Message exchange between Finansportalen and the insurance companies version 4.1

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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 4.1 on XX february 2021,

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 4.0 (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 4.0:**

|  |  |
| --- | --- |
| **Adding OFV registration number feed data to WSD car insurance** | Would be information sent with registration number. Only change WS UI has already been changed |
| **Changing options from “egenandel” in car insurance** | Removing the options that is not in use anymore and adding new options not in existing solution |
| **Changing options from “kjørelengde” in car insurance** | Removing the options that is not in use anymore and adding new options not in existing solution |
| **Removing address from car insurance** | Only street name, number and letter. Form WS and UI |
| **Adding egenandel as dependent on coverage in car insurance: “ansvar” has 4000 as given own risk.** | Removing egenandel if coverage is “ansvar” companies have set value. |
| **Changing options for «egenandel» for car insurance** | Removing the options that is not in use anymore and adding new options not in existing solution |
| **Adding construction year to House content insurance** | New variable in the WS |
| [**Changing**](#pakkepriser) **options for «egenandel» for house content insurance** | Removing the options that is not in use anymore and adding new options not in existing solution |
| **Removing variables in House insurance not found on companies own calculator** | Removing the questions that seem to be unnecessary from WS and UI |
| [**Changing**](#pakkepriser) **options for «egenandel» for house insurance** | Removing the options that is not in use anymore and adding new options not in existing solution |
| **Removing variables in House content insurance not found on companies own calculator** | Removing the questions that seem to be unnecessary from WS and UI. |
| **Adding “Komfyralarm” to “Komfyrvakt” variable in House and House content** | Removing the old variable and adding a new that gives option between these two. |

**Adding OFV registration number feed data to WSD car insurance**  
By adding the OFV information to the web service we make it so the companies that need more information about the car other than registration number will receive this information.

**Changing options from “kjørelengde” in car insurance**   
Cleaning up the options menus for “kjørelengde”. Adding: 35 000. Removing: 4 000, 15 000 and 24 000

**Removing address from car insurance**   
Street name and number does not seem to be mandatory for a price on car. We will leave postal code but remove.

**Adding egenandel as dependent on coverage: “ansvar” has 4000 as given own risk**   
None of the companies have editable “egenandel” if you choose “ansvar” insurance. We will make “egenandel” dependent on the coverage. And send a fixed 4000 sum if “ansvar” is chosen (4000 was highest mentioned on company calculators).

**Changing options for «egenandel» for car insurance**   
Cleaning up the options for the options menus for “egenanel”. Adding: 25 000. Removing: 2 000, 2 500, 3 000, 3 500, 11 000, 13 000, 14 000 and 18 000

**Adding construction year to House content insurance**   
This variable is needed for more accurate house content prices for certain type houses (those that are not apartments).

**Changing options for «egenandel» for house content insurance**   
Cleaning up the options for the options menus for “egenanel”. Adding: 2 500, 3 500 and 9 000. Removing: 30 000

**Removing variables in House content not found on companies own calculator**   
Removing questions not found in companies own calculators. The following questions are removed: “Er det to sammenkoblede røykvarslere i boligen din?”,   
“Er det minst to brannslukningsapparat (på minimum 6 kg) i boligen din?”,  
“Sikkerhetslås, Primærrom, Standard and Overspenningsvern.”

**Changing options for «egenandel» for house insurance**   
Cleaning up the options for the options menus for “egenanel”. Adding: 3 500. Removing: 30 000

**Removing variables in House not found on companies own calculator**   
Removing questions not found in companies own calculators. The following questions are removed: “Sammenkoblede røykvarslere”, “Overspenningsvern”, “Røykere” and “Boligen har kjøleskap med vanntilkobling”.

**Adding “Komfyralarm” to “Komfyrvakt” variable in House and House content**   
We removed “komfyralarm” and replaced it with “komfyrvakt” in verson 4.0. Now “komfyralarm” is a valid question again. Therefore we need to add both “komfyrvakt” and “komfyralarm”. We should do this with a yes or no question for both and then dropdown to choose which the user has.

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

| Field | Field name | Description | Format |
| --- | --- | --- | --- |
| \ Registreringsnummer | bil\_registreringsnummer | Cars registration number ( letters and numbers)  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)  **OFV Key/ information included in request with registration number search.** | Test( bokstaver og tall)  Or  Fortsett uten registreringsnummer |
| \ 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. |
| \ Bilmodell | bil\_modell\_navn | Car model (for instance “Mondeo”) in OFV’s database. | Tekst. Verdi fra OFV databasen |
| \ Modellvariant | bil\_modell\_variant\_navn | Car variant (for example ”1,6 Executive”). | Tekst. Verdi fra OFV databasen. |
| \ 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). | Årstall, 4 siffer. |
| / OFV-koder (skjult) | bil\_bil\_type | Unique identification number from OFV. The number contains brand, model yeard, model, variant and revision.  For example 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 centimetre) | 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 |
| \ Tyverialarm | bil\_tyverialarm | Whether the car has a theft alarm (removing the FG approval, does not exist anymore). | Ja  Nei |
| \ Gjenfinningssytem | bil\_gjenfinning | FG-approved Stolen Vehicle Recovery System? (FG is the Norwegian insurance companies’ common certification body) | Ja  Nei |
| \ Er bilen leaset? \* | bil\_leasing | (checkbox) whether the car is leased (only private leasing – company cars are not encompasses by the calculator). | Ja  Nei |
| \ Første bil | bil\_forste\_bil | Is this the first car you own(or frist car you have bonus on).  Mandatory have to be asked first. If yes “bonussats” will not be necessary. | Ja  Nei |
| \ 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 pay-outs. 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 “bonussats” 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 % |
| \ Maks kjørelengde i året \* | bil\_kjoerelengde  bil\_kjoerelengde\_ubegrenset | Kilometres driven per year  Unlimited kilometres | Følgende verdier er lovlige:  **~~4000~~**  5000  6000  8000  10000  12000  14000  **~~15000~~**  16000  18000  20000  **~~24000~~**  25000  30000 **35000**  40000  50000  Ubegrenset |
| \ Egenandel ved skade | bil\_egenandel | Own risk  **Status of parameter**  **Dependent on Coverage (dekning) if “ansvar” is chosen in dropdown. We send 4 000 as given variable( highest we fond on companies calculator)** | **~~2000~~**  **~~2500~~**  **~~3000~~**  **~~3500~~**  4000  5000  6000  7000  8000  10000  **~~11000~~**  12000  **~~13000~~**  **~~14000~~**  15000  16000  **~~18000~~**  20000  **25000**  30000 |
| \ 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 |
| \ 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 |
| \ Pant i bilen | bil\_pant\_i\_bil | Is the car currently collateral for a loan? | Ja  Nei |
| \ Bilskader siste tre år | bil\_antallbilskader | How many car damages led to insurance pay-outs 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 |
| \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 |
| \ Fødselsnummer | bil\_foedselsnr | Birth number (national id number) | 11 siffer |
| \ 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 |
| \ Foreningsmedlemskap | bil\_foreningsmedlemskap | NO: A list where the user can check whether he belongs to one or more organisations that offers rebates through the companies.  List of unions. Can be added by companies in datafanger. | 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. |

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

| Field | Field name | Description | 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). | 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  <https://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 conditions set. | Tekst |
| \ Biltypematch | bil\_typematch | Either:  Blank = user's car found  Car type = closest match in the company's database  In order to save space, brand names ("Toyota", "Mercedes") should not be included. It fit with "Verso 1.6 Terra", for example | Tekst |
| \ Narmeste kjorelengde | bil\_svar\_kjoerelengde | Closest higher kilometre 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). Unlimited driving distance should be represented by the value -1 | 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**

| \ Field | Field name | Description | Format |
| --- | --- | --- | --- |
| \ Boligtype | bygning\_boligtype | House type | Nedtrekk.  Enebolig  Rekkehus  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 | 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 inhabited 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. |
| \ Boligen har rør-i-rør | bygning\_roer\_i\_roer | Pipe-in-pipe for water system.  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 |
| \ Sammenkoblede røykvarslere | bygning\_sammenkoblede\_roeykvarslere | Connected smoke detectors? | \ Ja  Nei |
| \ Vannalarm | bygning\_vannalarm | Whether 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 |
| \ Komfyrvakt | bygning\_komfyrvakt | Stowe guard switches off the current either by signal from the heat sensor or after a specified time. Stove alarm does not interrupt the power, but gives audible signal either at specified time or by signal from heat sensor | \ Ja  Nei |
| \ Komfyrvakt eller Komfyralarm | bygning\_komfyrvakt\_komfyralarm | Stowe guard switches off the current either by signal from the heat sensor or after a specified time. Stove alarm does not interrupt the power, but gives audible signal either at specified time or by signal from heat sensor  **Status of parameter:**  **Mandatory**  **If yes is chosen Dropdown for options options appear.** | \ Ja  Hvis ja:   * Komfyrvakt * Komfyralarm   Nei |
| \ Automatsikringer | bygning\_automatsikringer  bygning\_automatsikringer\_aar | Only automatic fuses  Status of parameter:  Mandatory | \ Ja  Hvis ja,  Årstall/Vet ikke  Nei |
| \ Takvinkel | bygning\_takvinkel | Flat or pitched roof? | Flatt tak  Skråtak |
| \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 |
| \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 |
| **\** Egenandel ved skade | bygning\_egenandel | Own risk | 2000  2500  3000  **3500**  4000  5000  6000  7000  9000  8000  10000  12000  15000  16000  20000  25000  **~~30000~~**  50000  100000 |
| \ Boligskader siste tre år | bygning\_antall\_forsikringsskader\_bygning  bygning\_vannskade\_aar  bygning\_musograateskader  bygning\_andreskader | Number of damages to building leading to insurance pay-outs 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 |
| \ Antall husstandsmedlemmer | bygning\_ antall\_husstandsmedlemmer | Number of occupants | 2 siffer. | |
| \ Røykere | bygning\_roeykere | Smokers | \ Ja  Nei | |
| Krypkjeller | bygning\_krypkjeller | NO: Crawlspace? | 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 |
|  |  |  |  |
| \ Areal av oppholdsrom (P-rom) | bygning\_p\_rom\_sum | Total area of dwelling rooms (P-rooms: Living rooms, kitchen, bedrooms, baths, inhouse storage, corridors etc. included inner walls) | Opp til 4 siffer. |
| \ Herav oppholdsrom (P-rom) i kjeller | bygning\_p\_rom\_kjeller | Area of dwelling rooms (P-rooms) fully or partly underground | Opp til 4 siffer. |
| \ 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 andre rom (S-rom) i kjeller | bygning\_s\_rom\_kjeller | Area of S-rooms wholly or partly under ground. | Opp til 4 siffer. |
| \ 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 |
|  |  |  |  |
| \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) |
| \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 |
| \ Fødselsnummer | bygning\_foedselsnr | Birth number (national id number) | 11 sifre |
| \ 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 |
| \ Foreningsmedlemskap | bygning\_foreningsmedlemskap | NO: A list where the user can check whether he belongs to one or more organisations that offers rebates through the companies. | En enkelt liste |

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

| \ Field | Field name | Description | 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**

| \ Field | Field name | Description | Format |
| --- | --- | --- | --- |
| \ 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 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 | Type of dwelling and dependent questions | Nedtrekk:  Enebolig  Tomannsbolig  (Horisontal del)  Tomannsbolig  (Vertikal del)  Tremanns-bolig  Firemanns-bolig  Rekkehus  Hybel  Leilighet  Blokk Kjedet enebolig Terrasseleilighet |
| \ Byggeår | innbo\_byggeår | Construction year.  **Dependent on type of dwelling construction year is needed. These wellings are:**  **Enebolig**  **Tomannsbolig**  **(Horisontal del)**  **Tomannsbolig**  **(Vertikal del)**  **Tremanns-bolig**  **Firemanns-bolig**  **Rekkehus**  **Kjedet enebolig** | Tall, 5 siffer.  **Gjelder kun for:**  **Enebolig**  **Tomannsbolig**  **(Horisontal del)**  **Tomannsbolig**  **(Vertikal del)**  **Tremanns-bolig**  **Firemanns-bolig**  **Rekkehus**  **Kjedet enebolig** |
| \ 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 | Ja/Nei  Hvis Ja:   * FG-godkjent (Ja/Nei) * Varsler mobiltelefon (Ja/Nei) * Varsler vaktselskap (Ja/Nei) |
| \ Vannalarm | innbo\_vannalarm | Water/flooding alarm | Ja/Nei |
| \ Overspenningsvern | innbo\_overspenningsvern | Surge protection (electrical surge suppression) | \ Ja  Nei |
| \ Vannstoppventil | innbo\_vannstoppventil | Automatic water shut-off valve | Ja/Nei |
| \Forsikringssum | innbo\_innbosum | Insurance value (the value of the insured home content) | **Tall, 8 siffer.** |
| \ Egenandel | innbo\_egenandel | Own risk | \ Lovlige verdier:  2000  **2500**  3000  **3500**  4000  5000  6000  7000  8000  **9000**  10000  12000  15000  16000  20000  25000  **~~30000~~** |
| \Rom under bakkeplan | innbo \_rom\_under\_bakken | Rooms wholly or partly underground? | Ja/Nei |
| \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 |
| \ Komfyrvakt eller Komfyralarm | innbo\_komfyrvakt\_komfyralarm | Stowe guard switches off the current either by signal from the heat sensor or after a specified time.Stowe alarm does not interrupt the power, but gives audible signal either at specified time or by signal from heat sensor  **Status of parameter:**  **Mandatory**  **If yes is chosen Dropdown for options options appear.** | \ Ja  Hvis ja:   * Komfyrvakt * Komfyralarm   Nei |
| \ Komfyrvakt | innbo\_komfyrvakt | Stowe guard. Cuts power to stove | \ Ja  Nei |
| \ 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 |
| **\**Husstandsmedlemmer | bygning\_ antall\_husstandsmedlemmer | Number of occupants | 2 siffer.  1-10 |
| \ Røykere | innbo\_roeykere | Anybody smoking? | \ Ja  Nei |
| \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 |
| \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 |
| \ Postnummer | innbo\_postnr | Post code | Tall, 4 siffer. |
| \ Gate/vei og nummer | innbo\_gatenavn  innbo\_gatenr | W: Street/road number | Tom, eller tekst |
| 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. |
|  |  |  |  |
|  |  |  |  |

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

| \ Field | Field name | Description | 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). | Tall, 8 siffer. |

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

| \ Field | Field name | Description | 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”: |
| \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. |
| \ 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**

| \ Field | Field name | Description | 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 |