

HOMEOWNER INITIAL CONDITIONAL QUOTE PROCESS FOR
Barhorst Agency

- Use the quote process every time
- Provide verbal quotes in a timely manner

- Establish a return phone call process and return all calls in a timely manner
- Provide training opportunities for staff on the quote process before they interact w/prospects

Hi/hello, this is _____ . I would love/like/be happy to provide you with a conditional quote.
How did you hear about our agency? _____

Privacy Pre-Notification

Before collecting personal information from the prospect, a third party or ordering consumer reports, advise the prospect of the Nationwide Privacy Policy. The Nationwide Insurance privacy policy (including the policy script) is located in the Privacy Policy Procedures Manual. The manual is located on the agency website under the "Manuals and Training" link. The most current version of the Agency Nationwide Insurance Privacy Statement can be located under the link as well.

In order to determine your eligibility, I am required to verify your loss history and credit history using consumer reports. You understand and agree that any personal information about you that you provide or that we obtain from any consumer report may be used by any company within the Nationwide group of insurance companies to issue, review and renew the insurance for which you are applying. You have the right to access and correct all personal information collected. May I please have your social security number and date of birth? If customer agrees, proceed to collect basic information needed portion of ICQ.

If customer requests that you not order their credit report: I can still provide you with a conditional quote, however without a credit report, the quote will be based on the highest rating factor associated with credit history. Most customers' rates are much lower when their credit history is factored in.

Collect basic information needed for the quote (bolded info on original wordtrack):

Initial Quote Date:

Name		Coverage Eff date	
SSN		DOB	
DL# (if they want auto ins)		Married, Single or Divorced?	
Spouse's Name		Spouse DOB	
Spouse DL#		Spouse SSN	
Work Phone#		Home Phone#	
Cell Phone		E-Mail	
Property Address		City, State Zip & County	
Previous/Current Address		City, State Zip & County	
Employer & Occupation		Spouse's Employer & Occupation	
Construction (Frame, BV, Stucco)	Brick Veneer	Year Built	# Families
Townhome? If so, how many units?		Primary or Second?	Primary
Within 1000' of hydrant?	Yes	Within 5 miles of Fire Station?	Yes
Sales price?		Est Loan Amount?	How much do you want to insure home?
Excellent Condition? If not, what's wrong?		Dogs? If so, what kind?	Detached Garage? Finished Garage?
Roof Replacement year? Proof?		Plumbing Replace year? Proof?	Electrical Replace year? Proof?
HVAC Replace Year? Proof?		How many Stories?	Foundation (slab or peir?)
Auto VIN 1		Auto VIN 2	
Current Auto Liability Limits		Defensive Driving?	
Realtor Name & Number?		Is the home vacant or occupied now?	
Mortgage Person Name & phone#		Title Co Name & number	
CC# w/ Exp		Routing & Acct Number	

Additional questions to determine/clarify protection class:

- Claims:**

Have you had any claims in the past three years? No

If Yes- what kind? _____

If new purchase – Has the home that you are purchasing had any claims in the last three years? No

If Yes- what kind _____

If the property or prospect is ineligible due to prior claims, provide explanation to the prospect, discontinue the Nationwide quote and attempt to broker

- Protective Device Discount:**

Do you have any of the following protective devices?

- | | |
|---|---|
| <input type="checkbox"/> Central Station burglary &/or fire alarm | <input type="checkbox"/> Sprinkler System |
| <input type="checkbox"/> Local Burglary Alarm | <input type="checkbox"/> Local Fire Alarm |
| <input type="checkbox"/> Fire Extinguishers | <input type="checkbox"/> Smoke Detectors |

- Valuation Method**

- o Do you have an amount in mind to insure the property for?
- o What amount is the property currently insured for?
- o I can provide you with a quote based on the purchase price or mortgage amount, which would you prefer?
- o I can provide you with a quote based on the estimated reconstruction

- Optional Endorsements:**

- | | |
|--|--|
| <input type="checkbox"/> Water Backup | <input type="checkbox"/> Fungus (Including mold and other microbes) limited coverage |
| <input type="checkbox"/> Flood Insurance | <input type="checkbox"/> Dwelling Foundation |
| <input type="checkbox"/> Water Damage | <input type="checkbox"/> Identity Theft |

- Provide/Offer the same explanation of coverages to all prospects.**

- Provide coverage types, amounts and premium to the prospect. This must always include:**

- o Replacement Cost Dwelling: \$ _____
- o Replacement Cost Contents: \$ _____
- o Personal Liability Limit: \$500,000
- o Medical Payment Limit \$5,000
- o Deductible Amount 1%

- Premium \$ _____**

If we write your auto insurance, your annual premium will be \$ _____.

Would you like a conditional quote on your auto insurance? Yes

Add'l Driver's Name		DOB	
DL#		SSN	
Add'l Driver's Name		DOB	
DL#		SSN	
VIN 3		VIN 4	

You must inquire about every prospect's auto insurance during the ICQ and explain the discount

- Provide the same number of quote options to each prospect (both verbal and written)
- Inform the prospect that the quote is conditional based upon an inspection, credit, and claims history
- Mail written quote in a timely manner when requested
- Promotional materials to be provided with the written quote and hand delivering a written quote to a "walk in" prospect.
 - HO SPL
 - Business Card
 - Multi-lining Information

Never ask questions or make comments during the ICQ regarding the following:

- Age -Order consumer reports during the ICQ -Steer prospect to the FAIR plan -Provide Prospect with inaccurate information
- Gender -Sell or discuss inferior products -Provide inaccurate replacement cost calculations
- Race -Social Security Number -Family Status ex: married/single; single parent; # of children
- Color -Make comments that negatively reflect the prospects neighborhood or property
- Religion -Ask credit related questions other than those permitted (Foreclosure, Bankruptcy, and Repossession)
- National Origin -Disabilities
- Refer prospect to another agency (unless you are on the Property Portfolio Management Program, or other binding authority restriction)
- Refuse to provide a verbal or written quote (unless you are on the Property Portfolio Management Program, or other binding authority restriction)
- Manipulate property or consumer data to arrive at a value based on "your" opinion without inspection of property