RESOURCE · QUOTE PREPARATION

Getting ready for your quote: a checklist

Underwriters decide based on what they can see. The clearer and more complete your information, the better they understand how your operation actually runs, and the faster we can get your quote moving. Here's what to have ready.

For your quote request

About 5 minutes. No documents needed yet. Just have these handy:

- [ ] Your USDOT and MC numbers, if you have them
- [ ] The number of trucks and trailers you run, or for other businesses, your locations and employees
- [ ] What you haul, broker, or store
- [ ] How far your trucks typically travel
- [ ] Your current policy's expiration date, or when you need coverage to start

After our first conversation

We'll ask for these documents and show you how to send them securely. Starting now saves time later:

- [ ] **Current declarations pages** for each policy you have now
- [ ] **Loss runs for the past 3 to 5 years** from every insurer you've had. Request them early, since insurers can take time to send them, and underwriters generally want them dated within the last few months.
- [ ] **A driver list:** name, date of birth, license number and state, hire date, and years of CDL experience. We'll provide a template.
- [ ] **An equipment schedule:** year, make, VIN, value, and lienholder for each unit. We'll provide a template.
- [ ] **IFTA reports** for recent quarters
- [ ] **Any contracts** that require specific insurance limits

For freight brokers, repair shops, terminals, and warehouses: we'll ask about your operation in our first conversation, for example revenue and the freight you broker, your service bays and whether you tow, or your facility and the goods you hold for others.

What helps your operation stand out

Forms only tell part of the story. These details help underwriters see what you do well:

- [ ] Your safety program: who runs it, your written policies, and driver training
- [ ] Your maintenance program and records
- [ ] Safety technology such as ELDs, dash cameras, or collision mitigation
- [ ] How you hire drivers and how often you review their motor vehicle records
- [ ] What happened with any past losses, and what you changed afterward

A few tips

- **Start early.** For a renewal, begin gathering this 90 to 120 days before your policy expires. Rushed submissions leave fewer options.
- **Check your public FMCSA record.** Look up your company on FMCSA's SAFER website and make sure your power units, drivers, and contact details are current. Carriers are required to update their MCS-150 every two years, and underwriters notice when the record doesn't match the application.
- **Be upfront about losses and low scores.** Underwriters will find them anyway. Explaining what happened and what you've changed works in your favor.

Ready to get started?

Request a quote at **wallfacergroup.com**, or reach us directly at **708-362-8980** or **admin@wallfacergroup.com**, Monday through Friday, 8:00 a.m. to 5:00 p.m. Central Time.

Every insurer has its own requirements, so we'll tell you exactly what your quote needs. This checklist is general guidance and does not guarantee coverage, pricing, or eligibility, which are determined by insurers. Last reviewed: October 2026.