

Same coverage, side by side

Educational material only, not insurance advice. Coverage rules vary by state; your policy controls.
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Side by side

Fill in your current policy first (from your declarations page). Ask every insurer to quote the same limits and deductibles.

	Current policy	Quote A	Quote B	Quote C
Insurer / agent				
Policy term (6 or 12 months)				
Drivers listed				
Vehicles listed				
Bodily injury liability				
Property damage liability				
Uninsured / underinsured motorist				
PIP or MedPay				
Collision deductible				
Comprehensive deductible				
Rental reimbursement				
Roadside assistance				
Gap coverage				
Discounts applied				
Payment plan fees				
Total premium for the term				

Check the insurer

Use your state insurance department and the NAIC's Consumer Insurance Search. Look at several years of data.

	Current insurer	Insurer A	Insurer B	Insurer C
Licensed in my state? (state lookup)				
Agent licensed? (if using one)				
NAIC auto complaint index (year)				
Top complaint reasons				
Financial strength rating (agency)				
Claims experience notes				
How to file a claim (24/7?)				
My impression (1 to 5)				

Complaint index: 1.00 is average for the company's size. Below 1.00 means fewer complaints than expected.

Questions to ask

Question	Answer
Is this quote for exactly the same limits and deductibles as my current policy?	
Which discounts are included, and what do I need to keep them?	
Does any discount depend on a driving-tracking app?	
What is the total cost for the term, including installment fees?	
How does the claims process work, and do I choose the repair shop?	
What would it cost to raise liability limits one step?	
Are you a captive agent, an independent agent, or the insurer directly?	
Can you send the full policy terms before I buy?	

Switching without a gap

In this order	Done
☐ Buy the new policy and choose a start date	
☐ Receive the new ID cards and full policy documents	
☐ Tell your lender or lessor (financed or leased cars)	
☐ Cancel the old policy effective the same day, in writing	
☐ Check for a refund of unused premium	
☐ Stop any autopay to the old insurer	
☐ Replace old ID cards in the car and on your phone	

Scam check before you pay	Done
☐ Insurer is on your state's licensed list	
☐ You paid the insurer or a licensed agent, by card or check	
☐ You confirmed the policy by calling the insurer's official number	

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