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A step-by-step guide to rate, quote, and issue policies with IFG’s Web API services

Policy management Rest api reference

Overview

This document provides an outline to our API to rate, quote, bind, and issue IFG policies via our web services. Each call is authenticated using a valid user name and password that is contained within the body of the REST call.

IFG currently support three distinct environments that used for your development process:

Development - <https://devifg.ifgcompanies.com>

Demo – <https://demoifg.ifgcompanies.com>

Production – <https://grow.ifgcompanies.com>

# Getting Started

Our API is implemented using Representational State Transfer (REST). We recommend using JSON on the body of the request.

Our API calls require a username and password, which is provided separately from this document. This user pass on each request is noted as the user who is acting on the policy or quote.

When errors occur, our API calls will return a ResponseStatus object which will provide an indication of what caused the error. This ResponseSatus object will include an error id (such as kxzXXRN2eQ) that would allow us to troubleshoot any issues you may encounter.

## Lookup Values/Reference tables

This call will return the valid values to be passed in for look up tables such as Occurrence Aggregate and Deductible Type.

HTTPGET

/ExternalUnderwriting/api/LookUpValues/GetLookUpValues

GET [https://demoifg.ifgcompanies.com/ExternalUnderwriting/api/LookUpValues/GetLookUpValues](https://devifg.ifgcompanies.com/ExternalUnderwriting/api/LookUpValues/GetLookUpValues)

## Territories

Our rates are based on territories rather than zip codes. You can get a list of territories based on zip code.

HTTPPOST

/ExternalUnderwriting/api/ZipCodeLookup/GetZipGroup

POST [https://demoifg.ifgcompanies.com/ExternalUnderwriting/api/ZipCodeLookup/GetZipGroup](https://devifg.ifgcompanies.com/ExternalUnderwriting/api/ZipCodeLookup/GetZipGroup)

{

"ZipCode" : "33029"

}

## Get User / Producers

This will authenticate the user as well as give you a list of producers associated with the user.

HTTPPOST

/InternalUnderwriting/api/GetIUser

POST [https://demoifg.ifgcompanies.com/InternalUnderwriting/api/GetIUser](https://devifg.ifgcompanies.com/InternalUnderwriting/api/GetIUser)

{

"WebUser" : "sample@user.com",

"Password" : "SamplePWD!1"

}

User and password for your organization provided on a separate communication.

## Create Quote / Save Policy

This is the main method that will be used to create and update quotes, binders, policies, and endorsements.

HTTPPOST

/BurlingtonWebAPI/api/Policy/SavePolicy

Rate Policy (Create a Policy - Indication):

POST [https://demoifg.ifgcompanies.com/BurlingtonWebAPI/api/Policy/SavePolicy](https://devifg.ifgcompanies.com/BurlingtonWebAPI/api/Policy/SavePolicy)

See examples in Appendix A

A token will be generated and returned in the response. You will need to use this token in order to update an existing quote, or progress it further such as bind and policy issuance.

There are multiple statuses along the way between a Pending quote and an Issued Policy. For your request the following field drives what status you want to move to:

savePolicyRequest.RequestType = RequestType.Indication – for initial pricing

savePolicyRequest.RequestType = RequestType.Quote – to move to a quote

savePolicyRequest.RequestType = RequestType.Bind - to move to a bound submission

savePolicyRequest.RequestType = RequestType.Policy - to issue the policy

Section 2.1 shows an example of the different Sections of the data model that can be filled out.

The response object validation will return hints to missing data along the way.

Run validations to see problems that would be affected if you were to issue. This only runs the validations as if it were that status and does not affect any logic.

savePolicyRequest.RunExtraValidations = RequestType.Policy

## Get Policy

This method will get all of the details of the policy. It will also create a SavePolicyRequest object to use for the Save Policy process.

HTTPPOST

/BurlingtonWebAPI/api/Policy/GetPolicy

POST <https://demoifg.ifgcompanies.com/BurlingtonWebAPI/api/Policy/GetPolicy>

Body:

{

"Token" : "Result from SavePolicy",

"UserName" : "sample@user.com",

"Password" : "SamplePWD!1"

}

## Underwriting Questions

HTTPPOST

[/InternalUnderwriting/](https://devifg.ifgcompanies.com/BurlingtonWebAPI/api/Policy/GetPolicy)api/DecisionTree/GetDecisionTreeSavePolicyRequest

Display Underwriting Questions to the user based on the class codes and effective date

Pass the savepolicyrequest to

POST [https://demoifg.ifgcompanies.com/InternalUnderwriting](https://devifg.ifgcompanies.com/BurlingtonWebAPI/api/Policy/GetPolicy)/api/DecisionTree/GetDecisionTreeSavePolicyRequest

Populate answers from user input

foreach (var uwQuestion in savePolicyRequest.UWQuestions)  
                {  
                    uwQuestion.QuestionResponse = "No";  
                }

## Forms

Retrieve the list of forms that may apply the submission based on the associated class:

HTTPPOST

/InternalUnderwriting/api/Forms/GetForms

Get optional and mandatory forms based on classcodes and the other items below

pass the savepolicyrequest to

POST <https://demoifg.ifgcompanies.com/InternalUnderwriting/api/Forms/GetFormsSavePolicyRequest>

The forms will automatically attach based on coverage. Pass in the forms you want to override.

savePolicyRequest.Forms

"Forms": [

{

"FormCode": "BG-G-004",

"IncludeForm": true,

"OperationSource": 4 //force this form to include/exclude

}

],

## Forms – GetFormsOnPolicy

Get the current forms, optional and mandatory, attached to the policy.

HTTPPOST

/InternalUnderwriting/api/Forms/GetFormsOnPolicy

POST <https://demoifg.ifgcompanies.com/InternalUnderwriting/api/Forms/GetFormsOnPolicy>

{

"UserName" : "sample@user.com",

"Password" : "SamplePWD!1",

"Token" : "Provided by Save Policy"

}

## Get Documents List

Get the list of document id’s for the policy

HTTPPOST

/InternalUnderwriting/api/Documents/GetDocumentsList

{

"UserName": "sample@user.com",

"Password": "SamplePWD!1",

"Token": "Token"

}

## Get Documents

Get a single document by Token and documentId

HTTPPOST

/InternalUnderwriting/api/Documents/GetDocument

{

"UserName": "sample@user.com",

"Password": "SamplePWD!1",

"Token": "Token",

“DocumentId”:1234532456

}

## Add Documents

Allows you to add documents to the system.

HTTPPOST

/InternalUnderwriting/api/Documents/AddDocument

string content = "content";

                    byte[] bytes = new byte[content.Length \* sizeof(char)];

                    Buffer.BlockCopy(content.ToCharArray(), 0, bytes, 0, bytes.Length);

                    DocumentImportRequest documentImportRequest = new DocumentImportRequest()

                    {

                        Token = response.Token,

                        Document = new Document()

                        {

                            Content = bytes,

                            DocumentDescription = "Tria Signed C",

                            DocumentExtension = "text/plain",

                            DocumentName = "TestDocument.txt",

                            DocumentTypeId = 19

                        },

                        UserName = savePolicyRequest.UserName,

                        Password = savePolicyRequest.Password

                    };

                    var documentResponse = Documents.AddDocument(API , documentImportRequest);

## Policy – Missing Values

Missing values are the ítems we dont collect in the savepolicyrequest object.

HTTPPOST /InternalUnderwriting/api/Policy/GetMissingValues

{

"UserName": "sample@user.com",

"Password": "SamplePWD!1",

"Token": "Token", //or

“GetAllTags”: false

}

GetAllTags of true will get all missing values for ALL forms. Do not pass a Token in if this is true

This will return the missing values object where you can fill in the data and then send to GeneratePolicy

## Policy Generation

Allows you to generate a Policy Document for the give n transaction based on the status of the quote.

HTTPPOST /InternalUnderwriting/api/Policy/GeneratePolicy

{

"UserName": "sample@user.com",

"Password": "SamplePWD!1",

"Token": "Token",

“MissingValues”: missingValues

}

This will return a list of document id’s to be passed into GetDocument

## External ID

Instead of passing a token into the request objects, you can use your own id

{

“ExternalIdentifier”: “ExtId”

}

## Error Handling

Most of the calls will return an Http response code of 200. If a 200 is not returned, then there is most likely an actual server/connection issue. The actual error will be in the response object

{

Errors – list of strings

ResponseStatus –

{

ResponseCode – this will be an int that corresponds to HTTP Codes

StatusMessage – This usually contains an error id and a message if ResponseCode != 200

}

}

You should check for both response.Errors and response.ResponseStatus.ResponseCode == 200

## Endorsements

After the Policy is Issued (1.13), using the token

1. Call GetPolicy (1.5)
2. Modify the SavePolicyRequest to the changes that the endorsement requires
3. Modify SavePolicyRequest.RequestType to Endorsement
4. Pass the modified SavePolicyRequest to SavePolicy

Generate Policy. (1.12 and 1.13)

## Cancel Policy

After the Policy is Issued (1.13), using the token

/BurlingtonWebAPI/api/Policy/CancelPolicy

POST <https://demoifg.ifgcompanies.com/BurlingtonWebAPI/api/Policy/CancelPolicy>

Body:

{

"UserName" : "sample@user.com",

"Password" : "SamplePWD!1",

"ExternalIndentifier" : "<ext\_id>",

"Token" : "<from the SavePolicyRequest object returned from GetPolicy>"

}

1. Call GetPolicy (1.5)
2. Modify the CancellationRequest to the changes that the cancellation requires
3. Modify CancellationRequest.RequestType to "CANCELLATION\_PENDING" to see pricing or "POLICY\_CANCELLED" to finalize the cancellation.
4. Pass the modified CancellationRequest to CancelPolicy

## Cancel Cancellation

After the Policy Cancellation Request (1.17), using the token

HTTPPOST

/BurlingtonWebAPI/api/Policy/CancelCancellation

POST <https://demoifg.ifgcompanies.com/BurlingtonWebAPI/api/Policy/CancelCancellation>

Body:

{

"UserName" : "sample@user.com",

"Password" : "SamplePWD!1",

"ExternalIndentifier" : "<ext\_id>",

"Token" : "<from the SavePolicyRequest object returned from GetPolicy>"

}

1. Call GetPolicy (1.5)
2. Modify the CanceCancellationRequest to the changes that the cancelling the policy cancellation requires.
3. Pass the modified CanceCancellationRequest to CancelCancellation

## Cancel Endorsement

After an Endorsement is created, but not Issued (GeneratePolicy), the user no longer wants the endorsement

/InternalUnderwriting/api/Endorsements/CancelEndorsement

POST <https://demoifg.ifgcompanies.com/InternalUnderwriting/api/Endorsements/CancelEndorsement>

Body:

{

"UserName" : "sample@user.com",

"Password" : "SamplePWD!1",

"ExternalIndentifier" : "<ext\_id>",

"Token" : "<from the SavePolicyRequest object returned from GetPolicy>"

}

## Save/Get Policy Combined

This method is a wrapper call that will call section 1.4 and then 1.5 in a single call. It will accept a SavePolicyRequest object and return a PolicyInfo object.

HTTPPOST

/BurlingtonWebAPI/api/Policy/SaveGetPolicy

POST <https://demoifg.ifgcompanies.com/BurlingtonWebAPI/api/Policy/SaveGetPolicy>

# Appendix A – SavePolicyRequest examples

## SavePolicyRequest – GL/Liquor/Property/InlandMarine Base

{

"UserName": "sample@user.com",

"Password": "SamplePWD!1",

"RequestType": "Indication",

"GeneralInformation": {

"InsuredName": "Sample Company Name",

"ProducerId": "0888",

"GoverningState": "FL",

"EffectiveDate": "2018-07-06",

"ExpriationDate": "2019-07-06",

"PriorPolicyNo": "PRIOR\_POL\_NUMBER",

"DoingBusinessAs": "Sample Doing Business As Name"

},

"AgencyInformation": {

"ContactName": "Agency Contact Name",

"Address1": "1234 Sample Street",

"Address2": "#305",

"City": "Plantation",

"State": "FL",

"ZipCode": "33313",

"EmailAddress": "contactname@email.com",

"PhoneNumber": "123-555-5555",

"FaxNumber": "123-555-5555",

"BrokerLicenseNumber": "BrokerLCNumber",

"AgencyLicenseNumber": "AgencyLCNumber",

"MGAReferenceNumber": "ReferenceNumber",

"NJBrokerLicenseNumber": "NJLCNumber",

"RetailAgent": {

"CompanyName": "Retail Agency Name",

"Attention": "Attention: Contact Person",

"EmailAddress": "contactperson@retailagency.com",

"FaxNumber": "123-555-5555",

"Commission": "20"

}

},

"InsuredInformation": {

"Address1": "1234 Sample Insured Street",

"Address2": "#954",

"City": "Miramar",

"State": "FL",

"ZipCode": "33026",

"BusinessDescription": "Sample Business Description",

"BusinessEntity": "Corporation"

},

"Locations": [

{

"LocationNumber": 1,

"BuildingNumber": 1,

"Address1": "1234 Sample Location Street",

"Address2": "#786",

"City": "Vero Beach",

"State": "FL",

"ZipCode": "32960",

"County": "Indian River",

"Territory": 6

}

],

"GeneralLiabilityHeader": {

"EachOccurrenceGeneralAggregate": "1,000,000/2,000,000",

"ProductsCompletedOpsAggregate": "2,000,000",

"PersonalAndAdvertisingInjury": "1,000,000",

"DamageToPremisesRentedToYou": "100,000",

"MedicalExpense": "5,000",

"ContractualLiabilityLimitation": "No",

"DeductibleAmount": "None",

"DeductibleType": "None",

"DeductibleBasis": "Per Claim",

"MinimumPremiumOverride": "699.25"

},

"GeneralLiabilityClasses": [

{

"ClassCode": "16920",

"LocationNumber": 1,

"BuildingNumber": 1,

"Exposure": 145000,

"GLClassOverride" = 3500

}

],

"GLSpecialEventClasses": [

{

"ClassCode": "42066",

"LocationNumber": 1,

"BuildingNumber": 1,

"Days": 2,

"AttendancePerDay": "101-250",

"NumberOfVendors": 3,

"NumberOfSetupTearDownDays": 4,

"HasHostLiquor": true,

"StartDate": "2018-07-06",

"AlternativeRainDate": "2018-08-06",

"ClassOverride" = 3500,

}

],

"PropertyHeader": { "MinimumPremiumOverride": 400.25 },

"PropertyClasses": [

{

"LocationNumber": 1,

"BuildingNumber": 1,

"ClassCode": "0702-10",

"CausesOfLossForm": "Basic Form",

"PropertyProtectionClass": "3",

"ConstructionType": "Frame",

"TheftDeductible": "None",

"WindHailDeductible": "None",

"AOPDeductible": "1,000",

"AutomaticSprinkler": true,

"CentralStationFireAlarm": true,

"FireCombustionAlarm": true,

"ServiceContract": true,

"CommercialCooking": true,

"PNine": true,

"PnineDescription": "My sample safeguard",

"ProtSafeNone": false,

"ClassOverride" = 3500,

"WindAndHailExclusion": true,

"BuildingAge": 11,

"SquareFootage": 2500,

"NumberOfStories": 1,

"BusinessPersonalPropertyCoverage": {

"ValuationType": "ACV",

"Coinsurance": "80%",

"TotalInsuredValue": "125000"

},

"BusinessIncomeCoverage": {

"ValuationType": null,

"Coinsurance": "50%",

"TotalInsuredValue": "150000"

},

"BuildingValueCoverage": {

"ValuationType": "ACV",

"Coinsurance": "80%",

"TotalInsuredValue": "100000"

},

"YearBuilt": 2008,

"Occupancy": "testocc",

"BuildingUpdated": false

}

],

"LiquorHeader": {

"EnumOccurrenceAggregate": "1mm / 2mm",

"ExcludeAssaultAndBattery": false,

"MinimumPremiumOverride": "401.25"

},

"LiquorClasses": [

{

"ClassCode": "54272",

"LocationNumber": 1,

"BuildingNumber": 1,

"Exposure": 10000,

"FullyEarned": false,

"IsMinimumPremium": false,

"ClassOverride" = 3500,

}

],

"LiquorSpecialEventClasses": [

{

"ClassCode": "54282",

"LocationNumber": 1,

"BuildingNumber": 1,

"NumberOfPeople": 2,

"NumberOfDays": 1,

"ClassOverride" = 3500,

}

],

"TriaInformation": {

"GeneralLiabilityCovered": true,

"PropertyCovered": true

},

"TaxesAndFees": [

{

"FlatCharges": [

{

"Description": "Inspection Fee",

"Amount": 150,

"IsTaxable": true,

"LineOfBusinessAffected": "All"

},

{

"Description": "Policy Fee",

"Amount": 35,

"IsTaxable": true,

"LineOfBusinessAffected": "All"

},

{

"Description": "FEMA",

"Amount": 4,

"IsTaxable": false,

"LineOfBusinessAffected": "Property"

}

],

"PercentCharges": [

{

"Description": "Surplus Lines Tax",

"Amount": 5,

"IsTaxable": false,

"LineOfBusinessAffected": "All",

"AppliesToPolicyPremium": true,

"AppliesToTria": true,

"IsTax": true,

"AppliesToFees": [

"Inspection Fee",

"Policy Fee"

]

},

{

"Description": "Stamping Fee",

"Amount": "0.175",

"IsTaxable": false,

"LineOfBusinessAffecte": "All",

"AppliesToPolicyPremium": true,

"AppliesToTria": true,

"IsTax": true,

"AppliesToFees": [

"Inspection Fee",

"Policy Fee"

]

}

]

}

],

"Forms": [

{

"FormCode": "BG-G-004",

"IncludeForm": true,

"OperationSource": 4 //force this form to include/exclude

}

],

"InlandMarine": {

"Programs": [

{

"ProgramId": 1,

"Schedules": [

{

"ItemNumber": 1,

"Description": "Description",

"LossPayeeNumber": 1,

"Limit": 50000,

"Year": 2016,

"ACVRC": "ACV",

"EffectiveDate": "2019-04-24T00:00:00",

"ExpirationDate": "2020-04-24T00:00:00",

"PropertyTypeId": 4,

"Active": true,

"Override": 555

}

],

"LossPayees": [

{

"LossPayeeNumber": 1,

"Name": "Loss Payee Name",

"Active": true

}

],

"ScheduleAttached": null,

"IsAttached": false,

"ExcludeTheft": true,

"ExcludeWindHail": true,

"Deductible": 500,

"UnscheduledEquipment": {

"LossPayeeNumber": 2,

"TIV": 5000,

"Override": null

},

"Zipcode": "32960",

"Active": true,

"IFGApprovedUserId": null,

"Override": null

}

],

"MinimumPremiumOverride": 900

},

"TargetRate": {

"GeneralLiability": 1.1,

"Liquor": 1.3,

"Property": 1.2,

"Garage": 1.4

}

}

## Additional Coverages

Attach to savepolicyrequest

"AdditionalCoverages": [

{

"QuestionEnum": "FG\_AI\_OOOIFWLHBL\_GL",

"FormNumber": "CG 20 24",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_AI\_CI\_GL",

"FormNumber": "CG 20 05",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_AI\_CINST\_GL",

"FormNumber": "CG 20 20",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_AI\_CM\_GL",

"FormNumber": "CG 20 02",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_AI\_CMO\_GL",

"FormNumber": "CG 20 22",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_AI\_COOIP\_GL",

"FormNumber": "CG 20 27",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_AI\_CUO\_GL",

"FormNumber": "CG 20 04",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_AI\_EATB\_GL",

"FormNumber": "CG 20 23",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_AI\_GOL\_GL",

"FormNumber": "CG 20 36",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_AI\_GOLASW\_GL",

"FormNumber": "CG 20 35",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_AI\_HO\_GL",

"FormNumber": "IFG-G-0141",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_AI\_MAR\_GL",

"FormNumber": "CG 20 18",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_AI\_SG\_GL",

"FormNumber": "CG 20 12",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_AI\_SGR\_GL",

"FormNumber": "CG 20 13",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_AI\_THA\_GL",

"FormNumber": "CG 20 17",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_BEP\_2",

"FormNumber": "IFG-G-0209",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_BLLE",

"FormNumber": "CG 20 34",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_CSC",

"FormNumber": "CG 20 33",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_CTU",

"FormNumber": "CG 20 03",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_DCPGAL\_A",

"FormNumber": "IFG-G-0065",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_DCPGAL\_S",

"FormNumber": "CG 25 03",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_DLGAL",

"FormNumber": "IFG-G-0064",

"Limit": 1000000,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_DPOO",

"FormNumber": "CG 20 26",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_DPOOFI",

"FormNumber": "IFG-G-0469",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_DRONE",

"FormNumber": null,

"Limit": 250000,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": {

"CoverageType": "Coverage A Only",

"Usage": "DSP with Policy Limit >= $1,000,000",

"AirCrafts": [

{

"AircraftType": "1234",

"SizeByWeight": "Small - 15 lbs or under",

"FrequencyOfUsage": "Low Frequency - Zero to 12 times annually",

"Location": "Low Density - Remote areas, not near buildings/structures owned by others or areas of public concentration",

"AdvancedSafetyTechnology": true,

"DronePurpose": [ "Utility surveillance", "Environmental monitoring" ]

},

{

"AircraftType": "2",

"SizeByWeight": "Large - 30 lbs or more but less than 55",

"FrequencyOfUsage": "High Frequency - Daily",

"Location": "High Density - Near buildings/structures owned by others and/or in congested areas of areas of high public concentration",

"AdvancedSafetyTechnology": false,

"DronePurpose": [ "Aerial imaging/mapping", "Sporting events" ]

}

]

}

},

{

"QuestionEnum": "IFG\_DVE",

"FormNumber": "BG-G-077",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_EB100",

"FormNumber": "IFG-G-0163",

"Limit": 500000,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_EB100P",

"FormNumber": "IFG-G-0163",

"Limit": 100000,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_EB20",

"FormNumber": "IFG-G-0163",

"Limit": 100000,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_ENG",

"FormNumber": "CG 20 32",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_FSB",

"FormNumber": null,

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_GF",

"FormNumber": "CG 20 29",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_HNOAL10",

"FormNumber": "IFG-G-0260",

"Limit": 1000000,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_HNOAL20",

"FormNumber": "IFG-G-0260",

"Limit": 1000000,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_HNOAL20p",

"FormNumber": "IFG-G-0260",

"Limit": 1000000,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_LIMITABUSE",

"FormNumber": "IFG-G-0154",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_LIMITEDASSAULT",

"FormNumber": "IFG-G-0088",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_LIMITEDASSAULT2",

"FormNumber": "IFG-G-0259",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_LIMITEDASSAULTSG",

"FormNumber": "IFG-G-0253",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_LK",

"FormNumber": "BG-G-365",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_LLE",

"FormNumber": "CG 20 28",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MLP",

"FormNumber": "CG 20 11",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_A11\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_A22\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_A33\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_A51\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_A55\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_AS\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_BS\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_CI\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_EFS\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_HS\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_KV\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_P11\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_P22\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_P24\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_P24P\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_P33\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_P51\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_P55\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_PCR\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_PS\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_PS1\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_PS36\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_TAX\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_WP\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MPL\_XBS\_a",

"FormNumber": "IFG-G-0127",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_NJOO",

"FormNumber": "IFG-G-0211",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_NOA10",

"FormNumber": "IFG-G-0260",

"Limit": 1000000,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_NOA20",

"FormNumber": "IFG-G-0260",

"Limit": 500000,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_NOA20p",

"FormNumber": "IFG-G-0260",

"Limit": 500000,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_OLC",

"FormNumber": "CG 20 10",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_OLCCOP",

"FormNumber": "CG 20 37",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_PNCC\_2",

"FormNumber": "BG-G-243",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_PNCCA\_2",

"FormNumber": "BG-G-243",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_SP",

"FormNumber": null,

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_TG",

"FormNumber": "IFG-G-0210",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_UG",

"FormNumber": "CG 20 08",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_VENDOR",

"FormNumber": "CG 20 15",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_WSAUTO1",

"FormNumber": "CG 24 04",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_WSENT1",

"FormNumber": "CG 24 04",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_LIMITEDASSAULTL",

"FormNumber": "IFG-LL-0020",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_LIQ\_AI",

"FormNumber": "BG-L-421",

"Limit": null,

"Exposure": 1,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "EQUP\_BRK",

"FormNumber": "IFG-CP-0052",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_AAE\_P",

"FormNumber": "CP 15 05",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_ABCO\_P",

"FormNumber": "CP 04 05",

"Limit": 50000,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_ABO\_P",

"FormNumber": "CP 04 05",

"Limit": 50000,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_BPPT\_P",

"FormNumber": "BG-F-479",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_FC\_P",

"FormNumber": "CP 15 05",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_FEB\_P",

"FormNumber": "BG-F-481",

"Limit": 25000,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_MSRS\_P",

"FormNumber": "IFG-CP-0021",

"Limit": 5000,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_OSC\_P",

"FormNumber": "CP 14 40",

"Limit": null,

"Exposure": 10000,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_PEE\_P",

"FormNumber": "IFG-CP-0060",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_PIT\_P2",

"FormNumber": null,

"Limit": null,

"Exposure": 25000,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_SBPTP\_P",

"FormNumber": "CP 14 01",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_SBSO\_P",

"FormNumber": "CP 10 38",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_SITC\_P",

"FormNumber": "BG-F-480",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_USBPTP\_P",

"FormNumber": "CP 14 02",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_VPRC\_P2",

"FormNumber": null,

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "IFG\_VPRC\_P3",

"FormNumber": null,

"Limit": null,

"Exposure": 1000,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

},

{

"QuestionEnum": "MININGSUBS",

"FormNumber": "IL 09 25",

"Limit": null,

"Exposure": null,

"Override": null,

"OverrideBy": null,

"DroneCoverage": null

}

]

## Garage Service

Attach to savePolicyRequest

"GarageService": {

"MinimumPremiumOverride": 1200,

"AggregateLimit": "2 x Aggregate limit",

"TheftOption": "Theft Excluded - BG-GA-544",

"GarageLiability": {

"EachAccident": "300,000",

"Symbols22": null,

"Symbols28": null,

"Symbols29": "N",

"Symbols32": "N"

},

"AdditionalInsured": [

{

"Name": "test1",

"InsuredType": "OwnerGarage",

"WaiverOfSubrogation": true,

"LocationNumber": 1

},

{

"Name": "test2",

"InsuredType": "ManagersLess",

"WaiverOfSubrogation": false,

"LocationNumber": 1

},

{

"Name": "test3",

"InsuredType": "LessorLeased",

"WaiverOfSubrogation": null,

"LocationNumber": null

},

{

"Name": "test4",

"InsuredType": "GrantorFranchise",

"WaiverOfSubrogation": null,

"LocationNumber": null

},

{

"Name": "test5",

"InsuredType": "DesignatedPer/Org",

"WaiverOfSubrogation": null,

"LocationNumber": null

}

],

"MiscellaneousCoverages": {

"PremisesMedPayLimit": "750",

"FireLegalLiabilityLimit": "300,000",

"PersonalInjuryLiability": "Y",

"BroadenedCoverage": null,

"AutoMedPayLimits": null,

"NumberOfDealerPlates": null,

"RadiusOver300": null

},

"GarageKeepersSymbol30": {

"LimitPerVehicle": 10000,

"CoveredPerils": "Legal Liability Specified Causes and Collision",

"DeductibleAmount": "500 / 2500",

"LossPayee": false,

"LocationLimits": [

{

"LocationNumber": 1,

"Limit": 60000

},

{

"LocationNumber": 2,

"Limit": 30000

}

]

},

"GarageKeepersAutoInTow": {

"InTowDeductible": 500.0,

"InTowLimit": 500.0,

"Vehicles": [

{

"MakeModel": "makemodel",

"Year": 2008,

"VIN": "vin12345678901234",

"IsRollback": true,

"InTow": false,

"LocationNumber": null

}

]

},

"PayrollInformation": [

{

"LocationNumber": 1,

"FullTimeEmployees": 1,

"PartTimeEmployees": 2,

"FullTimeEmployeesNonFurnished": 0,

"PartTimeEmployeesNonFurnished": 0,

"AllOtherFullTimeEmployees": 0,

"AllOtherPartTimeEmployees": 0,

"UnderAge25": 0,

"Age25andOver": 0

},

{

"LocationNumber": 2,

"FullTimeEmployees": 1,

"PartTimeEmployees": 2,

"FullTimeEmployeesNonFurnished": 0,

"PartTimeEmployeesNonFurnished": 0,

"AllOtherFullTimeEmployees": 0,

"AllOtherPartTimeEmployees": 0,

"UnderAge25": 0,

"Age25andOver": 0

}

],

"DescribedOperation": {

"Accessories": 10000,

"SelfServeCarWashReceipts": 10001,

"GasolineSales": 10002,

"ConvenienceStoreSales": 10003

},

"OptionalDescribedOperations": [

{

"Description": "testarea",

"ExposureBasisEnumKey": "Area",

"Rate": 10.0,

"Exposure": 5000

},

{

"Description": "totalcost",

"ExposureBasisEnumKey": "TotalCost",

"Rate": 10.0,

"Exposure": 1000

},

{

"Description": "admission",

"ExposureBasisEnumKey": "Admissions",

"Rate": 10.0,

"Exposure": 1555

},

{

"Description": "payroll",

"ExposureBasisEnumKey": "Payroll",

"Rate": 100.0,

"Exposure": 1000

},

{

"Description": "gross",

"ExposureBasisEnumKey": "GrossSales",

"Rate": 10000.0,

"Exposure": 10

},

{

"Description": "units",

"ExposureBasisEnumKey": "Units",

"Rate": 100.0,

"Exposure": 1

},

{

"Description": "gallons",

"ExposureBasisEnumKey": "Per1000Gallons",

"Rate": 100.0,

"Exposure": 1000

},

{

"Description": "person",

"ExposureBasisEnumKey": "EachPerson",

"Rate": 15.0,

"Exposure": 10

}

],

"OperationsThatApply": [ "Accessories Installation", "Airbag Installation, Service or Repair", "All Other", "All Terrain Vehicle (ATV) Repair", "Auto Alarm/Stereo Installation", "Auto Dismantling or Salvage Yards", "Auto Rebuilders", "Bedliner Installation (Incl. Spray-On)", "Boat Repair", "Body Shop Operation", "Breathalyzers", "Bucket Trucks, Boom Trucks or Cherry Pickers", "Bus Repairs", "Camper Shell Installation", "Car Washes", "Contractors Equipment Repair", "Cranes", "Drive-Away Contractors", "Emergency Vehicle Service or Repair", "Farm Equipment Repair", "Forklift Service or Repair", "Fuel Conversion Shops", "Gasoline Stations", "Golf Cart Repair", "Handicap Vehicle Equipment Installation or Repair", "Heavy Truck Repair", "Interlock Devices", "Jet Ski Repair", "Kit Cars or Other Auto MFG", "Lift Kit Installation", "Limousine Conversion", "Logging Equipment or Logging Trucks", "LPG Dealers/Distributors", "Mobile Home Repair", "Mobile Home Toters", "Motorcycle Repair", "Oil/Lube Service (> 49% of Ops)", "Racing or Exhibition Vehicle Modification, Service or Repair", "Recreational Vehicle Repair", "Rental or Lease Operations", "Repossessors-For Hire", "Storage Facilities - Long Term", "Structural Alterations", "Suspension Modification", "Tire Sales & Service (< 49% of Ops)", "Tire Sales & Service (> 49% of Ops)", "Trailer Assembly/MFG", "Trailer Hitch Installation or Repair", "Upholstery", "Valet Parking", "Van Conversion", "Wrecker Service - For Hire", "Wreckers - Garage Operations" ]

}

## Garage Dealer

Attach to SavePolicyRequest

"GarageDealer": {

"PersonalInjuryProtection": {

"PIPNoFault": "Y",

"PIPLimit": "10000",

"ScheduledAutosPIPCoverages": null,

"PIPDeductible": null

},

"PhysicalDamageSymbol31": {

"LimitPerVehicle": 10000,

"CoveredPerils": "Comprehensive",

"DeductibleAmount": "500 / 2500",

"LossPayee": true,

"LocationLimits": [

{

"LocationNumber": 1,

"Limit": 60000

},

{

"LocationNumber": 2,

"Limit": 30000

}

]

},

"UMCoverage": {

"PickCoverageLimit": "30000",

"UM": "Y",

"UMFault": "Not Subject to No-Fault",

"UIM": null,

"UM\_UIM": null,

"UM\_BI": null,

"UM\_PD": null,

"UIM\_BI": null,

"UM\_UIM\_BI": null,

"UIM\_PD": null,

"UM\_UIM\_PD": null,

"BICoverageLimit": null,

"PDCoverageLimit": null

},

"MinimumPremiumOverride": 1200,

"AggregateLimit": "2 x Aggregate limit",

"TheftOption": "Theft Excluded - BG-GA-544",

"GarageLiability": {

"EachAccident": "300,000",

"Symbols22": "Y",

"Symbols28": null,

"Symbols29": "Y",

"Symbols32": null

},

"AdditionalInsured": [

{

"Name": "test1",

"InsuredType": "LessorLeased",

"WaiverOfSubrogation": null,

"LocationNumber": null

},

{

"Name": "test2",

"InsuredType": "DesignatedPer/Org",

"WaiverOfSubrogation": null,

"LocationNumber": null

},

{

"Name": "test3",

"InsuredType": "ManagersLess",

"WaiverOfSubrogation": true,

"LocationNumber": 1

},

{

"Name": "test4",

"InsuredType": "GrantorFranchise",

"WaiverOfSubrogation": null,

"LocationNumber": null

}

],

"MiscellaneousCoverages": {

"PremisesMedPayLimit": "750",

"FireLegalLiabilityLimit": "300,000",

"PersonalInjuryLiability": "Y",

"BroadenedCoverage": null,

"AutoMedPayLimits": "1000",

"NumberOfDealerPlates": "2",

"RadiusOver300": "301 - 500 Miles"

},

"GarageKeepersSymbol30": {

"LimitPerVehicle": 10000,

"CoveredPerils": "Legal Liability Comprehensive and Collision",

"DeductibleAmount": "500 / 2500",

"LossPayee": false,

"LocationLimits": [

{

"LocationNumber": 1,

"Limit": 60000

},

{

"LocationNumber": 2,

"Limit": 30000

}

]

},

"GarageKeepersAutoInTow": {

"InTowDeductible": 500.0,

"InTowLimit": 500.0,

"Vehicles": [

{

"MakeModel": "makemodel",

"Year": 2008,

"VIN": "vin12345678901234",

"IsRollback": true,

"InTow": true,

"LocationNumber": null

}

]

},

"PayrollInformation": [

{

"LocationNumber": 1,

"FullTimeEmployees": 1,

"PartTimeEmployees": 3,

"FullTimeEmployeesNonFurnished": 2,

"PartTimeEmployeesNonFurnished": 4,

"AllOtherFullTimeEmployees": 5,

"AllOtherPartTimeEmployees": 6,

"UnderAge25": 7,

"Age25andOver": 8

},

{

"LocationNumber": 2,

"FullTimeEmployees": 1,

"PartTimeEmployees": 3,

"FullTimeEmployeesNonFurnished": 2,

"PartTimeEmployeesNonFurnished": 4,

"AllOtherFullTimeEmployees": 5,

"AllOtherPartTimeEmployees": 6,

"UnderAge25": 7,

"Age25andOver": 8

}

],

"DescribedOperation": {

"Accessories": 10000,

"SelfServeCarWashReceipts": 10001,

"GasolineSales": 10002,

"ConvenienceStoreSales": 10003

},

"OptionalDescribedOperations": [

{

"Description": "testarea",

"ExposureBasisEnumKey": "Area",

"Rate": 10.0,

"Exposure": 5000

},

{

"Description": "totalcost",

"ExposureBasisEnumKey": "TotalCost",

"Rate": 10.0,

"Exposure": 1000

},

{

"Description": "admission",

"ExposureBasisEnumKey": "Admissions",

"Rate": 10.0,

"Exposure": 1555

},

{

"Description": "payroll",

"ExposureBasisEnumKey": "Payroll",

"Rate": 100.0,

"Exposure": 1000

},

{

"Description": "gross",

"ExposureBasisEnumKey": "GrossSales",

"Rate": 10000.0,

"Exposure": 10

},

{

"Description": "units",

"ExposureBasisEnumKey": "Units",

"Rate": 100.0,

"Exposure": 1

},

{

"Description": "gallons",

"ExposureBasisEnumKey": "Per1000Gallons",

"Rate": 100.0,

"Exposure": 1000

},

{

"Description": "person",

"ExposureBasisEnumKey": "EachPerson",

"Rate": 15.0,

"Exposure": 10

}

],

"OperationsThatApply": [ "All Terrain Vehicle(ATV)Sales", "Auto Pawn Shops", "Auto Wholesalers", "All Other", "Auto Auctions", "Boat Sales", "Bucket Truck, Boom Truck or Cherry Picker Sales", "Bus Sales", "Consignment Auto Sales", "Crane Sales", "Drive-Away Contractors", "Emergency Vehicle Sales", "Golf Cart Sales", "Heavy Truck Sales", "Internet Sales", "Jet Ski Sales", "Logging Equipment or Logging Truck Sales", "Motorcycle Sales", "Racing or Exhibition Vehicle Sales", "Recreational Vehicle Sales", "Salvage Title Auto Sales (<15% of Ops)", "Scooter Or Moped Sales", "Trailer Sales (if 100% of Operations)" ]

}

## Garage EZ Aftermarket

Attach to SavePolicyRequest

"EZGarageAftermarket": {

"AdditionalEmployee": [

{

"AdditionalCode": "Add\_charge",

"OverridePremium": 300

}

],

"OptionalCoverages": [

{

"MiscCoverageCode": "PremMedPayLimit",

"Limit": "5000",

"OverridePremium": 75

},

{

"MiscCoverageCode": "BroadenedCov",

"Limit": "100000",

"OverridePremium": 200

}

],

"MinimumPremiumOverride": 1200,

"CoverageLimits": {

"ComprehensiveLimit": "50/50",

"LiabilityLimit": "500/1000"

},

"AdditionalInsured": [

{

"InsuredCode": "Manag\_Les\_Prem",

"NumberOfInsured": 1,

"OverridePremium": 100

},

{

"InsuredCode": "Owner\_Gar\_Prem",

"NumberOfInsured": 2,

"OverridePremium": 200

},

{

"InsuredCode": "AAA",

"NumberOfInsured": 3,

"OverridePremium": 300

},

{

"InsuredCode": "Coachnet",

"NumberOfInsured": 4,

"OverridePremium": 400

},

{

"InsuredCode": "Gar\_Gran\_Fran",

"NumberOfInsured": 5,

"OverridePremium": 500

},

{

"InsuredCode": "Lynx",

"NumberOfInsured": 6,

"OverridePremium": 600

}

]

}

## Garage EZ General Repair

Attach to SavePolicyRequest

"EZGarageGeneralRepair": {

"OptionalCoverages": [

{

"MiscCoverageCode": "PremMedPayLimit",

"Limit": "5000",

"OverridePremium": 75

},

{

"MiscCoverageCode": "BroadenedCov",

"Limit": "100000",

"OverridePremium": 200

}

],

"MinimumPremiumOverride": 1200,

"CoverageLimits": {

"ComprehensiveLimit": "50/50",

"LiabilityLimit": "500/1000"

},

"AdditionalInsured": [

{

"InsuredCode": "Manag\_Les\_Prem",

"NumberOfInsured": 1,

"OverridePremium": 100

},

{

"InsuredCode": "Owner\_Gar\_Prem",

"NumberOfInsured": 2,

"OverridePremium": 200

},

{

"InsuredCode": "AAA",

"NumberOfInsured": 3,

"OverridePremium": 300

},

{

"InsuredCode": "Coachnet",

"NumberOfInsured": 4,

"OverridePremium": 400

},

{

"InsuredCode": "Gar\_Gran\_Fran",

"NumberOfInsured": 5,

"OverridePremium": 500

},

{

"InsuredCode": "Lynx",

"NumberOfInsured": 6,

"OverridePremium": 600

}

]

}

## Garage EZ Mobile Detailing

Attach to SavePolicyRequest

"EZGarageMobileDetailing": {

"AdditionalEmployee": [

{

"AdditionalCode": "Add\_charge",

"OverridePremium": 200

}

],

"OptionalCoverages": [

{

"MiscCoverageCode": "PremMedPayLimit",

"Limit": "1000",

"OverridePremium": 75

},

{

"MiscCoverageCode": "BroadenedCov",

"Limit": "50000",

"OverridePremium": 200

}

],

"MinimumPremiumOverride": 1200,

"CoverageLimits": {

"ComprehensiveLimit": "25/25",

"LiabilityLimit": "500/1000"

},

"AdditionalInsured": [

{

"InsuredCode": "Manag\_Les\_Prem",

"NumberOfInsured": 1,

"OverridePremium": 100

},

{

"InsuredCode": "Owner\_Gar\_Prem",

"NumberOfInsured": 2,

"OverridePremium": 200

}

]

}

## Garage EZ Mobile Repair

Attach to SavePolicyRequest

"EZGarageMobileRepair": {

"OptionalCoverages": [

{

"MiscCoverageCode": "PremMedPayLimit",

"Limit": "5000",

"OverridePremium": 75

},

{

"MiscCoverageCode": "BroadenedCov",

"Limit": "100000",

"OverridePremium": 200

}

],

"MinimumPremiumOverride": 1200,

"CoverageLimits": {

"ComprehensiveLimit": "50/50",

"LiabilityLimit": "500/1000"

},

"AdditionalInsured": [

{

"InsuredCode": "Manag\_Les\_Prem",

"NumberOfInsured": 1,

"OverridePremium": 100

},

{

"InsuredCode": "Owner\_Gar\_Prem",

"NumberOfInsured": 2,

"OverridePremium": 200

},

{

"InsuredCode": "AAA",

"NumberOfInsured": 3,

"OverridePremium": 300

},

{

"InsuredCode": "Coachnet",

"NumberOfInsured": 4,

"OverridePremium": 400

},

{

"InsuredCode": "Gar\_Gran\_Fran",

"NumberOfInsured": 5,

"OverridePremium": 500

},

{

"InsuredCode": "Lynx",

"NumberOfInsured": 6,

"OverridePremium": 600

}

]

}

## Garage EZ Paint Body Shops

Attach to SavePolicyRequest

"EZGaragePaintBodyShops": {

"AdditionalEmployee": [

{

"AdditionalCode": "Add\_charge",

"OverridePremium": 300

}

],

"OptionalCoverages": [

{

"MiscCoverageCode": "PremMedPayLimit",

"Limit": "5000",

"OverridePremium": 75

},

{

"MiscCoverageCode": "BroadenedCov",

"Limit": "100000",

"OverridePremium": 200

}

],

"MinimumPremiumOverride": 1200,

"CoverageLimits": {

"ComprehensiveLimit": "50/50",

"LiabilityLimit": "500/1000"

},

"AdditionalInsured": [

{

"InsuredCode": "Manag\_Les\_Prem",

"NumberOfInsured": 1,

"OverridePremium": 100

},

{

"InsuredCode": "Owner\_Gar\_Prem",

"NumberOfInsured": 2,

"OverridePremium": 200

},

{

"InsuredCode": "Gar\_Gran\_Fran",

"NumberOfInsured": 5,

"OverridePremium": 500

}

]

}

## CancelPolicyRequest

{

"UserName": "sample@user.com",

"Password": "SamplePWD!1",

"ExternalIdentifier": "<ExtId>",

"RequestType": "ProRata", /\* Lookup value \*/

"CancellationInformation": {

"CancellationReason": "Cancel Flat - Non-Pay", /\* Lookup value \*/

"CancellationDetailReason": "Nonpayment of premium", /\* Lookup value \*/

"DNOCDateSent": "2020-01-01",

"CancelEffectiveDate": "2020-01-01",

"OverrideProrateFactor": "1.0",

"OverrideShortrateFactor": "1.0",

"OverrideCancellationType": "ProRata", /\* Lookup value \*/

"OverrideReturnPremium": "1.0",

"OverrideReturnTaxes": "1.0",

"OverrideReturnFees": "1.0",

"OverrideReturnTriaPremium": "1.0",

"OverrideReturnTriaTaxes": "1.0",

"OverrideReturnTriaFees": "1.0"

}

}

## CancelCancellationRequest

{

"UserName": "sample@user.com",

"Password": "SamplePWD!1",

"ExternalIdentifier": "<ExtId>",

}

# Appendix B – General Flow

## Pre Quote – Create Initial SavePolicyRequest

Get all available information need to generate a SavePolicyRequest

* 1. Lookup Values
  2. Territories

## Pre Quote – Finish SavePolicyRequest

Now that savepolicyrequest is populated with the coverages, we need to get the forms and underwriting questions. If coverages changes, this step needs to be done again as the values change

(1.12) Missing Values

* 1. Forms
  2. Underwriting Questions

## Create Quote

(1.5) Get Policy

(1.4) Save Policy (Request Type – Quote\_Pending)

## Add Documents

(1.11) Add Documents

## Policy Issuance

(1.13) Policy Generation

(1.4) Save Policy (Request Type – Policy)

## Endorse

(1.5) Get Policy

(1.4) Save Policy (Request Type – Endorsement)

(1.12) Missing Values

(1.13) Policy Generation

## Policy Cancellation

(1.17) Policy Cancellation with RequestType of ‘CANCELLATION\_PENDING’

(1.17) Policy Cancellation with RequestType of ‘POLICY\_CANCELLED’

## Cancel Policy Cancellation

(1.17) Policy Cancellation with RequestType of ‘CANCELLATION\_PENDING’

(1.18) Cancel Policy Cancellation