New Prospect Quoting: Commercial Auto

The full process for quoting a new commercial auto prospect, from first contact through a decision.

WHO USES IT	Producer, Account Manager
LINES	Commercial lines
VERSION	1.0	Last reviewed September 24, 2026
MAINTAINED BY	Agency Packet
ONLINE	https://agencypacket.com/resources/new-prospect-quoting-commercial-auto

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. For commercial auto, that includes federal FMCSA requirements and any state rules for intrastate operations.

Purpose and when to use it

Get a commercial auto prospect from first contact to a quote they can actually decide on, with a vehicle schedule and driver file that's actually complete. Start this process as soon as you have a prospect who wants a commercial auto quote.

Commercial auto has more ways to get a quote wrong than personal auto. A missed vehicle on the schedule, a driver without a pulled MVR, or a radius of operation that doesn't match how the business actually runs, and the quote comes back wrong or the bound policy doesn't match the exposure. This process exists so that doesn't happen.

Process owner

The producer or CSR working the prospect owns this process end to end, from intake through the decision. If the prospect isn't ready to decide, the same person owns the follow-up.

Before you begin: required information

Have these ready before you start:

- The business's contact info and what they're looking to insure
- Access to your rating system and MVR ordering tool
- Your agency's current commercial auto markets and available discounts

Procedure

Prospect Intake

1. Capture the business name, contact info, and best way to reach them.
2. Confirm the vehicles and drivers they need covered.
3. Note their current carrier and renewal or expiration date, if known.

Gather Information

4. Collect a vehicle schedule (VIN, year, make, model, GVW).
5. Confirm radius of operation and primary use (local delivery, long haul, passenger, etc.).
6. Collect the driver list with license numbers and years of experience.
7. Pull MVRs for each driver.
8. Confirm DOT/MC number if the business operates interstate.
9. Note the garaging address for each vehicle.
10. Pull prior commercial auto loss runs.
11. Confirm desired liability limits and physical damage or cargo coverage needs.
12. Ask about hired and non-owned auto exposure.

Run the Quote

13. Run comparative quotes across your commercial auto markets.
14. Apply any fleet or safety discounts the business qualifies for.
15. Double check limits and coverages match what was requested.
16. Prepare the proposal for presentation.

Present & Follow Up

17. Present the quote and walk through the coverage.
18. Explain any exclusions relevant to their operation.
19. Log the client's questions and timeline for a decision.
20. Schedule a follow-up if they're not ready to decide today.

Handoff

21. If the client accepts, mark the account ready to bind.
22. Hand off to New Client Onboarding: Commercial Lines.
23. If the client declines, note why and whether to follow up at their next renewal.

Execution checklist

- [ ] Business contact info and best way to reach them captured
- [ ] Vehicles and drivers to be covered confirmed
- [ ] Current carrier and expiration date noted
- [ ] Vehicle schedule collected (VIN, year, make, model, GVW)
- [ ] Radius of operation and primary use confirmed
- [ ] Driver list collected with license numbers and experience
- [ ] MVRs pulled for each driver

- [ ] DOT/MC number confirmed if operating interstate
- [ ] Garaging address noted for each vehicle
- [ ] Prior commercial auto loss runs pulled
- [ ] Desired liability limits and physical damage/cargo needs confirmed
- [ ] Hired and non-owned auto exposure asked about
- [ ] Comparative quotes run across your markets
- [ ] Fleet or safety discounts applied
- [ ] Limits and coverages verified against what was requested
- [ ] Proposal prepared and presented
- [ ] Client's questions and timeline logged
- [ ] Account marked ready to bind, or follow-up noted if declined
- [ ] Handed off to New Client Onboarding: Commercial Lines

Exceptions and escalation

- **An MVR comes back with major violations.** Don't quote around it. Flag it for underwriting review before you go any further, it can change what markets are even available.
- **A vehicle or operation doesn't qualify for your standard markets.** Note it early and route to a non-standard or specialty market instead of quoting something you can't place.
- **The business runs a DOT-regulated fleet with filings you don't normally handle.** Confirm what's actually required (like an MCS-90) before you assume standard commercial auto coverage is enough.
- **Prospect wants a price before you have full information.** Give a range if you have to, but don't present a final quote until the vehicle schedule and driver list are actually confirmed.

Completion criteria

This process is done when the prospect has a clear answer logged, either they accepted and were handed off to New Client Onboarding: Commercial Lines, or they declined and a follow-up plan (or a clear reason not to) is on file.

Make it yours: agency customization

This resource is intentionally system-agnostic. Fill in your specifics before using it:

Don't treat this as complete as written. It's a starting point built for agencies in general, not yours specifically.

Your rating system
Name the comparative rater or portal your team quotes commercial auto from.

Your MVR process
Who orders them, from which vendor, and what counts as disqualifying.

Your markets and discounts
List the carriers you quote most often and the fleet or safety discounts your team should always check for.

Your DOT/MC handling

How your agency confirms filing requirements for interstate operators.

ASSIGN IT, TRACK IT

Want to assign this process, track progress, and reuse it with your team? Use the free Packet. This PDF is the full resource either way.

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 September 24, 2026. agencypacket.com/terms

https://agencypacket.com/resources/new-prospect-quoting-commercial-auto