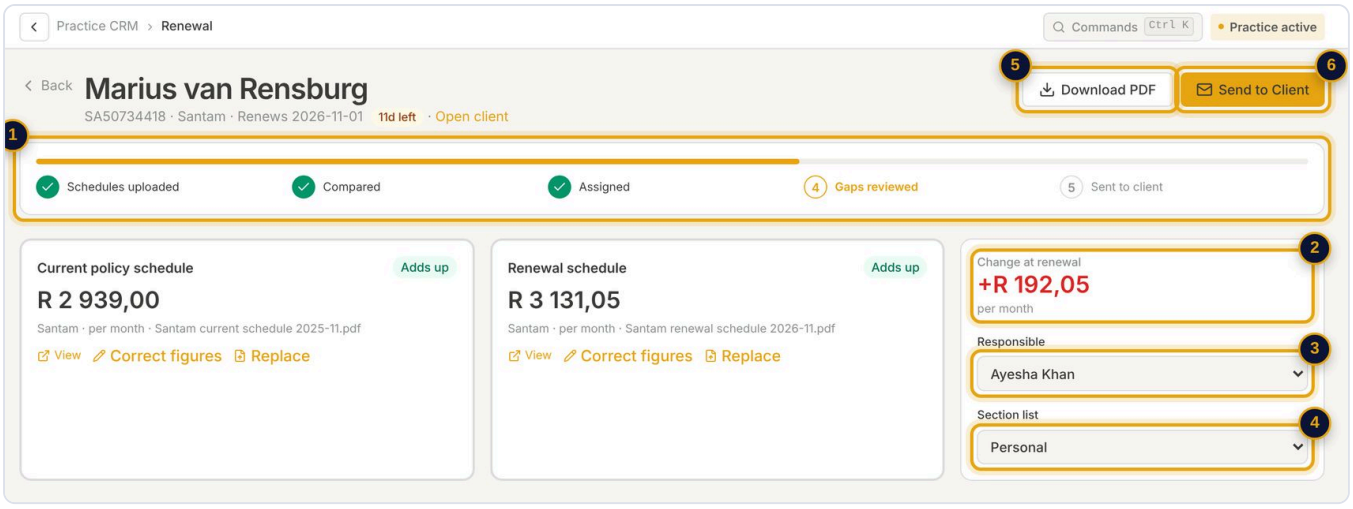
A schedule is only compared, and only goes to the client, once its sections add up to its own total. If something was misread, fix it against the PDF.



The Edit quote window with its live check.

1. Set **Premium is** to Monthly or Annual if it says Not stated. The premium change is only worked out when both schedules state the same period.
2. Check **Total premium (insurer's own)** and **of which SASRIA** against the document.
3. Correct section premiums, items, sums insured and excesses. Use **Add section**, **Add item** or the bin icon as needed. The check at the top updates as you type.
4. Click **Apply changes**. The page saves straight away ("Figures corrected.").

5. Check the result and assign the responsible person

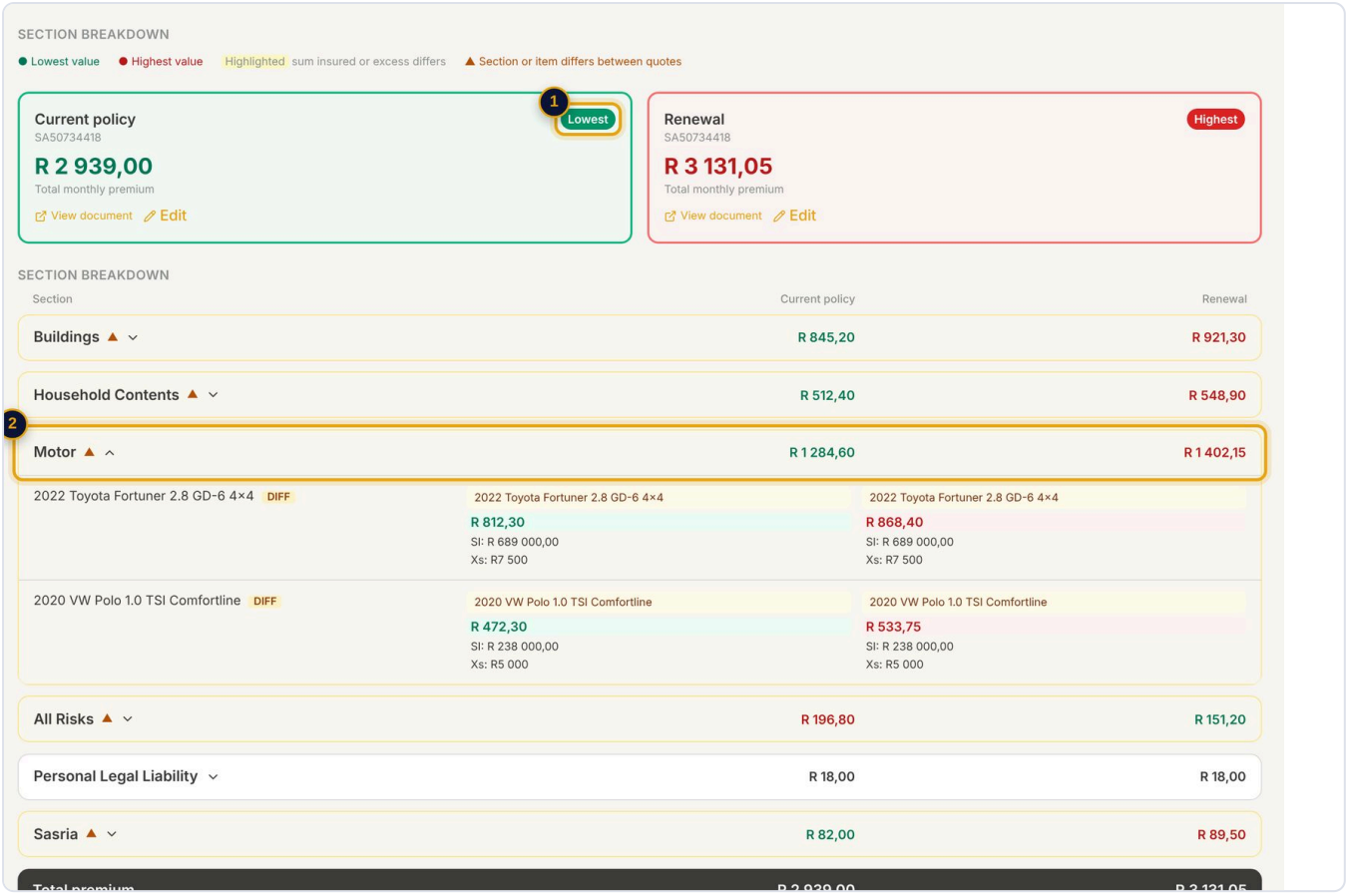


A renewal with both schedules compared and an owner assigned.

1. The progress bar has five steps: **Schedules uploaded**, **Compared**, **Assigned**, **Gaps reviewed** and **Sent to client**. It is worked out from what is on the page, so it always matches.
2. **Change at renewal** shows the premium difference in Rand, red for an increase and green for a decrease. If it shows a dash, the amber note under it says why (a schedule does not add up, or the two premiums are not for the same period).
3. Choose the owner under **Responsible**. They get a **Renewal Task** in their task list with an **Open renewal** link; choosing someone else moves the same task. You can assign before any schedule is uploaded.
4. Change **Section list** if the wrong line of business was picked. It decides which sections are suggested as possible gaps.
5. **Download PDF** builds the client's renewal summary on your letterhead. It and **Send to Client** only become available once the step **Compared** is done.
6. **Send to Client** emails that PDF (see section 8).

TIP The person you assign must have STI Renewals access and the client in their book; otherwise the system says why and does not assign.

6. Read the section breakdown

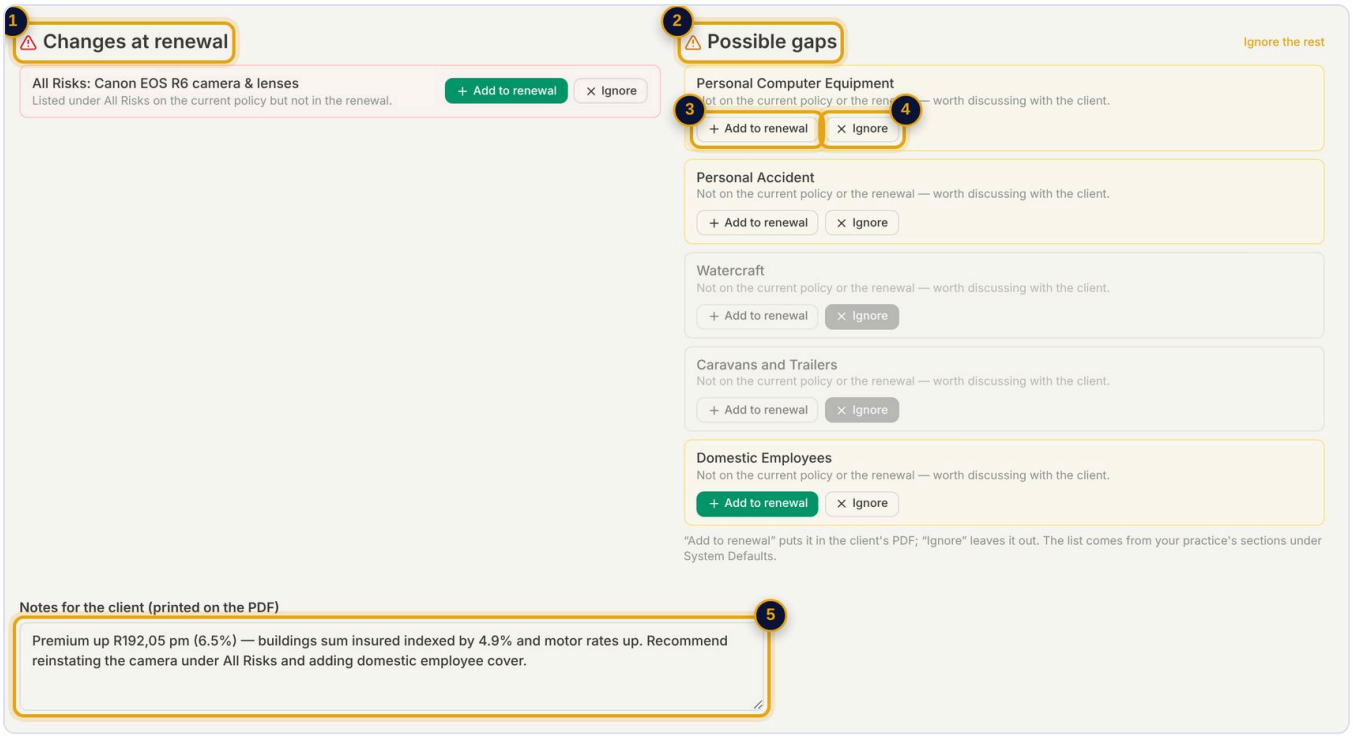


Current policy and renewal side by side, with Motor opened.

1. The two cards show each total. **Lowest** and **Highest** mark the cheaper and dearer schedule; section and item figures are coloured the same way.
2. Click a section to open it and compare each item: premium, **SI** (sum insured) and **Xs** (excess). ▲ and **DIFF** mark sections or items that differ; a yellow highlight means the sum insured or excess differs.
3. If a section shows "Not in your section list", use **Group under…** to tell the system which of your sections it is (for every insurer, or only that one). This is a ruling for the whole practice.

7. Decide on changes and possible gaps

Once compared, two lists appear. Each item needs a decision before the step **Gaps reviewed** is ticked.



Changes the insurer made, and cover the client does not hold.

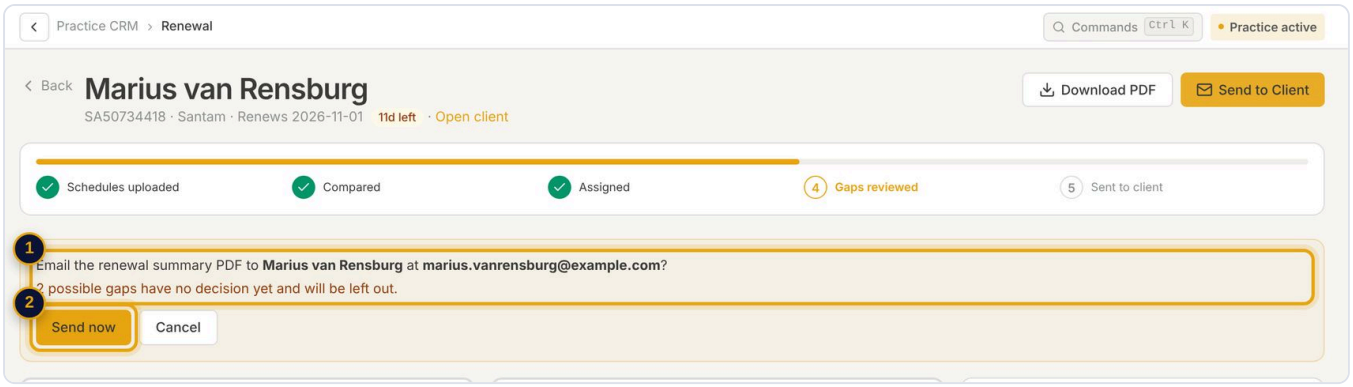
1. **Changes at renewal** lists sections or items on the current policy that the renewal no longer has (including Sasria). **Flag all to client** adds them all.
2. **Possible gaps** lists sections on your practice's section list that the client holds on neither schedule. **Ignore the rest** ignores those still undecided.
3. Click **Add to renewal** to put an item in the client's PDF (under "Changes to your cover" or "Cover to consider").
4. Click **Ignore** to leave it out. Click the same button again to undo the decision.
5. Type **Notes for the client (printed on the PDF)**. They save when you click out of the box ("Notes saved.").

TIP A dropped section that may only be renamed (for example the renewal lists another unrecognised section) is never swept up by Flag all. Group it first, or decide it on its own.

TIP While either schedule has a section name your list does not recognise, no possible gaps are suggested. Group the name in the breakdown and the suggestions appear.

TIP The suggestions come from **Admin › System defaults › Policy sections** (Personal lines, Commercial lines, Specialised). Anyone with System Defaults access can add sections and spellings there; core sections cannot be removed.

8. Send the renewal summary to the client



The confirmation shown before anything is emailed.

1. Click **Send to Client**. A confirmation shows the client's name and the email address on their record (for a company's policy, the entity's contact email), plus warnings: a schedule number that does not match, or gaps with no decision (these are left out).
2. Click **Send now**. The PDF goes to the client with a short covering letter; replies come to you. Click **Cancel** to stop.
3. When it has gone you'll see "Sent to … on … by …", the progress bar ticks **Sent to client**, a dated copy of the PDF is filed in the client's documents, and the owner's Renewal Task moves to **Confirmation Sent to Client**.

TIP The email address cannot be typed in here. If the client has none, add it on the client record, or use **Download PDF** and send it yourself.

TIP To send a second copy, use **Send again**; it shows when the renewal last went.

9. Complete the renewal and track premiums

1. Once the client has confirmed, set the Renewal Task to **Task Completed** in the owner's task list, and set the **Status** column on **Tasks › Renewals** to **Task Completed** for the reminder task.
2. Update the policy's renewal date and premium on the policy record so it comes up again next year.
3. For a book-wide view of premiums, go to **Planning › Calculators › Premium Trends Book**: total and average premium, premium by provider and by category, and commission by month. **Export CSV** downloads the figures. It shows current premiums on the policy records, not renewal-by-renewal history.

Questions

Why can't I see a renewal my colleague can see?

The Renewals list only shows policies for clients in your book, unless your role sees every client.

Why is Download PDF greyed out?

Both schedules must be uploaded, both must add up, and both premiums must be stated as the same period (monthly or annual). Hover the button or read the amber note under Change at renewal.

Can I upload a scanned schedule?

No. The PDF must contain text. A scan is refused; ask the insurer for a digital schedule.

What is the difference between Email on the list and Send to Client?

Email sends a short renewal notice to any address you type. Send to Client emails the full renewal summary PDF to the address on the client's record.

Does Scan renewals email anyone?

No. It only creates renewal reminder tasks for policies due in about 60 days.

Ask Stakr

Stuck? Open **Ask Stakr** in the sidebar and ask in your own words, for example:

- How do I start a short-term renewal?
- Why does my renewal schedule say Needs checking?
- How do I bulk upload renewal dates?
- Who gets the Renewal Task when I assign a renewal?
- How do I send the renewal summary to the client?