Message exchange between Finansportalen and the insurance companies version 4.0

In this version we only make changes to car (bil), travel (reise), house (hus), and house content (innbo) insurance. Child(barn), accident (ulykke), life (livs), critical disease (kritisk sykdom) insurance will be beyond the scope of 4.0.

All participating companies must change to version 4.0 on XX 2019,

This document shows the data the user will enter into Finansportalen’s insurance calculators, which are subsequently conveyed to the insurance companies in real time. The content of the companies’ reply messages are also shown. (In addition, there will be purely technical fields to ensure transactions and security that are not shown here).

This is a semi-technical document. Actual web service code examples, adhering to the SOAP standard, will be sent in a separate document when this document has been discussed and finalized.

**W = warning:** The user is shown a warning if the field is not filled in, or unsatisfactory answered. But the user is allowed to continue.

**NO = non-obligatory:** The user does not have to fill in the field. No warning is given.

Changes from version 3.1 (the current version the spring of 2018) are emphasized thus:

|  |  |
| --- | --- |
| Green Rows | New parameter |
| Red rows | Parameter removed |

Changed/added text can be green , **~~deleted text crossed out~~** and **Comments in “beskrivelse” field**

## Summary of changes from version 3.0:

Since the latest version of webservice dialog was implemented companies have started to ask for name before they can give their users a binding price. This is because they want to match it against birth number to prevent ID theft.

Name has to be matched with birth number is obligatory for price, and all prices computed and presented to the user will be binding on the part of the company: The user shall meet exactly the same price and terms when he gets to the company’s web page. He shall not be asked additional questions that could increase the price.

Questions removed, and questions added, conditions on Finansportalen’s part

Some questions seem no longer to be used by the companies in their own calculators. We suggest removing these. On the other hand, we have had to add a few new questions that some of the companies are found to use in order to keep our user promise: That the prices shown in Finansportalen should be correct and binding.

Some questions asked by the companies are relevant only for a limited, few customers. Instead of posing the questions, we suggest that certain conditions are presumed for all requests.

## Car Insurance: Data set in the message from FP to the companies

| \ Felt | Feltnavn | Beskrivelse | Format |
| --- | --- | --- | --- |
| \ Registreringsnummer | bil\_registreringsnummer | Cars registration number ( letters and numbers)  **In Norway a licence plate has two letters first and then five numbers like: NL36582**  **Status of parameter:**  **Mandatory to either add registration number or add car details like previous version (Merke på bil, bilmodel, registered første gang,** **Modellvariant and so on)** | Test( bokstaver og tall)  Or  Fortsett uten registreringsnummer |
| **\ Er bilen leaset? \*** | bil\_leasing | (checkbox) whether the car is leased (only private leasing – company cars are not encompasses by the calculator). | Ja  Nei |
| \ Pant i bilen | bil\_pant\_i\_bil | Is the car currently collateral for a loan?  **Status of parameter:**  **Need to be moved from dependent on “dekning” = “kasko” to mandatory parameter.** | Ja  Nei |
| \ Postnummer | bil\_postnr | Post code | Tall, 4 siffer. |
| \ Gate/vei og nummer | bil\_gatenavn  bil\_gatenr | W: Street/road number where the insurance customer lives. | Tom, eller tekst |
| **\ Bonussats?** | bil\_bonus\_prosent  bil\_bonus\_varighet | The percentage of earned bonus  The time the user has upheld this bonus  (“Bonus” must not be confused with the habitual English language use of the word in insurance lingo. In Norway, it reflects the number of years the driver has driven without insurance payouts. A high bonus will entitle you to rebate. Normally, you reach 75% bonus within five years.)  **Status of parameter:**  **Dependent on “Første bil” below. If “yes” on that question then “bonusats” can be removed from UI questions and empty values will be set.**  **If “no” on “Første bil” then “bonussats” is mandatory.** | 80%  **75 % over 5 år**  **75 % 5år**  **75 % 4år**  **75 % 3år**  **75 % 2år**  **75 % 1år**  70% 1. år  70% 2. år  70% 3. år  70% 4. år  70% 5. år  60 %  50 %  40 %  30 %  20 %  10 %  0 %  -10 %  -20 %  -30 % |
| \ Første bil | bil\_forste\_bil | Is this the first car you own(or frist car you have bouns on). **This can be 50% to 20% so we cant have ot as a part of bonus list.**  **Status of parameter:**  **Mandatory have to be asked frist. If yes “bonussats” will not be necessary.** | Ja  Nei |
| ~~\ Hvor langt kjører du?~~  **\ Maks kjørelengde i året \*** | bil\_kjoerelengde  bil\_kjoerelengde\_ubegrenset | Kilometers driven per year  Unlimited kilometers | Følgende verdier er lovlige:  **4000**  **5000**  6000  8000  10000  12000  14000  15000  16000  18000  20000  **24000**  25000  30000  40000  50000  Ubegrenset |
| \ ~~Ønsket egenadel~~  **\ Egenandel ved skade** | bil\_egenandel | Own risk | 2000  **2500**  3000  **3500**  4000  6000  **7000**  8000  10000  **11000**  12000  **13000**  14000  15000  16000  **18000**  20000  30000 |
| ~~\ Merke på bil~~  **\ Bilmerke** | bil\_merke\_navn | The user select the car brand (for instance “Ford”) from a dropdown containing all brands in the OFV («Opplysningsrådet for biltrafikken») data base. The data base starts in 1994. | Tekst. Verdi fra OFV databasen. |
| \ Registrert første gang | bil\_registreringsaar | Year when the car was first registered (not necessarily the model year). | Årstall, 4 siffer. |
| \ Modellår | bil\_modellar | The car model year  **This has to have the same restrictions as when the car was first registered(the parameter above). From 1993-2019( the year we are today).**  **Status of parameter:**  **Mandatory if user did not add car registration number over.** | Årstall, 4 siffer. |
| \ Bilmodell | bil\_modell\_navn | Car model (for instance “Mondeo”) in OFV’s database. | Teskt. Verdi fra OFV databasen |
| \ Modellvariant | bil\_modell\_variant\_navn | Car variant (for example ”1,6 Executive”). | Tekst. Verdi fra OFV databasen. |
| / OFV-koder (skjult) | bil\_bil\_type | Unique identification number from OFV. The number contains brand, model yeard, model, variant and revision.  For exampel a Audi A2 1.2 TDI has bilType:    bilmerke=1230  modellaar=2004  modell=12 variant=18209 revisjon=0 | Kompleks datatype som inneholder heltallene bilmerke, modellaar, modell, variant og revisjon. |
| / Motorstyrke (hidden) | **bil**\_bil\_kw | For example 51 (engine effect = 51 kw) | integer |
| / Motorvolum (hidden) | **bil**\_bil\_cc | For example 1027 (engine volume = 1027 cubic centimeter) | integer |
| / Antall drivhjul (hidden) | bil\_bil\_4wd | For example “no” (two wheel drive ) | boolean |
| / Antall dører (hidden) | **bil**\_bil\_dorer | For example 5 (five doors) | integer |
| / Drivstoff (skjult) | **bil**\_bil\_drivstoff | Fuel:  For example 2 (electricity)  Petrol= 0  Diesel = 1  Electrical= 2 | integer |
| / Girtype (skjult) | **bil\_**bil\_gir | Gear type:  For example 0 (manual)  Manual = 0  Automatic = 1  Other = 2 | integer |
| \ Alder yngste fører | bil\_alderYngsteFoerer | The age of the youngest, regular user of the car. | 18  19  20  21  22  23  24  25  Over 25 |
| \ **~~FG-godkjent~~**  **\ Tyverialarm** | bil\_tyverialarm | Whether the car has a theft alarm (removing the FG approval, does not exist anymore). | Ja  Nei |
| \ ~~Forsikringstype~~  **\ Dekning** | bil\_dekning | Vil du ha ansvarsforsikring, delkasko eller kasko?  Du you want Compulsory Traffic Insurance (Third Party Liability only), Partial Comprehensive Insurance or Full Comprehensive? | Ansvar  Delkasko  Kasko |
| \ Fødselsnummer | bil\_foedselsnr | Birth number (national id number) | 11 sifre |
| \ Skader siste tre år | bil\_antallskader | How many damages led to insurance payouts the last three years? | Nedtrekksliste 1-10 |
| \ Bilskader siste tre år | bil\_antallbilskader | How many car damages led to insurance payouts the last three years?  **Status of parameter:**  **Mandatory** | Nedtrekksliste  0  1  2  3  4  Over 4 |
| \ Parkeringsforhold | bil\_parkeringsforhold | Parking:   * Private, separate locked garage * Common garage * Own land/plot * Other | Egen låst garasje  Felles garasje  Egen tomt  Annet |
| \ har bilen ESP? | bil\_esp | Electronic stability control? | Lovlige verdier:  Ja  Nei |
| \ ~~FG-godkjent~~ **\ Gjenfinningssytem** | bil\_gjenfinning | FG-approved Stolen Vehicle Recovery System? (FG is the Norwegian insurance companies’ common certification body) | Ja  Nei |
| \ Antall forsikringer i alt | bil\_antall\_forsikringer | How many insurance policies (car, home content, house etc.) do you have all in all? | Nedtrekksliste 1-10  Første opsjon (0)  Hvis > 0 : |
| \ Foreningsmedlemskap | bil\_foreningsmedlemskap | NO: A list where the user can check whether he belongs to one or more organisations that offers rebates throught the companies. | En to- eller treleddet liste, hvor delene fylles på bakgrunn av valg i den første listen. Den første kan for eksempel være et spørsmål om fagforeningsmedlemskap. |
| \Navn | bil\_navn | Name of insurer  **Need two fields for name. First and middle name in on field and last name in a separate field. Allowed only letters and space. Max length 250 for each**  **Status of parameter:**  **Mandatory** | Tekst:  For- og mellomnavn  Etternavn |
|  |  |  |  |

## Car Insurance: Data set in the reply message from the companies to FP

| \ Felt | Feltnavn | Beskrivelse | Format |
| --- | --- | --- | --- |
| \ Pris på forsikring | bil\_pris | Price. | Årstall, 10 siffer. |
| \ Feilmelding | bil\_resultat\_feilmelding | Error message (IMPORTANT: **Never return an error message for a faulty birth number, not even a fake technical error.**  The service could then be used to validate guesses. Return a price as if everything is ok. Clearify later, during an eventual purchase.) | Tekst < 80 tegn |
| \ Presisering | bil\_presisering | Text specifying special conditions not covered by the condition set.  If the company does not match the bonus the user wishes, this can be written here.  The company might also offer additional services/top products.  This text can be formatted with a subset of the “wiki language” Textile:  **hn.** heading **bq.** Blockquote **fnn.** Footnote **p.** Paragraph **bc.** Block code **pre.** Pre-formatted **#** Numeric list **\*** Bulleted list  http://en.wikipedia.org/wiki/Textile\_%28markup\_language%29 | Tekst. < 450 tegn. |
| \ Produktnavn | bil\_produktnavn | Product name  The insurance conditions are entered manually into the Finansportalen’s database via the «Datafanger». The product name provided here must conform exactly to that in the datafanger. Otherwise, the program cannot match the product to the right conditons set. | Tekst |
| \ Biltypematch | bil\_typematch | Enten:  Blank = brukerens bil funnet  Biltype = nærmeste match i selskapets database  For å spare plass, skal ikke navn på merke (“Toyota”, “Mercedes”) være med. Det holser med “Verso 1.6 Terra”, for eksempel. | Tekst |
| \ Narmeste kjorelengde | bil\_svar\_kjoerelengde | Closest higher kilometer allowance:  If the company does not offer the annual driving distance the customer wishes to have covered, the returned price should be computed using the nearest higher distance in the company’s price list. This distance shall be shown here. (For example, if the user wishes 6.000 km per year while the company offers 5.000 and 8.000, 8.000 should be used and shown here). | Tall, 5siffer. |
| \ Narmeste egenandel | bil\_svar\_egenandel | Closest lower own risk:  If the company does not offer the own risk the customer wishes, the returned price should be computed using the nearest lower own risk in the company’s price list. This own risk shall be shown here. (For example, if the user wishes 6.000 NOK while the company offers 4.000 and 8.000, 4.000 should be used and shown here). | Tall, 5 siffer. |

## House Insurance: Data set in the message from FP to the companies

| \ Felt | Feltnavn | Beskrivelse | Format |
| --- | --- | --- | --- |
| \ Postnummer | bygning\_postnr | Post code where the policyholder lives. | Tall, 4 siffer. |
| \ Gate/vei og nummer | bygning\_gatenavn  bygning\_gatenr | W: The street/road number of the building (not all buildings have numbers) | Tom, eller tekst |
| \ Boligtype | bygning\_boligtype | House type | Nedtrekk.  Enebolig  Rekkehus  **~~Tomanns-bolig~~**  **Tomanns-bolig horisontal**  **Tomanns-bolig vertikal**  **Tremansbolig**  **Firmansbolig**  Rekkehus  **Kjedet enebolig** |
| \ Bruttoareal (BTA) | bygning\_bruttoareal | Gross area (m2) | Opp til 4 siffer. |
| \ Bygningens standard | bygning\_standard | The building standard, according to the definitions of [the «Takst og indeks»-group within FNO](https://www.fno.no/hoved/omfno/utvalg/styringsgrupper-og-prosjektstyrer-/styringsgruppe-takst-og-indeks-/). | Nedtrekk:   1. Dårlig (behøver omfattende oppussing) 2. Normal standard 3. Bedre standard 4. Høy standard |
| \ Bygningens bygg**e**år | bygning\_byggeaar | Construction year | Opp til 4 siffer. |
| \ **Bygningens** byggemåte | bygning\_byggemaate | Principal material | Nedtrekk:   1. Tre 2. Mur 3. Brann-trygt (betong e.l.) |
| \Er boligen bebodd | bygning\_bebodd | Is the dwelling inhabitet or uninhabited  **Status of parameter:**  **Mandatory** | \ Ja  Nei |
| \ Antall boenheter | bygning\_antall\_boenheter | Number of dwellings.  **Status of parameter:**  **Dependent on answer on «Er boligen bebodd?» = «JA» if “NEI” no need for this question.** | Rulleliste eller fritt tall  Minimum 1! |
| \ Utleiestatus | bygning\_utleieandel  bygning\_bebodd  bygning\_borselv | Rental status  For each dwelling unit, indicate whether you occupy it yourself, it is rented out or empty.  **Status of parameter:**  **Dependent on answer on «Er boligen bebodd?» = «JA» if “NEI” no need for this question.**  **If the user only add 1 dwelling on “Antall boeneheter” then only answers available should be “bor selv” and “Utleid”**  **If the house has more than one dwelling dwelling 2-4 should be able to be marked as “Ubebodd” as well as “bor selv” and “Utleid”.** | En valgliste for hver boenhet, avhengig av svaret på forrige spørsmål.  Lovlige verdier:  Bor selv  Utleid  Ubebodd  Det returneres samleverdier for de tre variablene.  *\_bebodd:* true/false:  Om minst én enhet ikke er ubebodd, returneres *\_bebodd* = true  *\_borselv:* true/false:  Om minst en enhet bebos av eier, returneres *\_borselv* = true  \_utleid:  Ikke utleid/hele/  deler:  I henhold til svarene. |
| \ Rør i rør system | bygning\_roer-i-roer\_system | Pipe-in-pipe system for water | \ Ja Nei |
| \ Boligen har rør-i-rør | bygning\_roer\_i\_roer | Pipe-in-pipe for watersystem.  Same as before only a text change in parameter name so to avoid  **Status of parameter:**  **Mandatory** | \ Ja  Nei |
| \Utleie til næringsvirksomhet | bygning\_leie\_naering | Is the building rented out to corporate company  **Status of parameter:**  **Mandatory** | \ Ja  Nei |
| \ Innbruddsalarm | bygning\_innbruddsalarm  bygning\_*innbruddsalarm\_egenakap* | Burglar alarm  Burglar alarm properties:   * FG approved * Warns via mobile phone * Warns security company * Covers doors and windows on the ground floor | Ja/Nei  Hvis Ja:   * FG-godkjent (Ja/Nei) * Varsler mobiltelefon (Ja/Nei) * Varsler vaktselskap (Ja/Nei) * FG-godkjent sikring av dører og vinduer på bakkeplan (Ja/Nei) |
| \ Brannalarm | bygning\_brannalarm  bygning\_brannalarm\_egenskap | Fire alarm  Fire alarm properties:   * FG approved * Warns via mobile phone * Warns security company * Warns with a siren | Ja/Nei  Hvis Ja:   * FG-godkjent (Ja/Nei) * Varsler mobiltelefon (Ja/Nei) * Varsler vaktselskap (Ja/Nei)   -Varsler med sirene |
| \ Vannalarm | bygning\_vannalarm | Wheter the building has a water alarm | Ja/Nei |
| \ Vannstoppventil | bygning\_vannstoppventil | Automatic water shut-off valve | Ja/Nei |
| \ Overspenningsvern | bygning\_overspenningsvern | Surge protection (electrical surge suppression) | \ Ja  Nei |
| **\ ~~Egenandel~~**  **Egenandel ved skade** | bygning\_egenandel | Own risk | 2000  **2500**  3000  4000  **5000**  6000  7000  **9000**  8000  10000  12000  15000  16000  20000  **25000**  30000  **50000**  **100000** |
| \ Forsikringstakers fødselsnummer | bygning\_foedselsnr | Birth number (national id number) | 11 sifre |
| \ Antall forsikringer i alt | bygning\_antall\_forsikringer | How many insurance policies (house, car, home content, travel etc) do you have all in all  / | Nedtrekksliste 1-10  Første opsjon (0) |
| \ Bruttoareal (BTA) av frittstående isolert bygning | bygning\_areal-frittstaaende\_isolert\_bygning | NO: Gross area of free standing building | Opp til 4 siffer. |
| \ Skader siste tre år | bygning\_antall\_forsikringsskader  bygning\_vannskade\_aar  bygning\_musograateskader  bygning\_andreskader | Number of damages (not only building) leading to insurance payouts the last three years? | Nedtrekksliste 1-10  Hvis > 0:   1. Oppgi årstall for siste vannskade: Nedtrekk fire årstall- første opsjon Ikke vannsskade 2. Var sopp, råte, insekt, mus eller rotter årsak til skade? Ja/Nei 3. Annen skade på hus? Ja /Nei |
| \ Boligskader siste tre år | bygning\_antall\_forsikringsskader\_bygning  bygning\_vannskade\_aar  bygning\_musograateskader  bygning\_andreskader | Number of damages to building leading to insurance payouts the last three years?  **Status of parameter:**  **Mandatory** | Nedtrekksliste 0-10  Hvis > 0:   1. Oppgi årstall for siste vannskade: Nedtrekk fire årstall- første opsjon Ikke vannsskade 2. Var sopp, råte, insekt, mus eller rotter årsak til skade? Ja/Nei 3. Annen skade på hus? Ja /Nei |
| \ El anlegg sist totalrenovert | bygning\_nytt\_el\_anlegg\_aar | Year of last total renewal of the building’s electrical wiring | Årstall/ Vet ikke |
| \ Røropplegg totalrenovert | bygning\_roerrenovert\_aar | Year of last total renewal of the plumbing | Årstall/Vet ikke |
| \ Antall rom med bad/wc | bygning\_antall\_vaatrom | Number of wet rooms | Siffer 1-20 |
| \ Sammenkoblede røykvarslere | bygning\_sammenkoblede\_roeykvarslere | Connected smoke detectors? | \ Ja  Nei |
| \ Antall husstandsmedlemmer | bygning\_ antall\_husstandsmedlemmer | Number of occupants | 2 siffer. |
| \ Røykere | bygning\_roeykere | Smokers | \ Ja  Nei |
| \ Takvinkel | bygning\_takvinkel | Flat or pitched roof? | Flatt tak  Skråtak |
| \ Tak sist skiftet ut | bygning\_takskiftet | Year of last total renewal of the roof | Årstall/Vet ikke |
| \ El-kontroll | bygning\_el**\_**kontroll | Has there been an authorized control of the electrical wiring? | Lovlige verdier:  \ Ja, i løpet av de fem siste årene  Ja, i løpet av de ti siste årene  Nei |
| \ Komfyrvakt | bygning\_komfyrvakt | Stowe guard. Cuts power to stove  **Status of parameter:**  **Mandatory** | \ Ja  Nei |
| \ Komfyralarm | bygning\_komfyralarm | Stowe alarm | \ Ja  Nei |
| \ Automatsikringer | bygning\_automatsikringer | Only automatic fuses | \ Ja  Nei |
| \ Automatsikringer | bygning\_automatsikringer  bygning\_automatsikringer\_aar | Only automatic fuses  **Status of parameter:**  **Mandatory** | \ Ja  **Hvis ja,**  **Årstall/Vet ikke**  Nei |
| \ Sprinkleranlegg | bygning\_sprinkleranlegg | NO: Whether the building has sprinkler equipment | \ Lovlige verdier:  \ Ja  Nei |
| \ Innvendig svømmebasseng | bygning\_svoemmebasseng | Indoor swimming pool | \ Lovlige verdier:  \ Ja  Nei |
| \ **~~Oppholdsrom (P-rom)~~ Areal av oppholdsrom (P-rom)** | bygning\_p\_rom\_sum | Total area of dwelling rooms (P-rooms: Living rooms, kitchen, bedrooms, baths, inhouse storeage, corridors etc. included inner walls) | Opp til 4 siffer. |
| \ **~~.. herav P-rom i kjeller~~**  **Herav oppholdsrom (P-rom) i kjeller** | bygning\_p\_rom\_kjeller | Area of dwelling rooms (P-rooms) fully or partly underground | Opp til 4 siffer. |
| \ **~~Andre rom (S-rom)~~**  **Areal av andre rom (S-rom)** | bygning\_s\_rom\_sum | Total area of rooms not used for dwelling (S-rooms) (unfurbished rooms, storage rooms, garage, workshop, technical rooms etc.) | Opp til 4 siffer. |
| \ .. **~~herav S-rom i kjeller~~**  **Herav andre rom (S-rom) i kjeller** | bygning\_s\_rom\_kjeller | Area of S-rooms wholly or partly under ground. | Opp til 4 siffer. |
| Krypkjeller | bygning\_krypkjeller | NO: Crawlspace? | Ja/Nei |
| \ Foreningsmedlemskap | bygning\_foreningsmedlemskap | NO: A list where the user can check whether he belongs to one or more organisations that offers rebates throught the companies. | En enkelt liste |
|  |  |  |  |
| \Navn | bygning\_navn | Name of insurer  **Need two fields for name. First and middle name in on field and last name in a separate field. Allowed only letters and space. Max length 250 for each**  **Status of parameter:**  **Mandatory** | Tekst:  For- og mellomnavn  Etternavn |
| \Er boligen fredet/verneverdig | bygning\_verneverdig | Is the house in the Directorate for Cultural Heritage lists of protected buildings.  **Status of parameter:**  **Mandatory** | Ja/Nei |
| \Trenger boligen rehabilitering | bygning\_rehabilitering | Does the building need extensive renovations  **Status of parameter:**  **Mandatory** | Ja/Nei |
| \ Boligen har kjøleskap med vanntilkobling | bygning\_kjoleskap  bygning\_vannstoppventil\_kjoleskap | Refrigerator with water connection  **Status of parameter:**  **Mandatory** | Ja/Nei  Hvis ja   * Vannstoppventil på kjøleskap( ja/nei) |
| \Antall etasjer | bygning\_etasjer | Number of floors in the building  **Status of parameter:**  **Mandatory** | Nedtrekksliste  1  2  3  4 |
| \ Det er installert tilbakeslagsventil | bygning\_tilbakeslagsventil | Does building have a Check valve (non return valve)  **Status of parameter:**  **Mandatory** | \ Ja  Nei |
| \ Er det pant i bygningen | bygning\_pant\_i\_bygning | is there a mortgage on the house  **Status of parameter:**  **Mandatory** | \ Ja  Nei |
| \Rom under bakkeplan | bygning\_rom\_ubakkeplan | Does the house that is underneath the ground (not necessary a basement).  **Status of parameter:**  **Mandatory** | \ Ja  Nei |
| \Er taket vedlikeholdt og i god stand? | bygning\_tak\_i\_god\_stand | Is the roof maintained properly  **Status of parameter:**  **Mandatory** | \ Ja  Nei |
|  |  |  |  |

## House Insurance: Data set in the reply message from the companies to FP

| \ Felt | Feltnavn | Beskrivelse | Format |
| --- | --- | --- | --- |
| \ Pris på forsikring | bygning\_pris | Price | Tall, 10 siffer. |
| \ Feilmelding | bygning\_resultat\_feilmelding | Error message (IMPORTANT: **Never return an error message for a faulty birth number, not even a fake technical error.**  The service could then be used to validate guesses. Return a price as if everything is ok. Clearify later, during an eventual purchase.) | Tekst < 80 tegn |
| \ Presisering | bygning\_presisering | Text presenting special conditions (other than those covered by the conditions table) pertaining to the price. Optional coverage could also be mentioned here. | Tekst. < 450 tegn. |
| \ Produktnavn | bygning\_produktnavn | Product name. This name must accurately confirm to the product name given in the manual «Datafanger», where the companies enter their full conditions.  It is used to connect the price to the correct condition set. | Tekst |
| \ Narmeste egenandel | bygning\_svar\_egenandel | Nearest lower own risk:  If the company does not offer the own risk the customer wishes, the returned price should be computed using the nearest lower own risk in the company’s price list. This own risk shall be shown here. (For example, if the user wishes 6.000 NOK while the company offers 4.000 and 8.000, 4.000 should be used and shown here). | Tall, 5 siffer. |

## Home Content Insurance: Data set in the message from FP to the companies

| \ Felt | Feltnavn | Beskrivelse | Format |
| --- | --- | --- | --- |
| \ Postnummer | innbo\_postnr | Post code | Tall, 4 siffer. |
| \ Gate/vei og nummer | innbo\_gatenavn  innbo\_gatenr | W: Street/road number | Tom, eller tekst |
| \ Del av bygningen som er leid ut | innbo\_utleieandel | Are you renting out the dwelling? | \ Ikke utleid  Hele  Deler |
| \ Bor forsikringstaker selv i boligen? | innbo\_bor\_selv | Do you youself live in the building? | Ja/Nei |
| \ Byggemåte | innbo\_byggemaate | Principal construction material | Nedtrekk:   1. Tre 2. Mur 3. Brann-trygt (betong e.l) |
| \ Boligtype | innbo\_boligtype  **~~Innbo\_bakkeplan~~**  **~~Innbo\_egen\_inngang~~**  I stedet for å overføre navn på forening, overføres den tilhørende id som vil kunne sees i en ombygd administrasjon i Datafanger. | Type of dwelling and dependent questions  **~~If the dwelling is a villa, a vertically divided or semi-detached house, the questions about direct access from ground level are not shown (direct access is assumed).~~**  **No longer anyone asking this in calculators. Will be removed in this version.** | Nedtrekk:  Enebolig  Tomannsbolig  (Horisontal del)  Tomannsbolig  (Vertikal del)  Tremanns-bolig  Firemanns-bolig  Rekkehus  Hybel  Leilighet  Blokk **Kjedet enebolig Terrasseleilighet**  **~~For bakkeplan og Egen inngang:~~**  **~~\ Lovlige verdier:~~**  **~~\ Ja~~**  **~~Nei~~** |
| \ Overspenningsvern | innbo\_overspenningsvern | Surge protection (electrical surge suppression) | \ Ja  Nei |
| \ Innbruddsalarm | innbo\_innbruddsalarm  innbo\_innbruddsalarm\_egenskap | Burglar alarm  Burglar alarm properties:   * FG approved * Warns via mobile phone * Warns security company * Covers doors and windows on the ground floor | Ja/Nei  Hvis Ja:   * FG-godkjent (Ja/Nei) * Varsler mobiltelefon (Ja/Nei) * Varsler vaktselskap (Ja/Nei) * FG-godkjent sikring av dører og vinduer på bakkeplan (Ja/Nei) |
| \ Brannalarm | innbo\_brannalarm  innbo\_brannalarm\_egenskap | Fire alarm  Fire alarm properties:   * FG approved * Warns via mobile phone * Warns security company * Warns with a siren | Ja/Nei  Hvis Ja:   * FG-godkjent (Ja/Nei) * Varsler mobiltelefon (Ja/Nei) * Varsler vaktselskap (Ja/Nei) |
| \ Vannalarm | innbo\_vannalarm | Water/flooding alarm | Ja/Nei |
| \ Vannstoppventil | innbo\_vannstoppventil | Automatic water shut-off valve | Ja/Nei |
| \ ~~Innbosum~~  Forsikringssum | innbo\_innbosum | Insurance value (the value of the insured home content) | **Tall, 8 siffer.**  **~~\ Lovlige verdier:~~**  **~~150000~~**  **~~300000~~**  **~~500000~~**  **~~750000~~**  **~~1000000~~**  **~~1500000~~**  **~~2000000~~**  **~~3000000~~** |
| \ Egenandel | innbo\_egenandel | Own risk | \ Lovlige verdier:  2000  3000  4000  **5000**  6000  7000  8000  10000  12000  15000  16000  20000  **25000**  30000 |
| \Navn | innbo\_navn | Name of insurer  **Need two fields for name. First and middle name in on field and last name in a separate field. Allowed only letters and space. Max length 250 for each**  **Status of parameter:**  **Mandatory** | Tekst:  For- og mellomnavn  Etternavn |
| \ Forsikringstakers fødselsnummer | innbo\_foedselsnr | Birth number (national id number) | 11 sifre |
| \ Antall forsikringer i alt | innbo\_antall\_forsikringer | How many insurance policies do you have all in all? (House, car, travel etc.) | Nedtrekksliste 1-10  Første opsjon (0) |
| \  **~~Boligrom under bakkeplan¨~~**  **Rom under bakkeplan** | innbo \_rom\_under\_bakken  **~~Innbo \_bolig rom\_under\_bakken~~** | Rooms wholly or partly underground? | Ja/Nei  **~~Hvis ja, er det innredet noe boligrom i etasjen under bakkeplan?~~**  **~~Ja/Nei~~** |
| \ Skader siste tre år | innbo\_antall\_forsikringsskader | Damages leading to insurance payouts the last three years (for all policies, not only home content)? | Nedtrekksliste 1-10 |
| \Innboskader siste tre år | innbo\_antall\_forsikringsskader | Damages to house content leading to insurance payouts the last three years  **Status of parameter:**  **Mandatory** | Nedtrekksliste  0  1  2  3 og over |
| \ El anlegg sist totalrenovert | innbo\_nytt\_elanlegg\_aar | Year of last total renewal of the building’s electrical wiring | Årstall Vet ikke |
| \ El-kontroll | innbo\_el\_kontroll | Has there been an authorized control of the electrical wiring? | \ Ja, i løpet av de siste ti \ Ja, i løpet av de siste fem \  Nei |
| \ Komfyralarm | innbo\_komfyralarm | Stowe alarm | \ Ja  Nei |
| \ Komfyrvakt | innbo\_komfyrvakt | Stowe guard. Cuts power to stove  **Status of parameter:**  **Mandatory** | \ Ja  Nei |
| **\ ~~Antall~~ ~~husstandsmedlemmer~~**  **Husstandsmedlemmer** | bygning\_ antall\_husstandsmedlemmer | Number of occupants | 2 siffer.  **1-10** |
| \ Røykere | innbo\_roeykere | Anybody smoking? | \ Ja  Nei |
| Foreningsmedlemskap | innbo\_foreningsmedlemskap | NO: A list of organizations/clubs that offer insurance rebates if you are a member. Check the organization you belong to. | En to- eller treleddet liste, hvor delene fylles på bakgrunn av valg i den første listen. Den første kan for eksempel være et spørsmål om fagforeningsmedlemskap. |
|  |  |  |  |
| \Antall rom | innbo\_antall\_rom | Number of rooms in youre household  **Status of parameter:**  **Mandatory** | Nedtrekksliste 1-10 |
| \Boligens bruttoareal | innbo\_bruttoareal | Size of the household  **Status of parameter:**  **Mandatory** | Opp til 4 siffer. |
| \Standard | innbo\_standard | The standard of youre belongings (example art would should be considered here)  **Status of parameter:**  **Mandatory** | Nedtrekksliste  Normal  Høy  Svært høy |
| \Primærrom | innbo\_primaerrom | Part of the household that is furnished or lived in( not storage rooms, sheds and storage basements)  **Status of parameter:**  **Mandatory** | Opp til 4 siffer.  (1-1000) |
| \Sikkerhetslås | innbo\_skkerhetslas | Safety look as an addition for regular lock.  **Status of parameter:**  **Mandatory** | Nedtrekksliste  Ikke sikkerhetslås  Kun hoveddør  Alle dører  Alle dører og vinduer |
| \Antall bad/wc | innbo\_bad\_wc | Number of bathrooms  **Status of parameter:**  **Mandatory** | Nedtrekksliste 1-10 |
| \Automatsikringer | innbo\_automatsikringer  innbo\_automatsikringer\_aar | Circuit breaker/fuse that can be reused  **Status of parameter:**  **Mandatory** | \ Ja Hvis ja,  Årstall/Vet ikke  Nei |
| \ Er det to sammenkoblede røykvarslere i boligen din? | innbo\_sammenkoblede\_ roykvarslere | Are there two or more Smoke detectors that are linked together  **Status of parameter:**  **Mandatory** | \ Lovlige verdier:  \ Ja  Nei |
| \Er det minst to brannslukningsapparat (på minimum 6 kg) i boligen din? | innbo\_to\_brannslukningsapparat | Do they have more than two fire extinguishers that way above 6 kg  **Status of parameter:**  **Mandatory** | \ Lovlige verdier:  \ Ja  Nei |
| \ Boligen har rør-i-rør | innbo\_ror\_i\_ror | After 1995 a new system of pluming called “rør I rør” it makes it easier to change the pluming without touching the walls.  **Status of parameter:**  **Mandatory** | \ Lovlige verdier:  \ Ja  Nei |

## Home Content Insurance: Data set in the reply message from the companies to FP

| \ Felt | Feltnavn | Beskrivelse | Format |
| --- | --- | --- | --- |
| \ Pris på forsikring | innbo\_pris | Price | Pris, 10 siffer. |
| \ Feilmelding | innbo\_resultat\_feilmelding | Error message (IMPORTANT: **Never return an error message for a faulty birth number, not even a fake technical error.**  The service could then be used to validate guesses. Return a price as if everything is ok. Clearify later, during an eventual purchase.) | Tekst < 80 tegn |
| \ Presisering | innbo\_presisering | Text presenting special conditions (other than those covered by the conditions table) pertaining to the price. Optional coverage could also be mentioned here. | Tekst. < 450 tegn. |
| \ Produktnavn | innbo\_produktnavn | Product name. This name must accurately confirm to the product name given in the manual «Datafanger», where the companies enter their full conditions.  It is used to connect the price to the correct condition set. | Tekst |
| \ Narmeste egenandel | innbo\_svar\_egenandel | Nearest lower own risk:  If the company does not offer the own risk the customer wishes, the returned price should be computed using the nearest lower own risk in the company’s price list. This own risk shall be shown here. (For example, if the user wishes 6.000 NOK while the company offers 4.000 and 8.000, 4.000 should be used and shown here). | Tall, 5 siffer. |
| \ Narmeste forsikringsum | innbo\_svar\_forsikringsum | Nearest higher coverage:  If the company does not offer the exact coverage the customer wishes, the returned price should be computed using the nearest higher coverage in the company’s price list. This own risk shall be shown here. (For example, if the user wishes 600.000 NOK while the company offers 400.000 and 800.000, 800.000 should be used and shown here).  **I am not sure if this one is needed that companies themselves said that they used this logic anyways.** | Tall, 8 siffer. |

## Travel Insurance: Data set in the message from FP to the companies

| \ Felt | Feltnavn | Beskrivelse | Format |
| --- | --- | --- | --- |
| \ Postnummer | reise\_postnr | Post code | Tall, 4 siffer. |
| \ Gate/vei og nummer | reise\_gatenavn  reise\_gatenr | W: Street/road number | Tom, eller tekst |
| \ Reiseforsikringens omfang  (Hvem skal forsikres?) | reise\_omfang  reise\_eldste | Coverage: Single person, **couple** or family  If “family” is selected:  The age of the oldest person covered | \ Lovlige verdier:  \ Enkeltperson  **Par**  Familie  If “family”:  **~~Drop-down 18-110~~** |
| \Navn | reise\_navn | Name of insurer  **Need two fields for name. First and middle name in on field and last name in a separate field. Allowed only letters and space. Max length 250 for each**  **Status of parameter:**  **Mandatory** | Tekst:  For- og mellomnavn  Etternavn |
| \ Forsikringstakers fødselsnummer | reise\_foedselsnr | Birth number (national id number) | 11 sifre |
| Foreningsmedlemskap | reise\_ foreningsmedlemskap | NO: A list of organizations/clubs that offer insurance rebates if you are a member. Check the organization you belong to. | En to- eller treleddet liste, hvor delene fylles på bakgrunn av valg i den første listen. Den første kan for eksempel være et spørsmål om fagforeningsmedlemskap. |
| \ Skader siste tre år | reise\_antallskader | How many damages led to insurance payouts the last three years? | Nedtrekksliste 1-10 |
| \ Reiseskader siste tre år | reise\_antallskader | How many travel damages led to insurance payouts the last three years?  **Status of parameter:**  **Mandatory** | Nedtrekksliste:  0  1  2  3 og over |

## Travel Insurance: Data set in the reply message from the companies to FP

| \ Felt | Feltnavn | Beskrivelse | Format |
| --- | --- | --- | --- |
| \ Pris på forsikring | reise\_pris | Price | Pris, 10 siffer. |
| \ Feilmelding | reise\_feilmelding | Error message (IMPORTANT: **Never return an error message for a faulty birth number, not even a fake technical error.**  The service could then be used to validate guesses. Return a price as if everything is ok. Clearify later, during an eventual purchase.) | Tekst < 80 tegn |
| \ Presisering | reise\_presisering | Text presenting special conditions (other than those covered by the conditions table) pertaining to the price. Optional coverage could also be mentioned here. | Tekst. < 450 tegn. |
| \ Produktnavn | reise\_produktnavn | Product name. This name must be exactly the same as the product name provided in the manual «Datafanger», where the companies enter their full conditions.  It is used to pair the price to the correct conditions set. | Tekst |