Auto Insurance Comparison Worksheet

Write each quote in a column. Compare the whole row, not just the price at the top.

What to compare	Quote 1	Quote 2	Quote 3
Company / agent name			
Agent phone and email			
Date quoted			
Six-month premium What you actually pay			
Monthly payment Ask if paying in full is cheaper			
Bodily injury liability Florida minimum is low. Most agents suggest far higher.			
Property damage liability Florida minimum is $10,000			
Personal injury protection (PIP) Required in Florida			
Uninsured motorist Florida has a lot of uninsured drivers			
Comprehensive deductible Theft, weather, glass			
Collision deductible Higher deductible = lower premium			
Rental car and roadside assistance			
Discounts applied Bundling, safe driver, telematics, paid in full			
Does the price change after 6 months? Ask directly. Introductory rates are common.			

Three things people forget to ask

1. “Is this quote based on my actual driving record, or an estimate?” An estimate can jump once they run your record.
2. “What happens to my premium after one claim?” Some carriers forgive the first, some do not.
3. “Is this the carrier’s price, or is there a broker fee on top?” Fees are not always shown separately.

Home Insurance Comparison Worksheet

Florida homeowners policies vary far more than auto. Compare carefully — the cheapest is often the thinnest.

What to compare	Quote 1	Quote 2	Quote 3
Company / agent name			
Agent phone and email			
Date quoted			
Annual premium			
Monthly payment If escrowed, this affects your mortgage payment			
Dwelling coverage Cost to rebuild, not what you paid for it			
Other structures Fence, shed, detached garage			
Personal property Your belongings			
Loss of use Where you live while it is repaired			
Liability coverage			
Standard deductible			
HURRICANE deductible Usually a percentage, not a flat amount. Ask for the dollar figure — 2% of $400,000 is $8,000.			
Roof coverage — replacement or actual cash value? ACV pays depreciated value. On an older roof that is very little.			
Water damage limits, and is flood included? Water is often capped separately. Flood is almost never included — you need a separate policy.			
Is the carrier admitted or surplus lines? Surplus lines are not covered by the state guaranty fund.			
Discounts applied Wind mitigation, impact windows, new roof, bundling			

The two Florida questions that matter most

Hurricane deductible. Usually 2% or 5% of your dwelling coverage, not a flat $1,000. Get the dollar figure in writing.

Roof settlement. Replacement cost pays for a new roof. Actual cash value pays what your old roof was worth — on a 15-year roof, almost nothing.

CoverageLink
INSURANCE MARKETPLACE

FREE WORKSHEET

How to actually compare quotes

Most people compare the price and nothing else. That is how you end up underinsured.

Get at least three quotes — but not thirty

Three is enough to see the range. Beyond that you are mostly repeating yourself, and every quote request means another company holding your details. If a comparison site sells your information to eight or ten agents, you will be fielding calls for a fortnight.

Give every agent the exact same information

Same coverage limits, same deductibles, same drivers or occupants. If one agent quotes lower limits than another, the cheaper quote is not cheaper — it is just less insurance. Write your numbers down before you start and read the same ones to everyone.

Compare the whole row, not the top line

A quote that is $40 a month cheaper with a $5,000 higher deductible is not a saving, it is a bet. Look at what changes when something actually goes wrong.

Ask what is NOT covered

It is the most useful question you can ask an agent, and a good one will answer it plainly. Flood, sinkhole, mould, water backup and roof age are the usual gaps in Florida.

Warning signs

The agent will not put the quote in writing.

They pressure you to decide today. A real quote holds for at least a few days.

They cannot tell you which carrier the policy is with.

The premium is dramatically below everything else — check the limits before you celebrate.

They ask for payment before you have seen the policy documents.

Your notes