Worksheet 1 — Author's Suggested Starting Point

From What the Adjuster Won't Tell You — Appendix C (Jeffrey D. Soud, Esq.)

Suggested amounts are the author's opinion from trial work, not a requirement or a guarantee of any result. Write each premium in the blank on the right.

Coverage	Amount / Limit	Premium (write in)
Bodily Injury (BI)	300 / 500	$
Uninsured / Underinsured Motorist (UM)	300 / 500	$
PIP	$10,000 — no deductible	$
Medical Payments (MedPay)	$20,000	$
Property Damage (PD)	$50,000	$
Comprehensive	$500 deductible	$
Collision	$500 deductible	$
Rental and travel	Ask for a quote	$
Towing	Ask for a quote	$
Umbrella (ask about UM)	Ask for a quote	$
Other:		$
TOTAL PREMIUM		**$**

Notes / questions for the agent

Worksheet 2 — At the Very Least

From What the Adjuster Won't Tell You — Appendix C (Jeffrey D. Soud, Esq.)

A lower starting point if budget is tight. Still the author's opinion. Write each premium in the blank on the right.

Coverage	Amount / Limit	Premium (write in)
Bodily Injury (BI)	100 / 300	$
Uninsured / Underinsured Motorist (UM)	100 / 300	$
PIP	$10,000 — no deductible	$
Medical Payments (MedPay)	$5,000	$
Property Damage (PD)	$25,000	$
Comprehensive	$500 deductible	$
Collision	$500 deductible	$
Rental and travel	Ask for a quote	$
Towing	Ask for a quote	$
Umbrella (ask about UM)	Ask for a quote	$
Other:		$
TOTAL PREMIUM		**$**

Notes / questions for the agent

Worksheet 3 — Quote Comparison #1

From What the Adjuster Won't Tell You — Appendix C (Jeffrey D. Soud, Esq.)

Fill in the company, agent, and date. Write the amount quoted for each coverage, then the premium. Ask the agent about any coverage not listed.

Company: _____

Agent: _____

Date: _____

Coverage	Amount / Limit	Premium (write in)
Bodily Injury (BI)		$
Uninsured / Underinsured Motorist (UM)		$
PIP (include deductible)		$
Medical Payments (MedPay)		$
Property Damage (PD)		$
Comprehensive (deductible)		$
Collision (deductible)		$
Rental and travel		$
Towing		$
Umbrella (UM included? Y / N)		$
Other: _____		$
TOTAL PREMIUM		**$**

Notes / questions for the agent

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Worksheet 4 — Quote Comparison #2

From What the Adjuster Won't Tell You — Appendix C (Jeffrey D. Soud, Esq.)

Second quote for side-by-side comparison. Use the same coverages and limits you asked for on Worksheet 3.

Company: _____

Agent: _____

Date: _____

Coverage	Amount / Limit	Premium (write in)
Bodily Injury (BI)		$
Uninsured / Underinsured Motorist (UM)		$
PIP (include deductible)		$
Medical Payments (MedPay)		$
Property Damage (PD)		$
Comprehensive (deductible)		$
Collision (deductible)		$
Rental and travel		$
Towing		$
Umbrella (UM included? Y / N)		$
Other: _____		$
TOTAL PREMIUM		**$**

Notes / questions for the agent