Personal Lines Remarketing Checklist

Shop a personal lines account to other carriers without creating a gap, and show the client what they would gain and give up.

WHO USES IT	Account Manager, CSR, Producer
LINES	Personal lines
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MAINTAINED BY	AgencyPacket
ONLINE	https://agencypacket.com/resources/personal-lines-remarketing-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

Remarketing a home or auto account is simple until the new policy starts a day late or drops coverage the client did not know they had. This checklist covers the full job: updated information, carriers, comparison, presentation, and a clean handoff.

When to use it

Use it when a personal lines renewal triggers a remarket: a large increase, a non-renewal, a coverage cut, poor service, or a client request.

Process owner

The account manager or producer who owns the account runs it. A second person reviews coverage differences before the proposal goes out.

Before you begin: required information

- Expiring declarations and renewal offer
- Updated household and property information
- Claims history
- The client's reasons for shopping and what matters to them
- The expiration date, with time of day if known

Procedure

Eligibility for remarketing

- [ ] Confirm why you are remarketing and write it in the file.
- [ ] Check the timeline. Do you have enough time to quote, present, and replace before expiration?
- [ ] Check whether canceling mid-term, if relevant, carries penalties or short-rate charges.
- [ ] Check for loyalty or multi-policy discounts that may be lost if you move only one policy.

Verify the current policy

- [ ] Get the current declarations, the renewal offer, and the policy form.
- [ ] List every coverage, limit, deductible, endorsement, and discount.
- [ ] Note what the current policy does well. Do not shop away from coverage the client values without telling them.

Update household and property details

- [ ] Confirm drivers, vehicles, and garaging.
- [ ] Confirm home details: updates, roof, renovations, new structures, pets.
- [ ] Ask about life changes: new driver, marriage, move, home-based business, rental of the property.

Loss and claims history

- [ ] Collect claims history for the last five years.
- [ ] Check what the client disclosed against what the reports show.
- [ ] Resolve differences before you quote.

Carrier appetite and quotes

- [ ] Choose carriers that fit the risk. Do not submit where the risk will fail eligibility.
- [ ] Quote every option on the same coverage, limits, and deductibles as the current policy.
- [ ] Also quote any coverage improvements you recommend, and label them separately.
- [ ] Record quote numbers, premiums, payment plans, and conditions.

Coverage comparison and presentation

- [ ] List the differences line by line: limits, valuation, endorsements, exclusions, and deductibles.
- [ ] Check for lower premium from lower coverage and say so.
- [ ] Present the choices by phone, video, or in person. Explain what the client gains and gives up.
- [ ] Get the client's decision and any coverage changes in writing.

Replacement policy coordination

- [ ] Set the new policy's effective date so it starts when the old one ends. No gap and no accidental overlap.
- [ ] Collect the signed application, payment, and lender information.
- [ ] Confirm binding with the new carrier before you tell the client they are covered.
- [ ] Send new ID cards, declarations, and mortgagee or lienholder information.
- [ ] Notify the lender of the carrier change if the policy is escrowed.

Avoiding gaps and final documentation

- [ ] Do not cancel the old policy until the new one is confirmed and in force.
- [ ] When canceling, follow the carrier's requirements and get written confirmation of the cancellation date.
- [ ] Record the final decision and reasons in the AMS. File all quotes and signed documents.
- [ ] Set a 30-day check-in and the next renewal reminder.

Execution checklist

- [ ] Reason for remarketing recorded
- [ ] Current coverage and discounts listed
- [ ] Household and property details updated
- [ ] Claims history confirmed
- [ ] Quotes run on matching coverage
- [ ] Coverage differences compared and checked
- [ ] Client presented and decided
- [ ] New policy bound and effective date lined up
- [ ] Old policy canceled only after the new one was confirmed
- [ ] Lender and lienholder updated
- [ ] Final documentation filed

Exceptions and escalation

- **Client wants to cancel the old policy now.** Do not cancel until the new policy is bound and the date lines up.
- **New carrier needs inspection or documents first.** Tell the client what happens if it is not done by the date.
- **Remarketing reveals a claim the client did not mention.** Stop and clarify.
- **Client chooses to stay.** Record why, and update coverage if the discussion turned up problems.

Completion criteria

- The client made a documented decision.
- There is no gap between the old and new policy.
- Lenders and lienholders have the right insurer information.
- The file contains all quotes, signed documents, and the comparison.

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.

Carriers we remarket personal lines to
In the order you usually try them.

Maximum number of carriers per remarket
A number.

How we present comparisons
Side-by-side, document, or call.

Who reviews comparisons before they go out
Name or role.

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

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