Personal Auto Insurance Quoting Checklist

Get every driver and vehicle on the quote, match coverage to the current policy, and compare carriers on equal terms.

WHO USES IT	Producer, CSR, Account Manager
LINES	Personal lines
VERSION	1.0	Last reviewed November 19, 2026
MAINTAINED BY	AgencyPacket
ONLINE	https://agencypacket.com/resources/personal-auto-insurance-quoting-checklist

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

A personal auto quote is only as good as the driver and vehicle list behind it. A missed teenager, a wrong garaging zip code, or a typo in a VIN can mean a re-rate after the policy is bound. This checklist gets the full picture before you submit.

When to use it

Use it for every new personal auto inquiry, including add-on quotes for existing home clients.

Process owner

The producer or CSR taking the quote owns it until an outcome is recorded.

Before you begin: required information

- Names, dates of birth, and license numbers (and license state) for every driver
- VIN, year, make, model, and ownership status for every vehicle
- Garaging address for each vehicle
- Current declarations page and policy expiration date
- Permission to pull driving records and claims history, where your carriers require it

Procedure

Household drivers

- [ ] List every licensed person living in the household, including students away at school, young drivers with permits, and roommates or relatives who regularly drive the vehicles.
- [ ] Record marital status, occupation, and years licensed for each driver.
- [ ] Ask about violations, accidents, and suspensions in the last three to five years, depending on carrier rules.
- [ ] Ask whether anyone needs an SR-22 or FR-44 filing.
- [ ] Ask about any driver who should be excluded and explain what exclusion means: no coverage when that person drives.

Vehicle details and VINs

- [ ] Collect the full 17-character VIN for each vehicle. Do not quote from year, make, and model alone when a VIN is available.
- [ ] Record current odometer, annual mileage, and primary use (commute, pleasure, business, rideshare or delivery).
- [ ] Confirm each vehicle is owned, financed, or leased, and capture lienholder details for any loan or lease.
- [ ] Ask about modifications, salvage or rebuilt titles, and vehicles over standard weight or value limits.
- [ ] Ask about use for rideshare, food delivery, or other business. Many personal policies exclude it.

Garaging and household information

- [ ] Confirm the address where each vehicle is kept overnight. Rates are built on this.
- [ ] Ask whether the home is owned or rented, and whether there is a home or renters policy to bundle.
- [ ] Ask about vehicles kept elsewhere (college, second home).

Current coverage and prior insurance

- [ ] Get the current declarations page and record carrier, term, premium, limits, deductibles, and optional coverages.
- [ ] Record how long the client has been continuously insured. A lapse can change eligibility and price.
- [ ] Note the current bodily injury and property damage limits, uninsured and underinsured motorist, medical payments or PIP, comprehensive, collision, rental, and towing.
- [ ] Note where the client has gaps they do not know about.

Driver and vehicle eligibility

- [ ] Check each carrier's rules on driving record, vehicle type, prior lapse, and driver age.
- [ ] Do not submit to a carrier that will decline on facts you already know.
- [ ] Flag drivers or vehicles that may need a nonstandard carrier.

Limits, deductibles, and discounts

- [ ] Set liability limits with the client. Ask what assets they need to protect and whether they have an umbrella.
- [ ] Choose collision and comprehensive deductibles the client can afford to pay on a claim.
- [ ] Review uninsured and underinsured motorist coverage and what it covers. Required or rejection forms vary by state.
- [ ] Ask about discounts: multi-policy, multi-car, good student, defensive driving, safety features, paperless, pay in full, telematics.

- [ ] Confirm every discount applied is one the client actually qualifies for and can document.

Comparative quoting and coverage differences

- [ ] Run every carrier on the same limits, deductibles, and optional coverages.
- [ ] Record quote number, premium, payment plan, down payment, and subjectivities for each.
- [ ] List the differences the client will feel: accident forgiveness, rental limits, new car replacement, glass coverage, claims handling.
- [ ] If a quote is cheaper because limits are lower, say so on the proposal.

Proposal delivery and follow-up

- [ ] Present the proposal by phone, video, or in person, and send it in writing.
- [ ] Get coverage decisions in writing, especially declined coverages and lower limits.
- [ ] Set a follow-up date tied to their current expiration.
- [ ] If accepted: collect signed application, payment, and effective date, confirm binding, and hand off to client onboarding.
- [ ] If declined or lost: record the reason and add the renewal date to your follow-up list.

Execution checklist

- [ ] Every household driver listed
- [ ] VINs collected for every vehicle
- [ ] Garaging address confirmed
- [ ] Current declarations page reviewed
- [ ] Prior insurance and any lapse recorded
- [ ] Carrier eligibility checked
- [ ] Limits and deductibles set with the client
- [ ] Discounts verified
- [ ] All carriers quoted on matching coverage
- [ ] Proposal delivered and decisions documented
- [ ] Follow-up date set
- [ ] Outcome recorded

Exceptions and escalation

- **Client wants coverage to start right now.** Coverage starts when the carrier or your binding authority confirms it. Get confirmation and a binder or ID card first.
- **A household driver is left off to save money.** Explain the risk of an unlisted driver. Document the decision. Do not quote a driver off the policy unless the carrier allows it.
- **VIN doesn't decode.** Have the client send a photo of the registration or door jamb label.
- **Lapse in coverage.** Check carrier eligibility before you quote. Some carriers surcharge or decline.
- **Client needs an SR-22 or FR-44.** Confirm the carrier files in that state before quoting.

Completion criteria

- All drivers and vehicles are on every quote, with VINs.
- Quotes compare equal limits and deductibles.
- The client's coverage decisions are in writing.
- The outcome (bound, declined, lost) is recorded with a reason.
- If bound, effective date, payment, and ID cards are confirmed and onboarding is assigned.

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.

Carriers we quote for personal auto
In the order you try them.

Comparative rater we use
Name it, or write "carrier portals only".

Minimum liability limits we recommend
Your agency standard.

How we document declined coverage
Form, email, or AMS note.

Follow-up schedule after a proposal
For example: 2 days, 1 week, 2 weeks.

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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