# Company Comparisons

Discoveries:

* Like the website, the application can produce a quote that is absent of certain information. Prompting the user to add missing info may lower the quote!
  + License number may be the best way to generate the most accurate quote prior to entering specifics
  + To compare the two documents, textract testing should be done to liberty mutual to see how the data is sorted. We can then try to fit the data collection from other companies to match liberty mutual.
* A lot of data can be obtained if we use LM access to DMV and other insurers records

Notes:

1. Items listed in order as seen on LM statement (information we care about)

2. StateFarm and Mecury are from actual declaration pages

3. Allstate decleration page was recreated from info on website

4.Blue = can be collected by information such as VIN

5.Green = LM exclusive  
6. grey = Some data can be extracted from Vin, but not all

Below is based off declaration policy

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | A | B | C | D | E | F | G |
| 1 | Data Field | State Farm | Mercury | All state | Geico | Notes |  |
| 2 | Policy # | x | x | x | x | Dif for every Company. |  |
| 3 | Total Annual Premium | 6month | 6month | 6month | 6month | Either Annual or six months. Discounts usually already applied |  |
| 4 | Name Insured+additional drivers | x | x | x | x |  |  |
| 5 | Policy Period | x | x | x | x |  |  |
| 6 | Decleration Effective | x | x | x | x |  |  |
| 7 | Mailing Address | x | x | x | x |  |  |
| 8 | Vehicles Covered by Auto Policy(basic info+vin) | x | x | x | x | LM seperates columns by Year Make Model. Other companies usually has it all under one column |  |
| 9 | Driver Info(Name, State, Gender, Martial Status) | x |  | x |  | LM has columns for Name, State, Gender, Martial Status. Commonly, only Name is usually given |  |
| 10 | Driving Record Points |  |  |  |  | LM has the VEH # as row, Violation Points and Accident Points as columns |  |
| 11 | Vehicle Discounts(safety features+policy discounts) | Only policy discounts |  | x | Only policy discount | vehicle discounts can apply standard from VIN but additional discounts require user input |  |
| 12 | Coverage | x | x | x | x | Almost the same between all companies. Slight differences do exists |  |
| 13 | **ADD. INFO** |  |  |  |  |  |  |
| 14 | Loss payables | x | x | x | x |  |  |
| 15 | Annual Mileage |  |  |  |  |  |  |
| 16 | Commuting Mileage(Pleasure, business, or more | x |  |  |  |  |  |
| 17 | Previous Annual Mileage |  |  |  |  |  |  |
| 18 | Class Definition | x |  |  |  | Vehicles #: Tells drivers licensed years, Marital status, Gender, Operator type(principal and occasional) |  |
| 19 | Vehicles Owned by other than the name insured | x | x | x | x | vehicle # and name |  |
| 20 | Garaging Location | x | x | x | x |  |  |
| 21 | Policy form and Endorsement | x | x | x | x | Might be able to pull some data from here |  |

# Liberty Mutual quote generator vs other companies declaration policies

Notes

1. Orange = not relevant do loan calc.
2. red = Will almost definitely not be on dec page
3. blue = retrieved by other data present (usually VIN)
4. purple = might be possible to pull data from VIN
5. x indicates that information is there
6. **STATE FARM DOES EACH DECLARATION PAGE PER VEHICLE**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | A | B | C | D | E | F | G | H |
| 1 | LM quote Gen | State Farm | Mercury | All state | Geico | Notes |  | Further required prompt(In order of: unlikely, maybe,likely yes, yes) |
| 2 | adress, city, Zipcode | x | x | x | x |  |  |  |
| 3 | currently live here |  |  |  |  | Will have to ask in a prompt |  | Yes |
| 4 | Name, DOB, email | name | name | name | name+email | Will Only recieve name from everyone. Usually never dob |  |  |
| 5 | Vehicles include in quote | x | x | x | x | Pulls vehicles info from DMV or current insurer through VIN |  |  |
| 6 | Add more vehicle? |  |  |  |  | Info to add does not matter as we will find it on dec page |  | Maybe |
| 7 |  | **About Vehicle, PER VEHICLE** |  |  |  |  |  |  |
| 8 | Anti lock brakes, Airbags, Safety Featues | x(per vehicle) |  |  | In discounts, not per vehicle | Info is not always found on dec page. Standard features will be accounted for however additional features will have to be added |  | Maybe, will have to be adjusted per vehicle |
| 9 | Year vehicle bought |  | x |  |  | Info might be avaliable through DMV by the VIN |  | Unlikely |
| 10 | Primary use of vehicle | x |  |  |  | Business or Personall |  | Likely Yes |
| 11 | Estimate Annual Mileage |  |  |  |  |  |  | Yes |
| 12 | Garage location |  | x | x | x |  |  | Unlikely |
| 13 |  | **PER DRIVER QUESTIONS** |  |  |  |  |  |  |
| 14 | Married | x |  | x |  | Not on all documents |  | Likely |
| 15 | age first licensed |  |  |  |  |  |  | yes |
| 16 | license to drive outside of us, canada, or puerto rico |  |  |  |  | Maybe found in endorsements, will ask about aged licensed in those countries |  | yes(uncertain if found in edorsements) |
| 17 | Residence and ownership |  |  |  |  | No sign of ownership |  | Yes |
| 18 | Highest Level of education |  |  |  |  | No sign of education |  | Yes |
| 19 | Employment, Occupation |  |  |  |  | no sign |  | maybe |
| 20 | Add accidents |  |  |  |  | Add Date of incident, incident type, SR-22. License Number might pick this up. Not sure about VIN |  | Yes, unless VIN or license# pickups. |
| 21 | college or uni attended |  |  |  |  | not avaliable(though discounts may indicate) |  | yes |
| 22 | Work for one of these companies |  |  |  |  | Discounts or endorsements may indicate |  | yes |
| 23 | Professional Association |  |  |  |  | Discounts or endorsements may indicate |  | yes |
| 24 |  | **Previous insurance information** |  |  |  |  |  |  |
| 25 | Current insurance |  |  |  |  | Should pull from VIN |  | Likely not |
| 26 | Any other policies with LM |  |  |  |  | Pull from VIN |  | Likely not |
| 27 | When do you like to start |  |  |  |  | Will need to prompt |  | Yes |
| 28 |  | **Finalize and buy (WHERE WE WANT TO GET)** |  |  |  |  |  |  |
| 29 |  | User can select other sites to generate quotes from. Or finalize. If finalize they need to enter more information for acc. quote |  |  |  |  |  |  |
| 30 |  |  |  |  |  |  |  |  |
| 31 |  | **Final Vehicle Info** |  |  |  |  |  |  |
| 32 | VIN,anti theft device, loanstart date and length of loan |  |  | x |  | Vin willl be gathered automatically, standard features applied, extra featues need to be added |  | yes |
| 33 | Financing Company name | x | x | x | x | Will be found on the Dec page, but additional info required |  | Yes(more info required) |
| 34 | Mileage at purchase, current mileage |  |  |  |  | VIN might indicate |  | yes(matters if vin pulls info) |
| 35 | Driver license number |  |  |  |  | Will automatically pull Accident info. This will generate a much better quote |  | Yes |