New Prospect Quoting: Personal Lines

The full process for quoting a new personal lines prospect, from first contact through a decision.

WHO USES IT	Producer, CSR, Account Manager
LINES	Personal lines
VERSION	1.0	Last reviewed September 23, 2026
MAINTAINED BY	Agency Packet
ONLINE	https://agencypacket.com/resources/new-prospect-quoting-personal-lines

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 and when to use it

Get a personal lines prospect from first contact to a quote they can actually decide on, without losing details along the way or letting a follow-up slip. Start this process as soon as you have a prospect who wants a quote.

Quoting is where a lot of good leads die quietly. Someone forgets to follow up, a detail gets missed and the quote comes back wrong, or the prospect just never hears from you again after the first call. 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. Don't let a quote sit in limbo without an owner.

Before you begin: required information

Have these ready before you start:

- The prospect's contact info and what they're looking to insure
- Access to your rating system or comparative rater
- Your agency's current markets and available discounts

Procedure

Prospect Intake

1. Capture the prospect's name, contact info, and best way to reach them.
2. Confirm which lines they want quoted (auto, home, umbrella, etc.).

3. Note their current carrier and renewal or expiration date, if known.
4. If you use [Canopy Connect](https://usecanopy.com), send the link so they can pull their current policy details automatically.

Gather Information

5. Collect driver details for everyone on the policy.
6. Collect vehicle details (year, make, model, VIN).
7. Collect home details (year built, square footage, roof age, prior claims).
8. Confirm desired coverage limits and deductibles.
9. Pull the prior declarations page if Canopy Connect wasn't used.

Run the Quote

10. Run comparative quotes across your markets.
11. Apply any discounts the client qualifies for.
12. Double check limits and deductibles match what the client asked for.
13. Prepare the proposal for presentation.

Present & Follow Up

14. Present the quote and walk through the coverage.
15. Answer the client's questions and log anything they want to think about.
16. Note the client's timeline for a decision.
17. Schedule a follow-up if they're not ready to decide today.

Handoff

18. If the client accepts, mark the account ready to bind.
19. Hand off to New Client Onboarding: Personal Lines.
20. If the client declines, note why and whether to follow up at their next renewal.

Execution checklist

- [ ] Prospect's contact info and best way to reach them captured
- [ ] Lines to quote confirmed (auto, home, umbrella, etc.)
- [ ] Current carrier and expiration date noted
- [ ] Prior policy details pulled (Canopy Connect or declarations page)
- [ ] Driver details collected for everyone on the policy
- [ ] Vehicle details collected (year, make, model, VIN)
- [ ] Home details collected (year built, square footage, roof age, prior claims)
- [ ] Desired coverage limits and deductibles confirmed
- [ ] Comparative quotes run across your markets
- [ ] Available discounts applied
- [ ] Limits and deductibles verified against what the client asked for
- [ ] Proposal prepared and presented

- [ ] Client's questions and timeline logged
- [ ] Follow-up scheduled if not ready to decide
- [ ] Account marked ready to bind, or follow-up noted if declined
- [ ] Handed off to New Client Onboarding: Personal Lines

Exceptions and escalation

- **Prospect goes quiet after the initial ask.** Don't let it sit indefinitely. Follow your agency's standard cadence for a non-responsive lead, and note when to stop trying.
- **Home or driver doesn't qualify for your standard markets.** Note it early and route to a specialty or E&S market instead of quoting something you can't actually place.
- **Canopy Connect pull comes back incomplete or fails.** Fall back to requesting the declarations page directly. Don't let a tool hiccup stall the whole quote.
- **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 details 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, 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 from.

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

Your follow-up cadence
How many times you'll reach out to an undecided prospect, and when you stop.

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 23, 2026. agencypacket.com/terms

https://agencypacket.com/resources/new-prospect-quoting-personal-lines