

ANNUAL AUDIT QUICK REFERENCE CHECKLIST

Date: _____

Step 1: Pull current policy documents

Step 2: Review all discounts

Good Student Discount active?

Telematics discount current?

Multi-policy discount showing?

Other discounts applied?

Step 3: Check for age-related decreases

Teen's current age: _____

Premium decrease received? Y / N

Prior tickets, claims and accidents aged out?

Step 4: Review coverage limits

Liability limits still appropriate? Y / N

Deductible still appropriate? Y / N

Any unnecessary coverage? Y / N

Step 5: Get competitor quotes

Quote 1: \$ _____ Quote 2: \$ _____ Quote 3: \$ _____

Step 6: Call current insurance company

Notes: _____

Step 7: Make and document decision

Decision: Stay / Switch / Adjust

New annual premium: \$ _____

Savings vs. last year: \$ _____

Next audit date: _____