



BUDGET & PLANNING

Insurance Quote Comparison Sheet

Price your coverage before you price your vehicle, so the real monthly cost is never a surprise.

A NOTE FROM OUR TEAM

Insurance is the cost most buyers forget until they're sitting in the finance office being asked for proof of coverage. Make the calls this week, before you fall in love with a vehicle. Same coverages, same deductibles, every company. That's how you find the real number.

— The Auto Advocate Team

The dealership will not let you drive a financed vehicle off the lot without proof of insurance. That means the insurance decision happens whether you plan for it or not. Plan for it. Get three or four quotes on the **exact vehicles** you're considering, compare them line by line, and you'll know your true monthly cost before anyone hands you a payment.

1 Why Quote Before You Buy

Vehicles price differently

Two SUVs at the same sticker price can carry very different premiums based on repair costs, theft rates, and claim history. Quote both before you choose.

Companies price differently

Every insurer weighs your driving record, location, and vehicle its own way. The only way to find your best rate is to ask several.

Your budget needs it

The full monthly cost is payment plus insurance plus fuel and upkeep. Bring this number to **Worksheet No. 02, The True Car Budget Calculator**.

2 Oklahoma's Minimum Liability

\$25,000

BODILY INJURY, PER PERSON

\$50,000

BODILY INJURY, PER ACCIDENT

\$25,000

PROPERTY DAMAGE, PER ACCIDENT

The Oklahoma Insurance Department writes this as **25/50/25**. Anything above those limits is your responsibility. Outside Oklahoma? Every state sets its own minimums, so check your state insurance department's website before you quote.

WATCH OUT

A minimum-limits policy can look like a bargain on a quote sheet. One serious accident involving a newer vehicle or a hospital stay can blow past those limits fast, and the remainder can follow you. Ask each company what it costs to step up to higher limits. The difference is often smaller than people expect.

FROM THE INSIDE

Our team has spent years on the dealership side of the desk. Buyers who arrive with no insurance lined up end up calling around from the finance office, tired and rushed. That's the worst time to shop for anything. Walk in with your chosen policy ready to bind on the VIN, the agent's phone number in hand, and the lienholder information ready to send. You'll be in and out at a rate you actually compared.

3 Financing Means "Full Coverage"

Most lenders require **comprehensive and collision** on top of your state's liability coverage, because the vehicle is their collateral until the loan is paid off. The lender will be listed on your policy as the lienholder.

If that coverage lapses, many loan contracts let the servicer buy **collateral protection insurance** and add the charges to your account. The CFPB notes these policies cover only damage to the vehicle, not you.

ABOUT GAP

The CFPB calls GAP **an optional product**, and generally you cannot be required to buy it to get a loan. If you want it, your auto insurer may offer it too. Compare price and coverage before you sign, and remember that GAP financed into your loan adds interest.

4 Every Coverage, in Plain English

COVERAGE	WHAT IT ACTUALLY PAYS FOR	OUR TAKE
Bodily injury liability	Injuries to other people when you're at fault. Shown as two numbers: per person / per accident.	Required. The state minimum is a floor, not a recommendation.
Property damage liability	Damage you cause to someone else's vehicle or property.	Required. Today's vehicles are expensive to repair.
Uninsured / underinsured motorist (UM/UIM)	Your injuries when the at-fault driver has no insurance, too little insurance, or drives away.	Strongly worth it. In Oklahoma you must reject it in writing.
Medical payments (Med Pay)	Medical and funeral costs for you and your passengers, regardless of fault.	Helps with deductibles and gaps in health coverage.
Personal injury protection (PIP)	Injury costs regardless of fault. Used mainly in no-fault states.	Ask whether your state requires or offers it.
Collision	Damage to your vehicle from a crash, no matter who is at fault.	Required by lenders on financed vehicles.
Comprehensive	Non-crash damage: theft, hail, flood, fire, vandalism, hitting an animal.	Required by lenders. Hail country? Non-negotiable.
Rental reimbursement	A rental while your vehicle is being repaired after a covered claim.	Compare the daily limit and the maximum days.
Roadside assistance	Towing, jump starts, lockouts, flat tires.	Check first: you may already have it elsewhere.
GAP (optional)	The difference between your loan balance and what insurance pays if the vehicle is totaled or stolen.	Optional. Compare your insurer's price to the dealer's.

5 Before You Make the Calls

HAVE THIS READY BEFORE YOU CALL

- ☐ Driver's license numbers for every household driver
- ☐ VIN, or year, make, model, and trim of each vehicle
- ☐ Current policy declarations page
- ☐ Tickets and claims for the last several years
- ☐ Estimated annual miles and garaging address
- ☐ Lender name and address (if financing)
- ☐ A deductible you could pay out of pocket next week

ASK EVERY COMPANY

- ☐ Is every household driver listed correctly?
- ☐ Which savings programs did you apply, and which am I missing?
- ☐ What does it cost to raise my liability limits?
- ☐ Do you offer GAP, and at what price?
- ☐ Can you bind coverage on a VIN the day I buy?
- ☐ Are you licensed in my state? (Verify at your insurance department.)
- ☐ How does your complaint record compare? (Your state insurance department tracks this.)

6 The Comparison Worksheet

Quote the **same limits and deductibles** everywhere. A cheaper quote with lower limits isn't cheaper. It's less coverage.

Vehicle (year, make, model) _____ VIN _____

LINE ITEM	INSURER A	INSURER B	INSURER C	INSURER D
Company / agent / phone				
Bodily injury limits	___ / ___	___ / ___	___ / ___	___ / ___
Property damage limit				
UM / UIM limits	___ / ___	___ / ___	___ / ___	___ / ___
Med Pay or PIP				
Collision deductible				
Comprehensive deductible				
Rental (per day / max days)	___ / ___	___ / ___	___ / ___	___ / ___
Roadside assistance (Y/N)				
GAP offered? Price				
Savings programs applied				
Policy term (6 or 12 months)				
Premium for the term	\$	\$	\$	\$
Installment or policy fees	\$	\$	\$	\$
Total cost for 12 months	\$	\$	\$	\$
Monthly equivalent (÷ 12)	\$	\$	\$	\$

7 Your Decision

Company I chose _____ Monthly cost _____

Why this one _____ Agent & direct line _____

WALK IN WITH EVERY DOCUMENT READY

Insured, financed, and ready before you ever arrive.

Your insurance quote is one piece of a bigger puzzle. With Walk-In Ready, we locate the vehicle, tell you who to ask for and what to say, and list every document to bring, proof of insurance included, with optional lender introductions. Located, documented, and lender-ready. You book the visit.

Walk-In Ready \$399

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THE DEALERSHIP HAS EXPERTS. NOW YOU DO, TOO.

SOURCES

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This worksheet is an educational planning tool, not insurance, legal, or financial advice. Coverage terms vary by company and state. Confirm limits, deductibles, and requirements with a licensed agent, your lender, and your state insurance department before you buy.