

Auto quote comparison

1. Match the information and coverage

Give each provider the same drivers, vehicles, use, coverages and effective dates. Use vehicle nicknames here; keep license numbers and other personal records separately. Record amounts in US dollars.

Date / household or vehicle nickname: _____

Comparison field	Offer A	Offer B	Offer C
Insurer / agent / quote reference			
Quote date / effective dates / term			
Drivers / vehicles / usage match?			
Liability limits and structure			
UM/UIM limits / deductible			
Medical payments / PIP terms			
Collision deductible by vehicle (\$)			
Comprehensive deductible by vehicle (\$)			
Rental: daily / total / duration caps			
Roadside / gap / other endorsements			
Driver or usage exclusions			
Open question / document reference			

Add all required payments for the quoted term. Count a fee once. Hypothetical example: \$720 premium + six \$5 fees = \$750 for six months. Doubling a six-month price does not guarantee the renewal price.

Keep completed records private. Attach quote documents; use the article for explanations and primary-source links.

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2. Compare costs and close the open questions

Carry the same Offer A, B and C references onto this page. Compare the same term and coverage. Mark differences explicitly; record written answers and the document date.

Comparison field	Offer A	Offer B	Offer C
Premium for stated term (\$)			
Number / amount of payments (\$)			
Fees not already included (\$)			
Total required term payments (\$)			
Pay-in-full alternative (\$)			
Confirmed / conditional discounts			
Telematics terms / price effect			
Final offer changes / reason			
Evidence of coverage / start time			
Old policy end / confirmation			

Before changing: verify insurer/agent; resolve conditions; obtain evidence of coverage and its exact effective time; arrange cancellation under the old policy; compare issued documents with the accepted offer.

Decision / unresolved items / next review trigger: