Verification Report: Third-Party Service Calls During Quote Issuance

# Introduction

The purpose of this report is to verify that third-party services are being correctly called during the issuance of new quotes. This verification ensures that all necessary external services are integrated properly and functioning as expected within the quote issuance workflow. The scope of this report includes the analysis of service calls recorded in the database and a review of the sales process flow to identify where these services are triggered.

# Process Flow Overview

The auto sales process flow is a comprehensive sequence of steps that guide the user from the initial quote request through to the final issuance of a policy. The flowchart includes various stages such as entering personal and vehicle information, selecting coverage options, and validating addresses. Key third-party services are integrated at critical points in this process to ensure accurate and up-to-date information is used.

# Third-Party Services Verification

The following third-party services are involved in the quote issuance process:

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| Service | Description | Verification URL |
| LexisNexis AutoDataPrefill | LexisNexis AutoDataPrefill helps in pre-filling auto insurance forms by using existing data about the user and their vehicle. | https://t.decisioning.lexisnexisrisk.com/duckcreek\_hartford/risk |
| Polk decodeVin | Polk decodeVin provides detailed information about a vehicle based on its Vehicle Identification Number (VIN). | https://vintelligence-beta.ihsmarkit.com/vindecoder/VinDecoderService |
| AppConf | AppConf (Application Configuration) is used internally by The Hartford for configuring and managing the application's settings and parameters necessary for the quoting process. | https://qa-APIs-internal.thehartford.com/pl/info/v1/appconf/newco/systemtest2/keys/DRIVER\_PREFILL\_DISABLED\_STATES\_INTERNAL |
| PitneyBowes GeoCode | PitneyBowes GeoCode offers geocoding services, converting addresses into geographic coordinates. | https://amer-staging.spectrum.precisely.com/rest/HartfordGeocoder/results.xml |
| PitneyBowes AddressValidation | PitneyBowes AddressValidation ensures that the addresses entered by users are valid and correctly formatted. | https://amer-staging.spectrum.precisely.com/rest/ValidateMailingAddressUSCAN/results.xml |
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| PitneyBowes TaxCode | Provides tax code information based on address data. | https://amer-staging.spectrum.precisely.com/rest/ReverseGeoTAXInfoLookup/results.xml |
| Polk decodeVin | Polk decodeVin provides detailed information about a vehicle based on its Vehicle Identification Number (VIN). | https://vintelligence-beta.ihsmarkit.com/vindecoder/VinDecoderService |
| DMS VehicleHistoryService | Provides a history of the vehicle including past ownership and any reported incidents. | https://higwst.DMS.net/test/ (carfax) |
| Polk getYears | Retrieves the available years for a given vehicle make and model. | https://vintelligence-beta.ihsmarkit.com/vindecoder/VinDecoderService |
| Polk getMakes | Retrieves the available makes of vehicles. | https://vintelligence-beta.ihsmarkit.com/vindecoder/VinDecoderService |
| Polk getModels2 | Retrieves the models of vehicles based on the make and year. | https://vintelligence-beta.ihsmarkit.com/vindecoder/VinDecoderService |
| Polk getVinPrefixes | Provides VIN prefixes to identify the manufacturer and details of the vehicle. | https://vintelligence-beta.ihsmarkit.com/vindecoder/VinDecoderService |
| Polk VinData | Provides detailed vehicle data based on VIN. | https://vintelligence-beta.ihsmarkit.com/vindecoder/VinDecoderService |
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| aarp Inquiry | Inquires about AARP membership status. | https://services-t.aarp.org/test/aai/login |
| AARP Membership | Validates and retrieves AARP membership information. | https://services-t.aarp.org/test/mps/namezipdob |
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| TransUnion CVScore | Provides a credit score from TransUnion, which can be used to assess risk. | https://higwst.DMS.net/test/ |
| VehicleSymbolPattern | Provides information related to vehicle symbol patterns used for rating. | https://qa-apis-internal.thehartford.com/pl/info/v1/vehiclesymbols?HIG-TARGET-URL=qa |
|  |  |  |
| Aarp Inquiry |  | https://services-t.aarp.org/test/aai/login |
| AARP Membership | Validates and retrieves AARP membership information. | https://services-t.aarp.org/test/mps/namezipdob |
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| Violation Predictor | Predicts the likelihood of future violations based on past behavior. | https://qa.services.exploredata.com/secure/ViolationPredictor/ViolationPredictorServiceSecurityCheck3.svc/Soap11 |
| LexisNexis MVR | Provides motor vehicle records, including driving history and any reported violations. | https://t.decisioning.lexisnexisrisk.com/duckcreek\_hartford/risk |
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|  |  | https://uat02-apigateway.broadridge.com/coe/dm/v2/document/delivery |

# Detailed Analysis

The following sections provide a detailed analysis of the verification steps and results for each third-party service. The verification was conducted in the DEV77 system test environment (systemtest2), ensuring that each URL is present and that the corresponding section was visited in the user interface.

## LexisNexis AutoDataPrefill

|  |  |
| --- | --- |
| Section | ADDRESS About you |
| Description | LexisNexis AutoDataPrefill helps in pre-filling auto insurance forms by using existing data about the user and their vehicle. |
| Verification URL | https://t.decisioning.lexisnexisrisk.com/duckcreek\_hartford/risk |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## Polk decodeVin

|  |  |
| --- | --- |
| Section | ADDRESS About you |
| Description | Polk decodeVin provides detailed information about a vehicle based on its Vehicle Identification Number (VIN). |
| Verification URL | https://vintelligence-beta.ihsmarkit.com/vindecoder/VinDecoderService |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## AppConf

|  |  |
| --- | --- |
| Section | ADDRESS About you |
| Description | AppConf (Application Configuration) is used internally by The Hartford for configuring and managing the application's settings and parameters necessary for the quoting process. |
| Verification URL | https://qa-APIs-internal.thehartford.com/pl/info/v1/appconf/newco/systemtest2/keys/DRIVER\_PREFILL\_DISABLED\_STATES\_INTERNAL |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## PitneyBowes GeoCode

|  |  |
| --- | --- |
| Section | ADDRESS About you |
| Description | PitneyBowes GeoCode offers geocoding services, converting addresses into geographic coordinates. |
| Verification URL | https://amer-staging.spectrum.precisely.com/rest/HartfordGeocoder/results.xml |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## PitneyBowes AddressValidation

|  |  |
| --- | --- |
| Section | ADDRESS About you |
| Description | PitneyBowes AddressValidation ensures that the addresses entered by users are valid and correctly formatted. |
| Verification URL | https://amer-staging.spectrum.precisely.com/rest/ValidateMailingAddressUSCAN/results.xml |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

|  |  |
| --- | --- |
| Section | ADDRESS About you |
| Description |  |
| Verification URL |  |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

|  |  |
| --- | --- |
| Section | ADDRESS About you |
| Description |  |
| Verification URL |  |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## PitneyBowes TaxCode

|  |  |
| --- | --- |
| Section | ADD VEHICLE |
| Description | Provides tax code information based on address data. |
| Verification URL | https://amer-staging.spectrum.precisely.com/rest/ReverseGeoTAXInfoLookup/results.xml |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## Polk decodeVin

|  |  |
| --- | --- |
| Section | ADD VEHICLE |
| Description | Polk decodeVin provides detailed information about a vehicle based on its Vehicle Identification Number (VIN). |
| Verification URL | https://vintelligence-beta.ihsmarkit.com/vindecoder/VinDecoderService |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## DMS VehicleHistoryService

|  |  |
| --- | --- |
| Section | ADD VEHICLE |
| Description | Provides a history of the vehicle including past ownership and any reported incidents. |
| Verification URL | https://higwst.DMS.net/test/ (carfax) |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## Polk getYears

|  |  |
| --- | --- |
| Section | ADD VEHICLE |
| Description | Retrieves the available years for a given vehicle make and model. |
| Verification URL | https://vintelligence-beta.ihsmarkit.com/vindecoder/VinDecoderService |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## Polk getMakes

|  |  |
| --- | --- |
| Section | ADD VEHICLE |
| Description | Retrieves the available makes of vehicles. |
| Verification URL | https://vintelligence-beta.ihsmarkit.com/vindecoder/VinDecoderService |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## Polk getModels2

|  |  |
| --- | --- |
| Section | ADD VEHICLE |
| Description | Retrieves the models of vehicles based on the make and year. |
| Verification URL | https://vintelligence-beta.ihsmarkit.com/vindecoder/VinDecoderService |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## Polk getVinPrefixes

|  |  |
| --- | --- |
| Section | ADD VEHICLE |
| Description | Provides VIN prefixes to identify the manufacturer and details of the vehicle. |
| Verification URL | https://vintelligence-beta.ihsmarkit.com/vindecoder/VinDecoderService |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## Polk VinData

|  |  |
| --- | --- |
| Section | ADD VEHICLE |
| Description | Provides detailed vehicle data based on VIN. |
| Verification URL | https://vintelligence-beta.ihsmarkit.com/vindecoder/VinDecoderService |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

|  |  |
| --- | --- |
| Section | ADD VEHICLE |
| Description |  |
| Verification URL |  |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## aarp Inquiry

|  |  |
| --- | --- |
| Section | About you |
| Description | Inquires about AARP membership status. |
| Verification URL | https://services-t.aarp.org/test/aai/login |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## AARP Membership

|  |  |
| --- | --- |
| Section | About you |
| Description | Validates and retrieves AARP membership information. |
| Verification URL | https://services-t.aarp.org/test/mps/namezipdob |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

|  |  |
| --- | --- |
| Section | About you |
| Description |  |
| Verification URL |  |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

|  |  |
| --- | --- |
| Section | About you |
| Description |  |
| Verification URL |  |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## TransUnion CVScore

|  |  |
| --- | --- |
| Section | Quote Review |
| Description | Provides a credit score from TransUnion, which can be used to assess risk. |
| Verification URL | https://higwst.DMS.net/test/ |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## VehicleSymbolPattern

|  |  |
| --- | --- |
| Section | Quote Review |
| Description | Provides information related to vehicle symbol patterns used for rating. |
| Verification URL | https://qa-apis-internal.thehartford.com/pl/info/v1/vehiclesymbols?HIG-TARGET-URL=qa |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

|  |  |
| --- | --- |
| Section | Quote Review |
| Description |  |
| Verification URL |  |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## Aarp Inquiry

|  |  |
| --- | --- |
| Section | Vehicle Registration |
| Description |  |
| Verification URL | https://services-t.aarp.org/test/aai/login |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## AARP Membership

|  |  |
| --- | --- |
| Section | Vehicle Registration |
| Description | Validates and retrieves AARP membership information. |
| Verification URL | https://services-t.aarp.org/test/mps/namezipdob |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

|  |  |
| --- | --- |
| Section | Vehicle Registration |
| Description |  |
| Verification URL |  |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## Violation Predictor

|  |  |
| --- | --- |
| Section | Driver License |
| Description | Predicts the likelihood of future violations based on past behavior. |
| Verification URL | https://qa.services.exploredata.com/secure/ViolationPredictor/ViolationPredictorServiceSecurityCheck3.svc/Soap11 |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

## LexisNexis MVR

|  |  |
| --- | --- |
| Section | Driver License |
| Description | Provides motor vehicle records, including driving history and any reported violations. |
| Verification URL | https://t.decisioning.lexisnexisrisk.com/duckcreek\_hartford/risk |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

|  |  |
| --- | --- |
| Section | Driver License |
| Description |  |
| Verification URL |  |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

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| --- | --- |
| Section | Driver License |
| Description |  |
| Verification URL |  |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

|  |  |
| --- | --- |
| Section | Buy Quote |
| Description |  |
| Verification URL |  |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

|  |  |
| --- | --- |
| Section | Buy Quote |
| Description |  |
| Verification URL |  |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

|  |  |
| --- | --- |
| Section | Buy Quote |
| Description |  |
| Verification URL |  |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

|  |  |
| --- | --- |
| Section | Email upon saving |
| Description |  |
| Verification URL | https://uat02-apigateway.broadridge.com/coe/dm/v2/document/delivery |
| Results | Verified in the DEV77 system test environment (systemtest2) that the URL is present and that the section was visited in the UI. |

# Conclusion

The verification of third-party service calls during the quote issuance process confirms that all necessary services are being triggered as expected. The integration points identified in the process flow chart align with the records in the database, ensuring a seamless and accurate quote generation experience for users.