Policy Endorsement Request Checklist

Handle a policy change request from intake to confirmation, with identity checks, carrier processing, and a written record.

WHO USES IT	CSR, Account Manager
LINES	Not line-specific
VERSION	1.0 | Last reviewed November 19, 2026
MAINTAINED BY	AgencyPacket
ONLINE	https://agencypacket.com/resources/policy-endorsement-request-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

Endorsement requests are routine, which is why they get botched. The wrong effective date, an unverified requester, or a change sent to the carrier but never confirmed leaves the client with less coverage than they think. This checklist makes each change traceable from request to confirmation.

When to use it

Use it for any mid-term change to an existing policy: adding or removing a driver, vehicle, location, or coverage, changing limits or deductibles, name or address changes, adding an interest.

Process owner

The CSR or account manager who receives the request owns it until the carrier confirms processing and the client has the confirmation. Escalate coverage questions to the account manager or producer.

Before you begin: required information

- Policy number, carrier, and current term
- Named insured and the person making the request
- Exact change requested
- Requested effective date and time, if time matters
- Any supporting documents the carrier requires (bill of sale, lease, title, inspection)

Procedure

Request intake

- [ ] Log the request with date, time, method (phone, email, text, portal), and the requester.
- [ ] Write down the request in the requester's words, then restate it back to confirm.
- [ ] Check whether the policy is active, not in cancellation, and not in a state of pending non-renewal.

Identity and authorization

- [ ] Confirm the requester is a named insured, or an authorized person on file for the account.
- [ ] If the requester is not on file, do not make the change. Get permission from a named insured first.
- [ ] For changes that reduce coverage or remove an interest, confirm with a named insured directly, and record how.
- [ ] Use your agency's identity verification routine. Do not share policy details until you have verified.

Requested change details

- [ ] Collect every detail the carrier needs: legal names, VINs, addresses, dates, values, lienholder information.
- [ ] Check that new vehicles, drivers, or property meet carrier eligibility before submitting.
- [ ] Confirm the effective date. If the requester wants a past date, the carrier decides whether it is allowed.
- [ ] If anything is unclear, ask. Do not guess.

Coverage and premium implications

- [ ] Check what the change does to coverage. Does a new vehicle get the same coverages? Does a lower limit affect contract or lender requirements?
- [ ] Check whether the change affects other policies in the account.
- [ ] Tell the requester about premium changes before submitting when possible. Get an estimate from the carrier.
- [ ] If the change affects lender or contract requirements, tell the requester and note it in the file.

> **NOTE**
> A request to the agency is not a request to the carrier until you submit it, and coverage does not change until the carrier accepts it. Do not say a change is in effect until you have confirmation.

Carrier submission

- [ ] Submit through the carrier's required method: portal, email, phone, or form.
- [ ] Attach the required documents and record the submission date and time.
- [ ] Record any confirmation number or reference the carrier gives you.

Confirmation of processing

- [ ] Do not close the request until the carrier confirms the endorsement was processed.
- [ ] Get the endorsement document, or an updated declarations page, and check it against the request: names, dates, vehicles, limits, interests.
- [ ] If it's wrong, fix it with the carrier now. Don't wait for renewal.
- [ ] Note any premium change, new billing amount, and due date.

Customer communication

- [ ] Tell the requester that the change is complete or what is still pending.
- [ ] Send updated documents: ID cards, endorsement, declarations page.
- [ ] If the change cost money, confirm amount and due date.
- [ ] Use the client's preferred contact method.

AMS documentation and quality review

- [ ] Update the AMS policy record: endorsement, effective date, premium, and attachments.
- [ ] Log the activity with who asked, who verified, who processed, and the carrier reference.
- [ ] A second person checks a sample of completed endorsements each week, or your agency's review schedule.

Execution checklist

- [ ] Request logged and restated
- [ ] Requester verified and authorized
- [ ] Change details and effective date confirmed
- [ ] Coverage and premium impact reviewed
- [ ] Submitted to carrier and reference recorded
- [ ] Carrier confirmation received and checked
- [ ] Client told and documents sent
- [ ] AMS updated
- [ ] Quality review done

Exceptions and escalation

- **Requester is not on the policy.** Do not make the change. Contact a named insured.
- **Requested effective date is in the past.** Carrier rules vary. Ask the carrier, and don't promise.
- **Request would leave a lender or contract requirement unmet.** Tell the requester in writing.
- **Carrier rejects or delays.** Tell the client the status the same day. Do not leave the client assuming it went through.
- **Change could affect eligibility.** Check with the producer or underwriter before submitting.

Completion criteria

- The carrier has confirmed the endorsement in writing.
- The document was checked against the request.
- The client has the confirmation and any new bill amount.
- The AMS shows the change, the date, and who handled it.

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.

How we verify identity for changes
Questions asked, or authorized contacts on file.

Changes that need a producer or manager before we submit
For example: coverage reductions, high-value items.

How we document verbal authorization
AMS note, email, signed form.

Carrier submission methods
Portal, email, phone, by carrier.

How many days before we follow up on a pending endorsement
Business days.

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

General guidance only, not legal, compliance, or insurance advice. Review against your agency's processes and the state and local requirements that apply to you before use. Version 1.0, last reviewed November 19, 2026. agencypacket.com/terms

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