Lost Quote Follow-Up Process

Find out why a quote was lost, record it, and follow up on their renewal date, with permission, so you know when to call again.

WHO USES IT	Producer, CSR, Account Manager
LINES	Not line-specific
VERSION	1.0 | Last reviewed November 19, 2026
MAINTAINED BY	AgencyPacket
ONLINE	https://agencypacket.com/resources/lost-quote-follow-up-process

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

Most lost quotes get one follow-up and then disappear. This process gets a real reason, writes it down, and sets one useful follow-up at the next renewal.

The goal is information and a future conversation, not pressure.

When to use it

Use it when a quote you delivered has gone quiet, been declined, or been placed with another agency or carrier.

Process owner

The producer or CSR who gave the quote owns the follow-up. The agency owner or sales manager reviews lost-quote reasons monthly.

Before you begin: required information

- The quote and proposal that were delivered
- Date of last contact and the prospect's stated deadline
- The prospect's current carrier and expiration date, if known
- Whether they agreed to be contacted again, and how

Procedure

Why quotes get lost

Sort every lost quote into one main reason so you can see patterns later.

Reason	What it usually means	Where to look
Price	Someone else was lower, or the client expected less.	Were coverages equal? Did you present value or just a number?
Coverage	The client saw a gap, limit, or exclusion they did not like.	Did you explain the difference before price came up?
Timing	They need more time, or the deadline moved.	Is there a renewal date to follow up on?
Competitor	They chose another agent, carrier, or direct writer.	Why? Relationship, brand, convenience, or price?
No response	You never learned why.	Was follow-up too slow or too late?

Follow-up steps

- [ ] Set the follow-up for 2 business days after delivery if you have not heard back.
- [ ] Try a different method each time: phone, then email, then text if they have agreed to texts.
- [ ] Make a final attempt about 2 weeks after the proposal. Say that it is your last one and invite them to reach out when they are ready.
- [ ] If they respond, ask one open question: "What did you decide, and what was the deciding factor?"
- [ ] Record their answer in their own words.
- [ ] Mark the quote Won, Lost, or Open with the reason code from the table above.

Handling common objections

- [ ] Price: ask what they are comparing to. Ask to see the competing quote. Compare limits, deductibles, and endorsements. If theirs is truly equal and lower, thank them and ask permission to contact them at renewal.
- [ ] Coverage: if they decided to drop coverage you recommended, confirm it in writing and note the date.
- [ ] Timing: find out the real deadline. Put the date on your calendar.
- [ ] Competitor: do not criticize the other agent. Ask when their policy renews.

> **WHAT TO SAY**
> "Thanks for letting me know. I'd like to check back with you about a month before your renewal in [month] to see if anything changed. Is that okay, and is email or phone better?"

CRM and AMS documentation

- [ ] Update the prospect record with outcome, reason, who they chose (if known), and the renewal date.
- [ ] Save the final proposal, so you know what you quoted.
- [ ] Log contact preferences and consent. Note if they asked not to be contacted.
- [ ] Set a task for 45 to 60 days before their stated renewal, assigned to a specific person.

Permission-based future contact

- [ ] Only add people to marketing or newsletter lists if they agreed. A quote is not permission to email them a newsletter.
- [ ] Follow state and federal rules for calls, texts, and email. If you are unsure, ask your compliance contact.
- [ ] If someone says stop, record it the same day and honor it.

Re-engagement triggers

- [ ] Renewal date approaching, 45 to 60 days out.
- [ ] A rate increase or non-renewal in their market that you know about.
- [ ] A life or business event: new home, new vehicle, new driver, new location, new hire.
- [ ] A claim handled badly by their new carrier that they mention to you.
- [ ] Referral from another client.

Sample follow-up emails

DAY 2 TO 3
Subject: Your auto quote

Hi [Name], I wanted to check in on the auto quote I sent on [date]. Do you have any questions about the coverage or the price? If you went another direction, no problem. I'd just like to know what made the difference so I can do better next time.

[Your name] | [Phone]

DAY 7
Subject: Quote for [Business name]

Hi [Name], I'm following up on the proposal for [Business name]. If timing is the issue, tell me your deadline and I'll work around it. If you decided to stay where you are, can I check back before your renewal on [date]?

[Your name] | [Phone]

FINAL ATTEMPT
Subject: Closing out your quote

Hi [Name], I haven't heard back, so I'm going to close out your quote for now. If anything changes, reply to this email or call me. I'm happy to pick it back up.

[Your name] | [Phone]

Execution checklist

- [ ] Follow-up sent within 2 business days
- [ ] Second attempt with a different method
- [ ] Final attempt about 2 weeks after delivery
- [ ] Real reason asked for and recorded
- [ ] Outcome and reason code logged

- [ ] Renewal date and follow-up task set
- [ ] Contact preference and consent recorded
- [ ] Quote closed out in the system

Exceptions and escalation

- **Client says they went with a competitor, no reason.** Ask once. Record "competitor, no reason given" and move on.
- **Client wants to buy but needs more time.** Find the real date and reschedule.
- **Client asked you to stop contacting them.** Record the request and do not contact them again for marketing.
- **Prospect is an existing client.** Alert the account manager before you follow up.

Completion criteria

- Every lost quote has a recorded outcome and a reason code.
- A renewal follow-up task is set where the client agreed to it.
- Contact preferences and any stop requests are recorded.
- Follow-up stops after the final attempt, or when the client asks you to stop.

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.

Our lost-quote reason codes
Match the table, or change it.

Follow-up schedule
Days after delivery.

Who reviews lost-quote reasons and how often
Name or role, monthly or quarterly.

Our consent and opt-out rules for calls, text, and email
Check with your compliance contact.

Where the renewal follow-up task lives
AMS, CRM, or calendar.

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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