Homeowners Insurance Quoting Checklist

Collect what carriers actually ask for, quote the right dwelling value, and present options so the client knows what they bought.

WHO USES IT	Producer, CSR, Account Manager
LINES	Personal lines
VERSION	1.0 | Last reviewed November 19, 2026
MAINTAINED BY	AgencyPacket
ONLINE	https://agencypacket.com/resources/homeowners-insurance-quoting-checklist

BEFORE YOU USE THIS
Review this against your agency's current processes, carrier guidelines, and E&O requirements before you put it into practice. Insurance rules vary by state, and some requirements are set at the local level, so confirm the licensing, disclosure, filing, and recordkeeping rules that apply where you operate. This resource is general guidance, not legal, compliance, or insurance advice. See our Terms at https://agencypacket.com/terms.

Purpose

Homeowners quotes go wrong in the same few places: a dwelling limit based on market value, a roof age nobody asked about, a prior claim the client forgot to mention, and a mortgagee that never made it onto the application. Each one shows up later as a rate change, a declined claim, or an E&O problem.

Use this checklist from the first call to the accepted or declined decision, so every quote starts with the same information.

When to use it

Use it on every new homeowners (HO-3 or equivalent), condo (HO-6), and dwelling fire inquiry, whether it comes from a call, a referral, a web lead, or a walk-in.

Process owner

The producer or CSR taking the quote owns it from first contact to a recorded outcome. If another person will bind or service the account, the owner hands it off with the file and the proposal, not just a verbal heads-up.

Before you begin: required information

- Named insured(s), mailing address, phone, email, and date(s) of birth
- Property address and whether it is owner-occupied, tenant-occupied, seasonal, or vacant
- Current declarations page and expiration date, if the client has coverage now
- Mortgage company name, loan number, and mailing address, if there is a loan
- Permission to run claims history (CLUE or equivalent) and, where your carriers use it, an insurance score

Procedure

Qualify the prospect

- [ ] Confirm what they want: a price check, a new purchase, a mortgage-driven deadline, or a coverage problem.
- [ ] Ask for the deadline. Closing date, current expiration, or non-renewal notice date sets your timeline.
- [ ] Confirm you can write the risk (state, occupancy, property type) before you spend an hour on it.
- [ ] Check for an existing client file or prior quote before you create a new record.
- [ ] Record the lead source and who owns the quote in your AMS or CRM.

Collect property information

- [ ] Year built, square footage, number of stories, and construction type (frame, masonry, masonry veneer).
- [ ] Foundation type, garage type, and finished basement or attic space.
- [ ] Protection information: distance to fire station, hydrant, and whether the home is in a protected district. Your rater may pull this automatically. Confirm it.
- [ ] Updates to wiring, plumbing, heating, and cooling, with the year and who did the work (permit, licensed contractor, or owner).
- [ ] Swimming pool, trampoline, detached structures, wood-burning stove, and any business use of the home.
- [ ] Dogs: breed and any bite history. Carriers treat this differently, so ask every time.
- [ ] Security and safety features: central alarm, sprinklers, smoke and water leak devices.

Roof and construction details

- [ ] Roof material and the year it was last replaced, not the year the home was built.
- [ ] Roof shape and condition. Ask about missing shingles, leaks, patches, and visible wear.
- [ ] Ask whether the client has an inspection report or roof certification, and get a copy if they do.
- [ ] Note any wind or hail damage history, even if no claim was filed.

> **NOTE**
> Many carriers will not write older roofs or will apply roof-surface payment schedules. Check carrier guidelines before you promise a price.

Replacement cost information

- [ ] Run your replacement cost estimator (carrier tool, third-party estimator, or appraisal) with the real construction details. Do not use purchase price, tax value, or market value.
- [ ] Note any high-cost finishes: custom cabinetry, stone counters, hardwood, high-end appliances, vaulted ceilings.
- [ ] Save the estimator output to the file.
- [ ] If the client wants a lower dwelling limit than the estimate, document that conversation and the client's decision.

Current policy and declarations review

- [ ] Get the current declarations page, not a summary. Record carrier, policy number, term, premium, and every coverage limit and deductible.

- [ ] Compare coverage line by line: dwelling, other structures, personal property, loss of use, personal liability, medical payments.
- [ ] Note valuation basis: replacement cost or actual cash value on the dwelling, contents, and roof.
- [ ] Look for endorsements: water backup, ordinance or law, scheduled personal property, equipment breakdown, identity recovery.
- [ ] Note separate deductibles for wind and hail, named storm, or other perils.

Prior claims and loss history

- [ ] Ask about every loss in the last five years, even ones the client thinks were minor or not filed.
- [ ] For each loss: date, cause, amount paid, and whether repairs were completed.
- [ ] Run claims history reports with the client's permission. If results differ from what the client told you, resolve it before you submit.

> **NOTE**
> Do not leave a known loss off an application. Misrepresentation can void coverage.

Coverage and deductible review

- [ ] Set the dwelling limit from the replacement cost estimate. Ask about extended or guaranteed replacement cost where offered.
- [ ] Discuss personal property limit and whether replacement cost applies to contents.
- [ ] Set the liability limit. Ask about an umbrella and whether the client's auto limits qualify for one.
- [ ] Review all-peril and wind or hail deductibles, and what the client can pay today after a claim.
- [ ] Offer relevant endorsements: water backup, ordinance or law, scheduled items (jewelry, art, collectibles), equipment breakdown, service line.
- [ ] Explain exclusions that surprise people: flood and earth movement are not covered by a standard homeowners policy.

Additional interests

- [ ] Add the mortgagee exactly as the lender shows it, with loan number and the lender's correct servicing address.
- [ ] List additional insureds or additional interests (trusts, co-owners, landlords) and confirm the named insured is the legal owner.
- [ ] If the home is in a trust or LLC, confirm what the carrier requires before you quote.

Carrier eligibility and quote comparison

- [ ] Confirm each carrier's eligibility rules for roof age, dwelling age, claims, protection class, and coverage type before you submit.
- [ ] Run every carrier on the same dwelling limit, deductibles, and endorsements so prices can be compared fairly.
- [ ] Record each quote number, premium, payment plan, and any subjectivities (inspection, photos, proof of updates).
- [ ] Mark the differences the client will care about: roof payment schedule, replacement cost on contents, water backup, and carrier claims reputation.

Proposal and presentation

- [ ] Build a proposal showing carrier, premium, limits, deductibles, key endorsements, and notable exclusions or restrictions.
- [ ] Walk the client through it by phone, video, or in person. Do not rely on an email attachment alone.
- [ ] Point out where a quote is lower because coverage is lower.
- [ ] Get coverage decisions in writing (email counts if your agency says so), especially declined coverage and lower limits.

Follow-up and disposition

- [ ] Set a follow-up date before you hang up. Use their deadline, not yours.
- [ ] If accepted: collect the signed application, payment, and effective date, confirm binding with the carrier, and hand off to client onboarding.
- [ ] If declined: record the reason (price, coverage, timing, competitor) and add the renewal date to your tracking.
- [ ] If no answer after your follow-up attempts: mark it lost with the date and last contact.
- [ ] Close the quote record in your AMS with a final outcome.

Execution checklist

- [ ] Prospect qualified and deadline recorded
- [ ] Property, roof, and update details collected
- [ ] Replacement cost estimate run and saved
- [ ] Current declarations reviewed line by line
- [ ] Claims history collected and confirmed
- [ ] Coverage, deductibles, and endorsements reviewed with the client
- [ ] Mortgagee and additional interests added correctly
- [ ] Carrier eligibility checked before submitting
- [ ] All carriers quoted on matching coverage
- [ ] Proposal presented and decisions documented
- [ ] Follow-up scheduled
- [ ] Outcome recorded: bound, declined, or lost

Exceptions and escalation

- **Roof is too old for the carriers you use.** Tell the client early. Ask whether they plan to replace it, and move on to carriers that will write it.
- **Client wants coverage effective today.** Coverage is not bound until the carrier or your binding authority confirms it. Do not tell a client they are covered until you have confirmation.
- **Prior losses don't match the report.** Stop and sort it out before submitting.
- **Home is vacant, under renovation, or a rental.** Standard homeowners forms may not apply. Check whether a dwelling or vacant-dwelling form fits.
- **Client wants a limit below the estimate.** Document the decision and the explanation you gave.

Completion criteria

- The quote record shows a final outcome (bound, declined, or lost) with the reason.
- The dwelling limit is backed by a saved replacement cost estimate.
- Prior claims, roof, and updates are recorded in the file.
- Coverage decisions the client made, including anything declined, are in writing.
- If bound, the policy is confirmed with the carrier and handed to onboarding.

Make it yours: agency customization

This is a starting point built for independent agencies in general. Fill in the details below so it matches how your agency actually works, then keep your version with your other procedures.

Replacement cost tool we use
Carrier estimator, third-party tool, or appraisal.

Carriers we quote for homeowners
List them in the order you usually try them.

Minimum roof age or condition we will submit
Check each carrier's guidelines.

Who approves exceptions to our quoting rules
Name a person.

Follow-up schedule after a proposal
For example: 2 days, 1 week, 2 weeks.

Where signed coverage decisions are filed
AMS document type or folder.

ASSIGN IT, TRACK IT
Need to assign this process to your team? Turn it into a repeatable workflow with AgencyPacket.

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