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Quoting Tips: Ensuring accurate home quotes

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We recently told you how to get the most accurate and best pricing for your Safeco® Auto quotes. Below, we outline some of the actions that could trigger changes during the process of quoting Safeco Homeowners. (**Note:** These tips apply for True Pricing® for Home; not applicable in AK, FL, and NC)

- **Adding mortgages or additional interests mid-quote:** Although not required to quote the policy, adding a mortgage or interest at a later time may result in an increased premium.
- **Adding a home business:** Adding a home business will increase the premium.
- **Cost guide accuracy:** Make certain to review the cost guide information with your customers. The information entered on the quote should be a true reflection of dwelling characteristics for an accurate Coverage A amount.
- **Dwelling info accuracy:** The mandatory questions on the dwelling information page are most impactful in determining rate. Any changes or inaccurate information can cause a change in premium.
- **Incomplete/erroneous claims information:** When entering claims information, it is important to be as accurate and thorough as possible. In most states, an insured's premium is calculated using all claims that occurred in the last five years. If additional claims are added later in the quote or there are changes to claim type, the premium may change.
- **Changes in address or zip code:** Premium is calculated using granular territorial rating in most cases. If the dwelling address changes, the premium may change to account for the different exposure.
- **Changes to scheduled/unscheduled jewelry:** Making adjustments to the amount of jewelry on the policy can change the premium on the base contract.
- **Removal/addition of coverage:** If you adjust the Coverage B, Coverage C or EDC percentage mid quote, the premium will increase or decrease.



More tips

- [How to prevent a Safeco® Auto quote from changing](#)
- [How to get the best price for Safeco Auto](#)
- Coming next: How to get the best price for a Safeco Homeowners quote.

Entering the most accurate and complete information at the time of the quote will help ensure your premium remains the same as you finalize the quote.

If you have any questions, please contact your territory manager, agency specialist or account executive.

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