# Notes about Quotes

Declaration Pages

<https://www.esurance.com/info/car/what-is-a-car-insurance-declarations-page>

Car insurance

<https://www.insure.com/car-insurance/car-insurance-factors.html>

<https://www.thezebra.com/auto-insurance/driver/other-factors/>

<https://www.nerdwallet.com/blog/insurance/surprising-factors-affect-car-insurance-rates/>

1. Zip Code/Location (highly populated = higher)
   1. (Cali requires rates to be calc on driving record, ann miles driven, years of experience before location)
   2. More accidents in the area leads to higher rates
   3. Where you park your care makes a difference
2. Age (young=expensive)
   1. rates drop at 25
3. Gender(male=more)
   1. States that do not apply
      1. Hawaii, Massachusetts, Michigan, Montana, North Carolina, Pennsylvania
4. Marital Status (Married = less)
   1. Single and divorce = more.
   2. ~ 5-15% lower
   3. Discount for combining policy
   4. Massachusetts is the only state that does not allow martial status in calc.
5. Driving Experience
   1. Inexperienced drivers all have high rates. A 40 year old vs 16, 40 will still have a bit lower
   2. More years under belt = lower rate + discount
6. Driving Records
   1. Minor violate  ~ 20-40% increase
      1. first ticket may not increase rate, but costs good-driver discount (30%)
   2. Major Violation(DUI equivalent)
      1. ~100 inc due to rates and loss of discounts
   3. Multiple violations
      1. uninsurable, or really expensive
7. Claims Record
   1. Look at previous claims made with or without current insurer.
      1. At fault = surcharge
      2. not at fault collisions and comprehensive calims may not
      3. claims below $1,500 will avoid surcharge
   2. #claims matters, too many too short will hurt
8. Credit History
   1. Research: under 600 files more false claims, and sometimes frauds.
   2. Likely to see premiums due to a low credit score.
   3. Some companies require you to pay premium upfront if too low
   4. Prohibited in: Cali, Hawaii, Massachusetts
9. Previous insurance Coverage
   1. continual auto history cheaper
10. Vehicle type
    1. Sports car more, some brands are more expensive
    2. Other features: Purchase price, theft rate, cost of repairs, accident rate, safety test
    3. Safety features might cause higher rates as more expensive to repair.
11. Use of vehicle
    1. Why are you driving. Personal use is less than business
12. Annual Mileage
    1. less you drive the cheaper
13. Care insurance coverage (and deductibles)
    1. more coverage = higher rates.
14. Own or lease
    1. lease = more expensive
15. Loyalty to insurance company
16. Deductible chosen
17. Asked for discounts
18. What insurance company you go with

## Liberty Mutual Get a quote

<https://www.libertymutual.com/get-a-quote>

1. enter zip
   1. Street Address, Apt/Unit#, Zip City, Currently live here
2. Lets talk about you
   1. first name, last name
   2. DOB
   3. email
3. Vehicles in quote
   1. VIN or Enter year/make/mode
   2. Model:
      1. year
      2. make
      3. model
      4. Trim
      5. Body Style
   3. Can add other vheicle
4. More about your vehicle
   1. What year did I buy it
   2. own, finance, or lease vehicle
   3. Primary use: Personal or Business
   4. Est annual mileage (yearly) (avg is 12,000-15,000)
   5. Is vehicle kept at provided address (yes or no (assume yes means less thefts???)
5. Add Drivers
   1. Ask about the driver from P.2.
      1. Is driver married or in a civil union
6. Driver info Additional
   1. Phone number
   2. age first licensed
   3. held a license to drive outside of the US
   4. residence ownership
      1. single fam homeowner, renter, condominium owner, other... etc
   5. Highest level of education
      1. HS, Associates/somecollege, Bachelors, Advanced degree
   6. employment status
      1. employed, unemployed, homemaker, military, retired, student
   7. Occupation (type and presented a list)
   8. Any accidents, violations, or autio insurance claims in the past 7 years
      1. If yes provide
         1. Date of incident
         2. type of incident
            1. From large list of ticket violations to collision list to claims such as fire or water
         3. Does driver need an SR-22
            1. Major violations such as DUI or driving with suspended license
7. Discounts
   1. College or uni attended
      1. State of college
         1. provide college
   2. Does driver on policy work for these companies?
   3. Professional association for any driver on the policy (ex. american bar association
8. Your Current insurance
   1. Current insurance
      1. Yes, insured with another company
         1. current auto comp
         2. how many years insured
         3. Bodily injury limit
      2. Yes, insured with Liberty Mutual
         1. bodily injury limit do you have
      3. Yes, insured on someone else's policy
      4. No, my insurance has expired
      5. No, other
   2. Do you have any other policies with LM
      1. yes (more things to answer)
         1. Residence insured with LM
         2. Any other polcies with LM(checkbox: life, personal liability protection(umbrella), other)
   3. When would you like to start new policy
9. Thank you.
   1. Call us at 1-800-526-1547 and reference Quote ID: 90540911

### After Data inserted

1. Finalze Price
   1. ENTER VIN
   2. Anti theft decice
      1. audible alarm, automatic disabiling, manual disabiling, vehicle recovery device
   3. anti lock brakes
   4. safety features
   5. Mileage at Purchase
   6. current Mileage
   7. ENTER LICENSE
2. Verify
   1. Ask for SSN
3. Last price
   1. Vin will give vehicle accidents

# Notes about how quote is calc

* Discounts usually applied in premium calculation.