



Broker Care (Cancellation of motor insurance policy)

Integration Guide

Version 1.0
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1 DOCUMENT CONTROL

Record of Changes

Version	Date	Description
1.0	15-01-2019	Initial Draft

INTRODUCTION

Broker Care for insurance & re-insurance (**BCare**) is providing an online platform integrated with insurance companies to enable the platform users (**customers**) to request cancellation of motor insurance policy online. BCare system will send these requests to insurance companies through secured web service.

Objectives & Purpose:

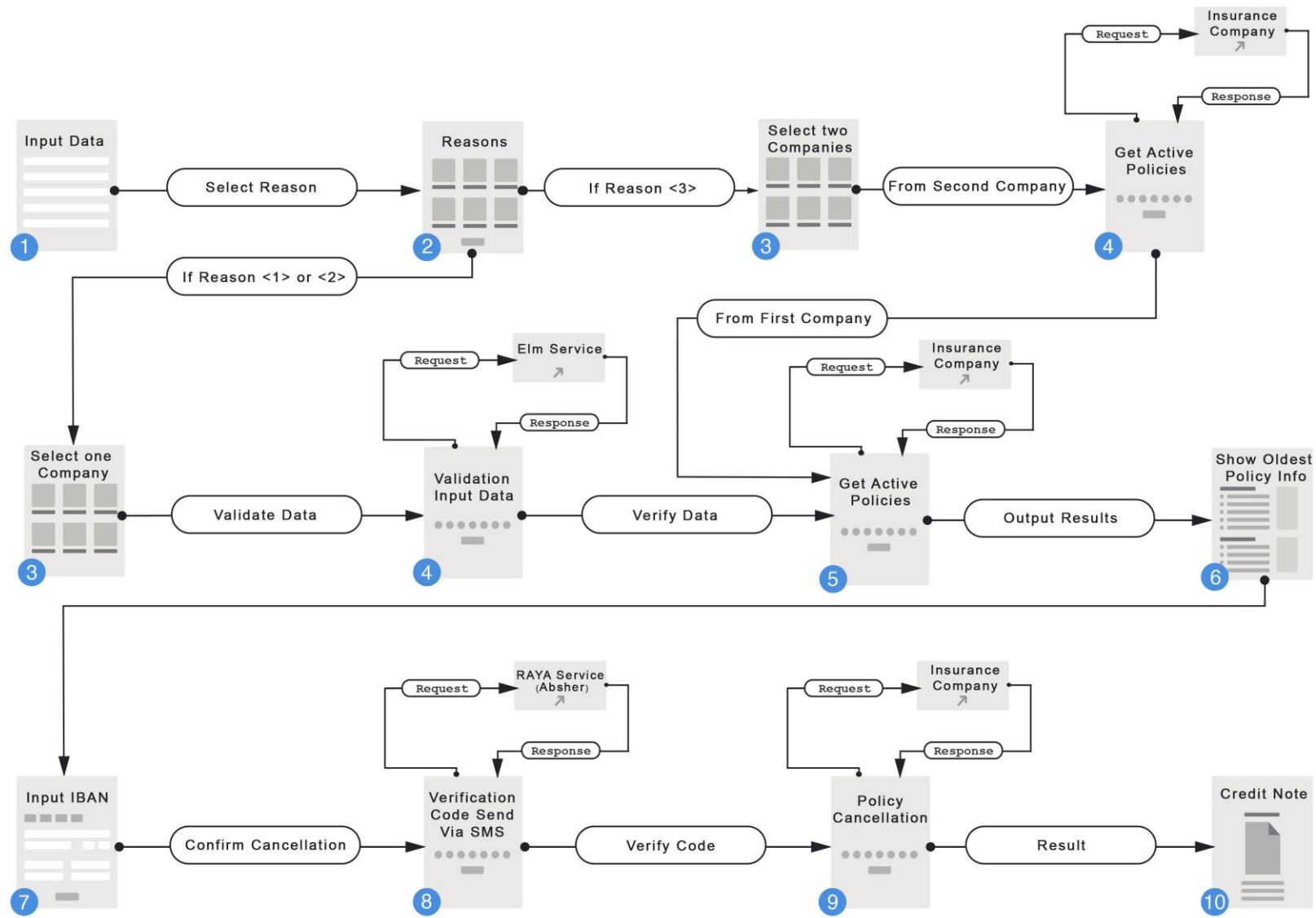
Document Objective

The objective of this document is to give the insurance company technical team the required requests/response to enable them building their own APIs to allow the system integrate with the insurance companies' systems.

System Purpose

The purpose of the system is to enable the customers to cancellation of motor insurance policies online through BCare System. The system will be public platform serving retail customers segment to ease the process of cancellation policy through the integrated systems between BCare & the insurance companies with less-hassle.

2 WORKFLOW



The user will choose the reason for policy cancellation, and Bcare will validate the inputs based on the below scenarios:

- If cancelation reason is “The write-off of a motor vehicle’s register <1>” or “Transfer of ownership of a motor vehicle to another owner <2>”, inputs will be validated by ELM
- If cancellation reason is “The existence of an alternative Policy covers the remaining term of the insurance Policy to be cancelled <3>”, Alternative policy will be verified by insurance company

All active policies by the insurance company will be retrieved and the oldest effective date policy is shown to the user with the refund total amount to accept. If accepted, the user is requested to input IBAN number & upload an image of IBAN card. After that, the user is requested to input verification code sent via SMS using the phone number registered in ABSHER (RAYA Serivce).

If verification is successful, the cancelation request is sent to insurance company to obtain Credit Note to show it to the user.

3 SECURITY IMPLEMENTATION

Insurance companies will provide two web services integrated with Tameenk with the following securities specs:

- ✓ Communication protocol must be SSL/TLS connection simple and mutual.
- ✓ Cryptographic hash function or any hashing function with considering a key to be added to the serialized message.

4 Get Policy Service

BCare System shall post a request to Insurance Companies to get all Active Policies by passing mandatory fields.

Method Name: GetPolicy
Method Type: HTTP POST
Method URL: api/GetPolicy

4.1 Request Get Policy:

4.1.1 Request Header

Name	Type	Mandatory	Description
Authorization	String	Yes	Authentication key/value to access the API

4.1.2 Request Parameters

#	Name	Type	Size	Mandatory	Description
1	ReferenceId	String	15	Yes	Reference ID generated by BCare system for GetPolicy request
2	ReasonCode	Number	1	Yes	- Reasons for cancellation - Refer to Lookup "Reasons" table
3	InsuredId	Number	10	Yes	National ID / Iqama ID
4	VehicleId	Number	20	Yes	Sequence Number / Custom Card
5	VehicleIdTypeCode	Number	1	Yes	Vehicle ID type code will be: <1> for Sequence Number <2> for Custom Card

4.2 Response Get Policy:

4.2.1 Response Parameters

#	Name	Type	Size	Mandatory	Description
1	ReferenceId	String	15	Yes	Return Reference Id for request
2	StatusCode	Number	1	Yes	Status code will be: <1> for Success <2> for Failure
3	Errors	List<Error>		No	- This is the errors list in case the StatusCode = 2 - Errors list will be: <ul style="list-style-type: none"> o Message <String><Required> // Error Message o Code <String><Optional> // Error Code o Field <String><Optional> // Error Field Name
4	RequestNo	String	36	Yes	Request Number
5	RequestExpiryDate	DateTime	10	Yes	Request Expiry Date (24 hours) Format: "ISO 8601" (yyyy-MM-ddTHH:mm:ss±hh:mm) (e.g 2017-08-22T14:47:17+03:00)
6	Policies	List<Policy>		Yes	Policies list based on the "Policies" Parameters table

4.2.1.1 List of “Policies” Parameters

#	Name	Type	Size	Mandatory	Description
1	ProductTypeCode	Number	1	Yes	Product types code will be: <1> for Third-Party Vehicle Insurance <2> for Comprehensive Vehicle Insurance
2	PolicyNo	String	36	Yes	Policy Number
3	PolicyEffectiveDate	DateTime	10	Yes	Policy Effective Date Format: “ISO 8601” (yyyy-MM-ddTHH:mm:ss±hh:mm) (e.g 2017-08-22T14:47:17+03:00)
4	PolicyExpiryDate	DateTime	10	Yes	Policy Expiry Date Format: “ISO 8601” (yyyy-MM-ddTHH:mm:ss±hh:mm) (e.g 2017-08-22T14:47:17+03:00)
5	InsuredName	String	150	Yes	Insured Full Name
6	VehicleModel	String	50	Yes	Vehicle Model Text
7	VehicleMaker	String	50	Yes	Vehicle Maker Text
8	VehiclePlate	String	10	Yes	- Required if VehicleIdTypeCode is <1> - Vehicle Plate Number and Text
9	VehicleModelYear	Number	4	Yes	Vehicle Model Year
10	RefundAmount	Decimal	10	Yes	The net amount to be refunded to the insured (Including VAT amount after deducting commission)
11	PolicyFileUrl	String	500	Conditional	- Required if ReasonCode is <3> and the parameter “PolicyFile” is not support - Policy File URL
12	PolicyFile	Byte[]	2 MB	Conditional	- Required if ReasonCode is <3> and the parameter “PolicyFileUrl” is not support - Policy File (Format: “application/pdf”)

4.3 Sample Request and Response for Get Policy

Sample for Request and Response data it does so in JSON. look like this:

4.3.1 Request Data

```
POST /GetPolicy HTTP/1.1
Host: bcare.com.sa
Content-Type: application/json
Authorization: .....

{
  "ReferenceId": "T0126738e266f2c",
  "ReasonCode" : 1,
  "InsuredId" : 2007146976,
  "VehicleId" : 150928110,
  "VehicleIdTypeCode" : 1
}
```

4.3.2 Response Data

```
HTTP/1.x 200 OK
Content-Type: application/json

{
  "ReferenceId" : "T0126738e266f2c",
  "StatusCode" : 1,
  "RequestNo" : "C/2018/1248956",
  "RequestExpiryDate" : "2019-01-10T15:45:28+03:00",
  "Policies" : [{
    "ProductTypeCode" : 1,
    "PolicyNo" : "P/2018/2478981",
    "PolicyEffectiveDate" : "2018-08-22T15:45:28+03:00",
    "QuotationExpiryDate" : "2019-08-23T15:45:28+03:00",
    "InsuredName" : "خالد محمد المطلق",
    "VehicleMaker" : "تويوتا",
    "VehicleModel" : "كامري",
    "VehiclePlate" : "ب ٥م 5365",
    "VehicleModelYear" : 2012,
    "RefundAmount" : 212.00
  }]
}
```

4.3.3 Response Data in case Error

```
HTTP/1.x 200 OK
Content-Type: application/json
{
  "ReferenceId" : "T0126738e266f2c",
  "StatusCode" : 2,
  "Errors" : [
    {
      "Code" : 604,
      "Message" : "Data Not Found"
    }
  ]
}
```

5 Policy Cancellation Service

BCare system shall post a request to cancellation of policy based on the policy information.

Method Name: PolicyCancellation
Method Type: HTTP POST
Method URL: api/PolicyCancellation

5.1 Request Policy Cancellation:

5.1.1 Request Header

Name	Type	Mandatory	Description
Authorization	String	Yes	Authentication key/value to access the API

5.1.2 Request Parameters

#	Name	Type	Size	Mandatory	Description
1	ReferenceId	String	15	Yes	Reference ID generated by BCare system for GetPolicy request
2	RequestNo	String	36	Yes	Request Number generated by Insurance company system for GetPolicy response
3	PolicyNo	String	36	Yes	PolicyNo
4	InsuredBankCode	String	2	Yes	- Insured Bank Code - Refer to Lookup " BankCodes " table
5	InsuredIBAN	String	24	Yes	Insured IBAN Number
6	InsuredIBANFileUrl	String	500	Yes	Insured IBAN Attachment URL
7	AlternativePolicyFileUrl	String	500	Conditional	- Required if ReasonCode is <3> - Alternative Policy File URL

5.2 Response Policy Cancellation:

5.2.1 Response Parameters

#	Name	Type	Size	Mandatory	Description
1	ReferenceId	String	15	Yes	Return Reference Id for request
2	StatusCode	Number	1	Yes	Status code will be: <1> for Success <2> for Failure <3> for In Process
3	Errors	List<Error>		No	- This is the errors list in case the StatusCode = 2 - Errors list will be: o Message <String><Required> // Error Message o Code <String><Optional> // Error Code o Field <String><Optional> // Error Field Name
4	RefundAmount	Decimal	10	Yes	The net amount to be refunded to the insured (Including VAT amount after deducting commission)
5	CreditNoteFile	Byte[]	2 MB	Conditional	- Required if Parameter "CreditNoteFileUrl" is not support - Credit Note File (Format: "application/pdf")
6	CreditNoteFileUrl	String	500	Conditional	- Required if Parameter "CreditNoteFile" is not support - Credit Note File URL

5.3 Sample Request and Response for Policy Cancellation:

Sample for Request and Response data it does so in JSON format. look like this:

5.3.1 Request Data

```
POST /PolicyCancellation HTTP/1.1
Host: bcare.com.sa
Content-Type: application/json
Authorization: .....

{
  "ReferenceId" : "T0126738e266f2c",
  "RequestNo" : "C/2018/1248956",
  "PolicyNo" : "P/2018/2478981",
  "InsuredIBAN" : "SA7620000000000123456789",
  "InsuredBankCode" : "20",
  "InsuredIBANFileUrl" : "https://bcare.com.sa/file/MIDk5MzU"
}
```

5.3.2 Response Data

```
HTTP/1.x 200 OK
Content-Type: application/json

{
  "ReferenceId" : "T0126738e266f2c",
  "StatusCode" : 1,
  "RefundAmount" : 212.00,
  "CreditNoteFileUrl" : "https://bcare.com.sa/file/IDIvVCA5"
}
```


6 Credit Note Schedule Service

BCare System shall post a request to Insurance Company to get credit note file which was issued in PolicyCancellation service.

This service can be used if the credit note file is not returned in PolicyCancellation service.

Method Name: CreditNoteSchedule
Method Type: HTTP POST
Method URL: api/CreditNoteSchedule

6.1 Request Credit Note Schedule:

6.1.1 Request Header

Name	Type	Mandatory	Description
Authorization	String	Yes	Authentication key/value to access the API

6.1.2 Request Parameters

#	Name	Type	Size	Mandatory	Description
1	ReferenceId	String	15	Yes	Reference ID generated by BCare system for GetPolicy request
2	RequestNo	String	36	Yes	Request Number generated by Insurance company system for GetPolicy response
3	PolicyNo	String	36	Yes	Policy Number

6.2 Response Credit Note Schedule:

6.2.1 Response Parameters

#	Name	Type	Size	Mandatory	Description
1	ReferenceId	String	15	Yes	Return Reference Id for request
2	StatusCode	Number	1	Yes	Status code will be: <1> for Success <2> for Failure <3> for In Process
3	Errors	List<Error>		No	- This is the errors list in case the StatusCode = 2 - Errors list will be: o Message <String><Required> // Error Message o Code <String><Optional> // Error Code o Field <String><Optional> // Error Field Name
4	CreditNoteFile	Byte[]	2 MB	Conditional	- Required if Parameter "CreditNoteFileUrl" is not support - Credit Note File (Format: "application/pdf")
5	CreditNoteFileUrl	String	500	Conditional	- Required if Parameter "CreditNoteFile" is not support - Credit Note URL

6.3 Sample Request and Response for Credit Note Schedule:

Sample for Request and Response data it does so in JSON format. look like this:

6.3.1 Request Data

```
POST /CreditNoteSchedule HTTP/1.1
Host: bcare.com.sa
Content-Type: application/json
Authorization: .....

{
  "ReferenceId" : "T0126738e266f2c",
  "RequestNo" : "C/2018/1248956",
  "PolicyNo" : "P/2017/4384659"
}
```

6.3.2 Response Data

```
HTTP/1.x 200 OK
Content-Type: application/json

{
  "ReferenceId" : "T0126738e266f2c",
  "StatusCode" : 1,
  "CreditNoteFileUrl" : "https://bcare.com.sa/file/IDIvVCA5"
}
```

7 Lookup Tables

7.1 Insurance Types

Code	English Description	Arabic Description
1	Third-Party Vehicle Insurance	تأمين مركبات طرف ثالث (ضد الغير)
2	Comprehensive Vehicle Insurance	تأمين مركبات شامل

7.2 Vehicle ID Types

Code	English Description	Arabic Description
1	Sequence Number	الرقم التسلسلي
2	Custom Card	البطاقة الجمركية

7.3 Reasons

Code	English Description	Arabic Description
1	The write-off of a motor vehicle's register	إسقاط سجل المركبة
2	Transfer of ownership of a motor vehicle to another owner	إنتقال ملكية المركبة إلى مالك آخر
3	The existence of an alternative Policy covers the remaining term of the insurance Policy to be cancelled	وجود وثيقة تأمين بديلة تغطي الفترة المتبقية من الوثيقة المزمع إلغاؤها

7.4 Bank Codes

Code	English Description	Arabic Description
05	Alinma Bank	مصرف الإنماء
10	The National Commercial Bank	البنك الأهلي التجاري
15	Bank AlBilad	بنك البلاد
20	Riyad Bank	بنك الرياض
30	Arab National Bank	البنك العربي الوطني
40	Samba Financial Group (Samba)	مجموعة سامبا المالية (سامبا)
45	The Saudi British Bank (SABB)	البنك السعودي البريطاني
50	Alawwal Bank	البنك الأول
55	Banque Saudi Fransi	البنك السعودي الفرنسي
60	Bank AlJazira	بنك الجزيرة
65	Saudi Investment Bank	البنك السعودي للاستثمار
80	Al Rajhi Bank	مصرف الراجحي
71	National Bank of Bahrain (NBB)	بنك البحرين الوطني
75	National Bank of Kuwait (NBK)	بنك الكويت الوطني
76	Muscat Bank	بنك مسقط
81	Deutsche Bank	دويتشه بنك
82	National Bank Of Pakistan (NBP)	بنك باكستان الوطني
83	State Bank of India(SBI)	ستيت بنك أوف إنديا
84	T.C.ZIRAAT BANKASI A.S.	بنك تي سي زراعات بانكاسي
85	BNP Paribas	بي إن بي باريباس
86	J.P. Morgan Chase N.A	جي بي مورقان تشيز إن آيه
90	Gulf International Bank(GIB)	بنك الخليج الدولي
95	Emirates (NBD)	بنك الإمارات دبي الوطني

7.5 Error Codes

Code	Text	Description
400	Bad Request	The request was invalid or cannot be otherwise served. An accompanying error message will explain further.
401	Unauthorized	Missing or incorrect authentication credentials.
600	Unknown error	Unknown error, details to be provide by the insurance company.
601	Incorrect Data	Missing or incorrect data request.
604	Data Not Found	Data not found or Incorrect data.