国仁接口测试报文-交商联合

保司测试环境访问地址

https://devyun.guorenpcic.com/api/grchannel-interface/httpCurrency/httpJsonCommonEntrance

获取今日验车码:

```
入参
```

```
"PACKAGE": {
    "HEAD": {
      "CLIENT_ENCODE": "UTF-8",
      "SERVE_CODE": "GR0002",
      "CHANNEL_CODE": "jindouyun",
      "INTERFACE_CODE": "IIRBT00028",
      "INTERFACE USER CODE": "guoren tp jdy",
      "INTERFACE_PWD": "Q31gIrhZgQc=",
      "BUSINESS_UUID": "4f20195b33c43f38125",
      "REQUEST TIME": "2022-06-10 17:19:10:0005",
      "XML_LIST_SUFFIX": "",
      "IFTEST": "Y"
    },
    "BODY": {
 }
}
出参:
 "PLATFORM_STS": "0",
 "PLATFORM_TYPE": "3",
 "PLATFORM_CODE": "T0000000",
 "PLATFORM_MSG": "服务转接成功。",
 "RESPONSE_BODY": {
  "checkCarCode": "0622TC479",
  "resultCode": "0"
 }
```

渠道信息查询接口:

```
{
  "PACKAGE": {
    "HEAD": {
      "CLIENT_ENCODE": "UTF-8",
      "SERVE CODE": "GR0002",
      "CHANNEL_CODE": "jindouyun",
      "INTERFACE CODE": "IIRBT00018",
      "INTERFACE_USER_CODE": "guoren_tp_jdy",
      "INTERFACE_PWD": "Q31gIrhZgQc=",
      "BUSINESS UUID": "4f20195b33c43f38125",
      "REQUEST_TIME": "2022-06-10 17:19:10:0005",
      "XML_LIST_SUFFIX": "",
      "IFTEST": "Y"
    },
    "BODY": {
      "thirdCode":"DFXK0001"
    }
 }
}
出参:
 "PLATFORM_STS": "0",
 "PLATFORM TYPE": "3",
 "PLATFORM CODE": "T0000000",
 "PLATFORM_MSG": "服务转接成功。",
 "RESPONSE BODY": {
  "resultCode": 0,
  "data": [
    "prptmain": {
     "comName": "广东广州营业本部(虚拟)个客综合",
     "businessNature": "2",
     "comCode": "082899A1",
     "handlerCode": "S0800011",
     "agentCode": "J082800032001",
     "agreementNo": "J082800032001-01",
     "unitMaintenanceCode": "0828C012108043321",
     "unitmainTenanceType1": "C",
     "unitmainTenanceType2": "01",
     "unitMaintenanceName": "东风小康",
     "unitMaintenanceType1Name": "车商",
     "unitMaintenanceType2Name": "车商总对总项目",
     "channeltypeone": "64",
     "channeltypeoneName": "车商",
     "channeltypetwo": "0102",
     "channeltypetwoName": "车商",
     "upDateTime": "",
     "handler1Name": "李仁灏",
     "agentName": "合翔保险经纪有限公司"
    },
```

非进口车 车型查询:

```
"PACKAGE": {
    "HEAD": {
      "CLIENT_ENCODE": "UTF-8",
      "SERVE_CODE": "GR0002",
      "CHANNEL_CODE": "jindouyun",
      "INTERFACE_CODE": "IIRBT00002",
      "INTERFACE_USER_CODE": "guoren_tp_jdy",
      "INTERFACE_PWD": "Q31gIrhZgQc=",
      "BUSINESS_UUID": "4f20195b33c43f38125",
      "REQUEST_TIME": "2022-06-10 17:19:10:0005",
      "XML_LIST_SUFFIX": "",
      "IFTEST": "Y"
    },
    "BODY": {
      "codeType": "ModelCode",
      "validStatus": "1",
      "codeMethod": "select",
      "codeClass": "",
      "codeValue": "|||爱立新ALX50QT-4两轮轻便摩托车",
      "fieldext": "",
      "riskCode": "0521",
      "comCode": "082899A1",
      "methodCode": "",
      "reserve1": "S0800011",
      "reserve2": "",
      "reserve3": "",
      "startDateBI": "2022-06-24",
      "startDateCI": "2022-06-24"
    }
 }
出参:
 "PLATFORM_STS": "0",
 "PLATFORM_TYPE": "3",
 "PLATFORM_CODE": "T0000000",
 "PLATFORM_MSG": "服务转接成功。",
```

```
"RESPONSE_BODY": {
 "content": {
  "msg": null,
  "code": null,
  "message": null,
  "messageStr": null
},
 "msg": "处理成功!",
 "code": "0000",
 "codeType": "ModelCode",
 "codeData": [
   "codeCode": "ALAAAD0001",
   "codeName": "爱立新ALX50QT-4两轮轻便摩托车--ALX50QT-4-爱立新ALX50-3000.0",
   "clausesContent": "爱立新ALX50QT-4两轮轻便摩托车",
   "vehiclefgwCode": "ALX50QT-4",
   "hfstarttime": "",
   "hfendtime": "",
   "ext": {
    "handlerCode": null,
    "prospectNo": null,
    "inteProspectNo": null,
    "comCode": null,
    "channelType": null,
    "organizeCode": null,
    "seatCount": "2.0",
    "rateTypeFlag": null,
    "calculateFlag1": null,
    "attachFlag": null,
    "userCode": null,
    "userName": null,
    "industry": null,
    "sonCodeCode": null,
    "sonCodeName": null,
    "profession": null,
    "power": "0.0496",
    "powerLB": "0.0496",
    "alarmFlag": null,
    "aliasName": null,
    "brandCode": null,
    "carbrand": "爱立新",
    "carkind": "摩托车类",
    "carseriesCode": null,
    "carSeriesName": null,
    "carstyle": "B",
    "caryear": null,
    "coefficient1": null,
    "coefficient2": null,
    "completekerbmass": 90,
    "completekerbmassMin": null,
    "countryCode": null,
    "exhaustScale": 0.0496,
```

```
"exhaustScalelb": "0.0496",
   "factory": "江苏新豪科技机车有限公司",
   "familyCode": null,
   "flag": null,
   "importFlag": null,
   "jqxclassName": null,
   "kindredPrice": null,
   "kindredPriceTax": null,
   "modelCode": null,
   "modelName": null,
   "newfuelModel": "0",
   "purchasePrice": "3000.00",
   "purchasePricelb": 3000,
   "purchasePriceother": null,
   "purchasePricesz": null,
   "remark": null,
   "riskScope": null,
   "seatCountlb": 2,
   "seatMax": null,
   "seatMin": null,
   "shorthandCode": null,
   "stopFlag": null,
   "sumTon": null,
   "syxClassName": null,
   "tonCount": "0",
   "tonCountlb": "0",
   "transMissionType": null,
   "validDate": null,
   "validStatus": null,
   "vehiclealias": null,
   "vehiclefgwCode": null,
   "fuelType": "0"
  }
 }
],
"list": []
```

进口车: vin 码查询

车价查询:

```
{
    "PACKAGE": {
        "HEAD": {
            "CLIENT_ENCODE": "UTF-8",
            "SERVE_CODE": "GR0002",
```

```
"CHANNEL_CODE": "jindouyun",
  "INTERFACE_CODE": "IIRBT00003",
  "INTERFACE_USER_CODE": "guoren_tp_idy",
  "INTERFACE_PWD": "Q31gIrhZgQc=",
  "BUSINESS UUID": "4f20195b33c43f38125",
  "REQUEST_TIME": "2022-06-10 17:19:10:0005",
  "XML_LIST_SUFFIX": "",
  "IFTEST": "Y"
},
"BODY": {
  "bc": {
    "riskCode": "0500",
    "prpTmain": {
      "comCode": "082899A1",
      "activityPlan": "IXX",
      "agentCode": "J082800032001",
      "agreementNo": "J082800032001-01",
      "businessNature": "2",
      "handlerCode": "S0800011",
      "handler1Code": "S0800011",
      "argueSolution": "1",
      "comName": "广东广州营业本部(虚拟)个客综合",
      "handler1Name": "李仁灏",
      "agentName": "合翔保险经纪有限公司",
      "channeltypeone": "64",
      "channeltypetwo": "0102",
      "channeltypeoneName": "车商",
      "channeltypetwoName": "车商",
      "unitMaintenanceName": "东风小康",
      "unitMaintenanceCode": "0828C012108043321",
      "unitmainTenanceType1": "C",
      "unitmainTenanceType2": "01",
      "unitmainTenanceType1Name": "车商",
      "unitmainTenanceType2Name": "车商总对总项目",
      "operatorCode": "S0800011",
      "signDate": "2022-07-05",
      "operateDate": "2022-07-05",
      "startDate":"2022-07-10",
      "eProposalFlag": "1",
      "ePolicySort":"1",
      "lifeAgentCode": "J082800032001",
      "lifeAgentName": "合翔保险经纪有限公司",
      "saleProfessionalNum": "26041011000080062020000702",
      "saleName":"李梅君"
    },
    "prpTitemCar": {
      "clauseTypeSystem": "04",
      "termsSystem": "04",
      "clauseType": "F54",
      "chgOwnerFlag": 0,
      "chgOwnerDate": "",
      "carOwner": "王跃",
```

```
"carOwnerIdentifyType": "01",
           "carOwnerIdentifyNumber": "130525198802124559",
           "enrollDate": "2022-06-20",
           "vinNo": "LASC2311111131112",
           "frameNo":"LASC2311111131112",
           "engineNo": "H405E0050910",
           "licenseNo": "粤AS9134",
           "brandName": "爱立新ALX50QT-4两轮轻便摩托车",
           "brandCode": "ALAAAD0001",
           "modelName": "爱立新ALX50QT-4两轮轻便摩托车",
           "modelCode": "ALAAAD0001",
           "maincarKindCode": "M",
           "licenseKindCode": "07",
           "useNatureCode": "8D",
           "loanVehicleFlag": "0",
           "carOwnerNature": "0",
           "productType": "0103",
           "seatCount": 2,
           "tonCount": "0.0",
           "tonCountlb": "0.0",
           "exhaustScale": 0.0496,
           "exhaustScalelb": "0.0496",
           "completeKerbMass": 0,
           "purchasePrice": "3000",
           "fuelType": "0",
           "certifiCateDate": "2022-06-20",
           "carKindCode":"M1",
           "agriFlagBC": "0",
           "loginComCode": "082899A1",
           "feeandDiscountFlag": "0"
      }
    },
    "basePartVo": {
      "editType": "EditType_ProposalInput",
      "inputType": "34",
      "inputSource": "",
      "includeFilePathType": "",
      "loginComCode": "082899A1",
      "loginComCodeSub": "08",
      "loginRiskCode": "0500",
      "userCode": "S0800011"
    },
    "bi": {},
    "ci": {}
  }
}
```

出参:

```
{
 "PLATFORM_STS": "0",
 "PLATFORM_TYPE": "3",
 "PLATFORM_CODE": "T0000000",
 "PLATFORM_MSG": "服务转接成功。",
 "RESPONSE BODY": {
  "resultCode": 0,
  "resultMsg": "请求成功",
  "data": {
   "modelCode": "ALAAAD0001",
   "inputvo": "41348040eaef41899c9eb7eaa706db63",
   "actualValue": "3000.0",
   "compromisePrice": "3000.0"
 }
 }
}
```

保费计算接口:

```
"PACKAGE": {
 "HEAD": {
    "CLIENT ENCODE": "UTF-8",
    "SERVE_CODE": "GR0002",
    "CHANNEL_CODE": "jindouyun",
    "INTERFACE CODE": "IIRBT00004",
    "INTERFACE_USER_CODE": "guoren_tp_jdy",
    "INTERFACE_PWD": "Q31gIrhZgQc=",
    "BUSINESS_UUID": "4f20195b33c43f38125",
    "REQUEST_TIME": "2022-06-10 17:19:10:0005",
    "XML_LIST_SUFFIX": "",
    "IFTEST": "Y"
 },
  "BODY": {
    "actualValue": "3000.00",
    "uuid": "41348040eaef41899c9eb7eaa706db63",
    "ci": {
     "calculateFlagCI": "1",
      "inputRisk": "1",
      "prpTmain": {
        "startDate": "2022-07-10",
        "endDate": "2023-07-09",
        "immeValidStartDate": "",
        "immeValidEndDate": "",
        "immeValiFlag": "",
        "inputDate": "2022-07-05",
        "signDate": "2022-07-05",
```

```
"startHour": "00",
      "endHour": "24",
      "answer": "",
      "noCarFlag": "0"
    },
  "prpTitemCar": {
    "clauseType": "F54"
  },
  "cilnsureDemand": {
    "demandNo": ""
  },
  "prpTcarshipTax": {
  "prpTmainRate":{},
  "prptitemkindList": [
    {
      "kindCode": "BZ",
      "kindName": "机动车交通事故责任强制保险",
      "startDate": "2022-07-10",
      "endDate": "2023-07-09",
      "deductible": "",
      "isDeductible": "true",
      "rate": "",
      "amount": "200000",
      "noTaxPremium": "",
      "taxFee": "",
      "flag": " 2 03"
  ]
},
"bi": {
  "inputRisk": "1",
  "calculateFlagBI": "1",
  "prpTmain": {
    "startDate": "2022-07-10",
    "endDate": "2023-07-09",
    "immeValidStartDate": "",
    "immeValidEndDate": "",
    "immeValiFlag": "",
    "feeandDiscountFlag":"0",
    "inputDate":"2022-07-05",
    "signDate":"2022-07-05",
    "startHour":"00",
    "endHour":"24",
    "noCarFlag":"0"
  },
  "prpTitemCar": {
```

```
"termsSystem":"04",
  "clauseType":"F54"
},
"cilnsureDemand": {
  "demandNo": ""
},
"cilnsureDemandPay":[],
"cilnsureDemandWarningClaim":[],
"prpTrenewal":[],
"prptengageList":[],
"prpTmainRate":{},
"prpTChargingPostDataList": [],
"prptitemkindList":[
  {
    "checked":"1",
    "kindCode": "20B",
    "kindName": "机动车第三者责任保险",
    "startDate": "2022-07-10",
    "endDate": "2023-07-09",
    "deductible": "0",
    "isDeductible": "0",
    "itemKindNo": "33",
    "quantity":"",
    "rate": "0",
    "amount": "500000",
    "unitAmount": "",
    "flag": "1 1",
    "mainKindFlag": "M"
  },
    "checked":"1",
    "kindCode": "20D3",
    "kindName": "机动车车上人员责任保险(驾驶员)",
    "startDate": "2022-07-10",
    "endDate": "2023-07-09",
    "deductible": "",
    "isDeductible": "0",
    "itemKindNo": "35",
    "quantity":"1",
    "rate": "",
    "amount": "50000",
    "unitAmount":"50000",
    "flag": " 1 1",
    "mainKindFlag": "M"
  },
  {
    "checked":"1",
    "kindCode": "20D4",
    "kindName": "机动车车上人员责任保险(乘客)",
    "startDate": "2022-07-10",
    "endDate": "2023-07-09",
```

```
"deductible": "0",
          "isDeductible": "0",
          "itemKindNo": "37",
          "quantity":"4",
          "rate": "0",
          "amount": "200000",
          "unitAmount":"50000",
          "flag": " 1 1",
          "mainKindFlag": "M"
        }
      ]
    }
 }
}
保费计算出参:
 "PLATFORM_STS": "0",
 "PLATFORM_TYPE": "3",
 "PLATFORM_CODE": "T0000000",
 "PLATFORM_MSG": "服务转接成功。",
 "RESPONSE_BODY": {
  "resultCode": 0,
  "resultMsg": "请求成功",
  "data": {
   "itemVOList": [
     "proposalNo": "",
     "riskCode": "0521",
     "itemKindNo": 33,
     "familyNo": null,
     "familyName": "",
     "rationType": "",
     "kindCode": "20B",
     "kindName": "机动车第三者责任保险",
     "itemNo": 1,
     "itemCode": "1",
     "itemDetailName": "车辆",
     "modeCode": "",
     "modeName": "",
     "startDate": "2022-07-10",
     "startHour": 0,
     "endDate": "2023-07-09",
     "endHour": 24,
     "model": "",
     "buyDate": null,
     "addressNo": null,
```

```
"calculateFlag": "",
 "currency": "CNY",
 "unitAmount": null,
 "quantity": null,
 "unit": "",
 "value": null,
 "amount": 500000,
 "ratePeriod": 0,
 "rate": 0,
 "shortRateFlag": "2",
 "shortRate": 100,
 "basePremium": 0,
 "benchMarkPremium": 62.4,
 "discount": 1,
 "adjustRate": 1,
 "premium": 83.2,
 "deductibleRate": 1,
 "deductible": 0,
 "flag": " 1 1",
 "feeStart": null,
 "feeEnd": null,
 "standardPremuim": 83.2,
 "additionalCostRate": 0.25,
 "basePureRiskPremium": null,
 "totalLossRate": 0.0009,
 "channelrate": 1,
 "noTaxPremium": 78.49,
 "taxRate": 0.06,
 "taxFee": 4.71,
 "taxFlag": "1",
 "insurePlan": "",
 "itemKind_Flag5": null,
 "mainKindFlag": null,
 "vipPremium": 0
},
 "proposalNo": "",
 "riskCode": "0521",
 "itemKindNo": 35,
 "familyNo": null,
 "familyName": "",
 "rationType": "",
 "kindCode": "20D3",
 "kindName": "机动车车上人员责任保险(驾驶员)",
 "itemNo": 1,
 "itemCode": "1",
 "itemDetailName": "车辆",
 "modeCode": "",
 "modeName": "",
 "startDate": "2022-07-10",
 "startHour": 0,
 "endDate": "2023-07-09",
```

```
"endHour": 24,
 "model": "",
 "buyDate": null,
 "addressNo": null,
 "calculateFlag": "",
 "currency": "CNY",
 "unitAmount": 50000,
 "quantity": 1,
 "unit": "",
 "value": null,
 "amount": 50000,
 "ratePeriod": 1,
 "rate": 0.325,
 "shortRateFlag": "2",
 "shortRate": 100,
 "basePremium": 0,
 "benchMarkPremium": 162.5,
 "discount": 1,
 "adjustRate": 1,
 "premium": 216.67,
 "deductibleRate": 1,
 "deductible": null,
 "flag": " 1 1",
 "feeStart": null,
 "feeEnd": null,
 "standardPremuim": 216.66667,
 "additionalCostRate": 0.25,
 "basePureRiskPremium": null,
 "totalLossRate": 0.0009,
 "channelrate": 1,
 "noTaxPremium": 204.4,
 "taxRate": 0.06,
 "taxFee": 12.27,
 "taxFlag": "1",
 "insurePlan": "",
 "itemKind_Flag5": null,
 "mainKindFlag": null,
 "vipPremium": 0
},
 "proposalNo": "",
 "riskCode": "0521",
 "itemKindNo": 37,
 "familyNo": null,
 "familyName": "",
 "rationType": "",
 "kindCode": "20D4",
 "kindName": "机动车车上人员责任保险(乘客)",
 "itemNo": 1,
 "itemCode": "1",
 "itemDetailName": "车辆",
 "modeCode": "",
```

```
"modeName": "",
 "startDate": "2022-07-10",
 "startHour": 0,
 "endDate": "2023-07-09",
 "endHour": 24,
 "model": "",
 "buyDate": null,
 "addressNo": null,
 "calculateFlag": "",
 "currency": "CNY",
 "unitAmount": 50000,
 "quantity": 4,
 "unit": "",
 "value": null,
 "amount": 200000,
 "ratePeriod": 1,
 "rate": 0.325,
 "shortRateFlag": "2",
 "shortRate": 100,
 "basePremium": 0,
 "benchMarkPremium": 650,
 "discount": 1,
 "adjustRate": 1,
 "premium": 866.67,
 "deductibleRate": 1,
 "deductible": 0,
 "flag": " 1 1",
 "feeStart": null,
 "feeEnd": null,
 "standardPremuim": 866.6667,
 "additionalCostRate": 0.25,
 "basePureRiskPremium": null,
 "totalLossRate": 0.0009,
 "channelrate": 1,
 "noTaxPremium": 817.62,
 "taxRate": 0.06,
 "taxFee": 49.05,
 "taxFlag": "1",
 "insurePlan": "",
 "itemKind_Flag5": null,
 "mainKindFlag": null,
 "vipPremium": 0
},
 "proposalNo": "",
 "riskCode": "0507",
 "itemKindNo": 1,
 "familyNo": null,
 "familyName": "",
 "rationType": "",
 "kindCode": "BZ",
 "kindName": "机动车交通事故责任强制保险",
```

```
"itemNo": 1,
  "itemCode": "1",
  "itemDetailName": "车辆",
  "modeCode": "",
  "modeName": "",
  "startDate": "2022-07-10",
  "startHour": 0,
  "endDate": "2023-07-09",
  "endHour": 24,
  "model": "",
  "buyDate": null,
  "addressNo": null,
  "calculateFlag": "Y",
  "currency": "CNY",
  "unitAmount": null,
  "quantity": null,
  "unit": "",
  "value": null,
  "amount": 200000,
  "ratePeriod": 1,
  "rate": 1,
  "shortRateFlag": "3",
  "shortRate": 100,
  "basePremium": 80,
  "benchMarkPremium": 80,
  "discount": 1,
  "adjustRate": 1,
  "premium": 80,
  "deductibleRate": 1,
  "deductible": null,
  "flag": " 2 03",
  "feeStart": null,
  "feeEnd": null,
  "standardPremuim": null,
  "additionalCostRate": null,
  "basePureRiskPremium": null,
  "totalLossRate": 0.0009,
  "channelrate": null,
  "noTaxPremium": 75.47,
  "taxRate": 0.06,
  "taxFee": 4.53,
  "taxFlag": "1",
  "insurePlan": "",
  "itemKind_Flag5": null,
  "mainKindFlag": null,
  "vipPremium": 0
 }
"carShipTaxRespVO": {
 "riskCode": "0507",
 "taxRelifFlag": "1",
 "taxActual": 21,
```

],

```
"sumPayTax": 21
},
"sumPremiumBI": 1166.54,
"sumPremiumCI": 80,
"sumPayTax": 21,
"biPrptenages": [
  "proposalNo": null,
  "riskCode": null,
  "serialNo": 0.
  "lineNo": null,
  "clauseCode": "Y0000035",
  "clauses": "广东机构关键字测试",
  "titleFlag": null,
  "clauseName": null,
  "clausesContext": "屏蔽关键字测试,广东机构。11111",
  "flag": ""
 },
  "proposalNo": null,
  "riskCode": null,
  "serialNo": 0,
  "lineNo": null,
  "clauseCode": "Y0000089",
  "clauses": "非营业车辆特别约定",
  "titleFlag": null,
  "clauseName": null,
  "clausesContext": "非营业车辆如从事营业性运输,发生事故,本公司不负责赔偿。",
  "flag": ""
 },
  "proposalNo": null,
  "riskCode": null,
  "serialNo": 0,
  "lineNo": null,
  "clauseCode": "Y0000090",
  "clauses": "非营业车辆特别约定",
  "titleFlag": null,
  "clauseName": null,
  "clausesContext": "非营业车辆如从事营业性运输,发生事故,本公司不负责赔偿。",
  "flag": ""
 }
"ciPrptenages": [
  "proposalNo": null,
  "riskCode": null,
  "serialNo": 0,
  "lineNo": null,
  "clauseCode": "T0079",
  "clauses": "广东客户须知特别约定",
  "titleFlag": null,
```

```
"clauseName": null,
    "clausesContext": "尊敬的客户: 投保次日起, 您可通过本公司网站http://www.guorenpcic.co
m、客服电话956030、营业网点核实保单及理赔信息。若对查询结果有异议,请及时通过网站留言或
客服电话联系本公司。为保障您的利益,请在收到本保险单一周内拨打我公司24小时服务热线956030
核实保险单等信息。。",
    "flag": ""
   },
    "proposalNo": null,
    "riskCode": null,
    "serialNo": 0,
    "lineNo": null,
    "clauseCode": "Y0000035",
    "clauses": "广东机构关键字测试",
    "titleFlag": null,
    "clauseName": null,
    "clausesContext": "屏蔽关键字测试,广东机构。11111",
    "flag": ""
    "proposalNo": null,
    "riskCode": null,
    "serialNo": 0,
    "lineNo": null,
    "clauseCode": "Y0000089",
    "clauses": "非营业车辆特别约定",
    "titleFlag": null,
    "clauseName": null,
    "clausesContext": "非营业车辆如从事营业性运输,发生事故,本公司不负责赔偿。",
    "flag": ""
   },
    "proposalNo": null,
    "riskCode": null,
    "serialNo": 0,
    "lineNo": null,
    "clauseCode": "Y0000090",
    "clauses": "非营业车辆特别约定",
    "titleFlag": null,
    "clauseName": null,
    "clausesContext": "非营业车辆如从事营业性运输,发生事故,本公司不负责赔偿。",
    "flag": ""
   }
  ],
  "comlossCondition": "",
  "signDiscount": "1.0000",
  "sumTopRate": "0",
  "sumLowerRate": "0",
  "selfAdjustRate": 1,
  "selfChannelRate": 1,
  "noclaimRate": 0,
```

"addonRate": 0,

```
"autoPriceOutputXOMRespVo": {
 "entireRecommenDiscount": "1",
 "entireUWritingDiscount": "0",
 "entireInitialDiscount": "1",
 "comCostPrem": "874.9",
 "ctpCostPrem": "38.1",
 "billCTPELR": "0.5048",
 "billCOMELR": "0.795",
 "billELR": "0.7764",
 "sunlightScore": "0",
 "comSunlightScore": null,
 "ctpSunlightScore": null,
 "reasonCde": null,
 "ruleType": null,
 "uwDiscFloor": null,
 "businessCode": "202108M033",
 "strComCostPrem2": "874.9",
 "strCtpCostPrem2": "38.1",
 "strBillCTPELR2": "0.5048",
 "strBillCOMELR2": "0.795",
 "strBillELR2": "0.7764",
 "strUwRel": "1",
 "strUwRelVersion": "HBR20201201",
 "strTargetLR": "0.72",
 "uwELRrel2BC": null,
 "strUwELRrel": "",
 "strUwELR": "0.7764",
 "recommenDiscountScore": "96"
},
"biClaimTimes": 0,
"biClaimAmount": 0,
"ciClaimTimes": 0,
"ciClaimAmount": 0,
"lastYearEndDate": null,
"prpTChargingPostDataList": [],
"ciLossCondition": "",
"bireCoverMsg": null,
"biprofit": 0,
"birate": {
 "proposalno": "",
 "riskcode": "0521",
 "classcode": "05",
 "coefficient1": 0,
 "coefficient2": 0,
 "coefficient3": 0,
 "coefficient4": 0,
 "coefficient5": 0,
 "coefficient6": 0,
 "coefficient7": 0,
 "coefficient8": 0,
 "coefficient9": 0,
 "coefficient10": 0,
```

```
"coefficient11": 0,
 "remark": "",
 "flag": "",
 "businesscategory": "",
 "attribute1": "0.00",
 "attribute2": "0.00",
 "attribute3": "0.00",
 "attribute4": "0.00",
 "attribute5": "",
 "costratio": null,
 "chargedecimal": null,
 "billcomtransfeerate": 0,
 "billcomallowance": 0,
 "billcomacquisitionfeerate": 0,
 "billcomotherfeerate": 0,
 "totalcost": 0,
 "accruedexpenses": "0",
 "managelimit": "",
 "controllimit": "",
 "mutualback": "0",
 "limitflag": "",
 "autoFeeType": null,
 "isteamflag": null,
 "tempLateID": "",
 "tempLateName": "",
 "chargenumber": "",
 "billcomeGroup": "",
 "ryblogo": "蓝",
 "respAttrExt1": "",
 "respAttrExt2": "",
 "respOnlineExt1": "",
 "respOnlineExt2": "",
 "respOnlineExt3": "",
 "respOnlineExt4": ""
},
"cicheckCode": null,
"cidemandNo": null,
"ciprofit": 0,
"cirate": {
 "proposalno": "",
 "riskcode": "0507",
 "classcode": "05",
 "coefficient1": 0,
 "coefficient2": 0,
 "coefficient3": 0,
 "coefficient4": 0,
 "coefficient5": 0,
 "coefficient6": 0,
 "coefficient7": 0,
 "coefficient8": 0,
 "coefficient9": 0,
 "coefficient10": 0,
```

```
"coefficient11": 0,
   "remark": "",
   "flag": "",
   "businesscategory": "",
   "attribute1": "0.00",
   "attribute2": "0.00",
   "attribute3": "0.00",
   "attribute4": "0.00",
   "attribute5": "",
   "costratio": null,
   "chargedecimal": null,
   "billcomtransfeerate": 0,
   "billcomallowance": 0,
   "billcomacquisitionfeerate": 0,
   "billcomotherfeerate": 0,
   "totalcost": 0,
   "accruedexpenses": "0",
   "managelimit": "",
   "controllimit": "",
   "mutualback": "0",
   "limitflag": "",
   "autoFeeType": null,
   "isteamflag": null,
   "tempLateID": "",
   "tempLateName": "",
   "chargenumber": "",
   "billcomeGroup": "",
   "ryblogo": "蓝",
   "respAttrExt1": "",
   "respAttrExt2": "",
   "respOnlineExt1": "",
   "respOnlineExt2": "",
   "respOnlineExt3": "",
   "respOnlineExt4": ""
  },
  "uuid": "41348040eaef41899c9eb7eaa706db63",
  "bicheckCode": null,
  "bidemandNo": null,
  "prpTenGearAllocationFeeList": []
 }
}
```

投保单保存:

入参:

}

```
{
  "PACKAGE": {
    "HEAD": {
      "CLIENT_ENCODE": "UTF-8",
      "SERVE CODE": "GR0002",
      "CHANNEL_CODE": "jindouyun",
      "INTERFACE CODE": "IIRBT00006",
      "INTERFACE_USER_CODE": "guoren_tp_idy",
      "INTERFACE_PWD": "Q31gIrhZgQc=",
      "BUSINESS UUID": "4f20195b33c43f38125",
      "REQUEST_TIME": "2022-06-10 17:19:10:0005",
      "XML LIST SUFFIX": "",
      "IFTEST": "Y"
    },
    "BODY": {
      "uuid": "41348040eaef41899c9eb7eaa706db63",
      "prpTinsured": {
        "appliName": "王跃",
        "appliInsuredNature": "3",
        "applildentifyType": "01",
        "applildentifyNumber": "130525198802124559",
        "appliMobile": "13611044464",
        "appliAddress": "国任保险大厦",
        "appliIDValidStartDate": "2020-06-13",
        "appliIDValidDate": "9999-12-31",
        "appliValidDateLongFlag": "1",
        "appliNationality": "中国",
      "insuredName": "王跃",
      "insuredInsuredNature": "3",
      "insuredMobile": "13611044464",
      "insuredIdentifyType": "01",
      "insuredIdentifyNumber": "130525198802124559",
      "insuredIDValidStartDate": "2020-06-13",
      "insuredIDValidDate": "9999-12-31",
      "insuredValidDateLongFlag": "1",
      "insuredAddress": "国任保险大厦",
      "insuredNationality": "中国"
    },
  "biPrptenages": [
   "proposalNo": null,
   "riskCode": null,
   "serialNo": 0,
   "lineNo": null,
   "clauseCode": "Y0000035",
   "clauses": "广东机构关键字测试",
   "titleFlag": null,
   "clauseName": null,
   "clausesContext": "屏蔽关键字测试,广东机构。11111",
   "flag": ""
```

```
},
  "proposalNo": null,
  "riskCode": null,
  "serialNo": 0,
  "lineNo": null,
  "clauseCode": "Y0000089",
  "clauses": "非营业车辆特别约定",
  "titleFlag": null,
  "clauseName": null,
  "clausesContext": "非营业车辆如从事营业性运输,发生事故,本公司不负责赔偿。",
  "flag": ""
 },
  "proposalNo": null,
  "riskCode": null,
  "serialNo": 0,
  "lineNo": null.
  "clauseCode": "Y0000090",
  "clauses": "非营业车辆特别约定",
  "titleFlag": null,
  "clauseName": null,
  "clausesContext": "非营业车辆如从事营业性运输,发生事故,本公司不负责赔偿。",
  "flag": ""
 }
1,
"ciPrptenages": [
  "proposalNo": null,
  "riskCode": null,
  "serialNo": 0,
  "lineNo": null,
  "clauseCode": "T0079",
  "clauses": "广东客户须知特别约定",
  "titleFlag": null,
  "clauseName": null,
  "clausesContext": "尊敬的客户: 投保次日起, 您可通过本公司网站
http://www.guorenpcic.com、客服电话956030、营业网点核实保单及理赔信息。若对查询结果有异
议,请及时通过网站留言或客服电话联系本公司。为保障您的利益,请在收到本保险单一周内拨打我公
司24小时服务热线956030核实保险单等信息。。",
  "flag": ""
 },
  "proposalNo": null,
  "riskCode": null,
  "serialNo": 0,
  "lineNo": null,
  "clauseCode": "Y0000035",
  "clauses": "广东机构关键字测试",
  "titleFlag": null,
  "clauseName": null,
  "clausesContext": "屏蔽关键字测试,广东机构。11111",
```

```
"flag": ""
 },
  "proposalNo": null,
  "riskCode": null,
  "serialNo": 0,
  "lineNo": null,
  "clauseCode": "Y0000089",
  "clauses": "非营业车辆特别约定",
  "titleFlag": null,
  "clauseName": null,
  "clausesContext": "非营业车辆如从事营业性运输,发生事故,本公司不负责赔偿。",
  "flag": ""
 },
  "proposalNo": null,
  "riskCode": null,
  "serialNo": 0.
  "lineNo": null,
  "clauseCode": "Y0000090",
  "clauses": "非营业车辆特别约定",
  "titleFlag": null,
  "clauseName": null,
  "clausesContext": "非营业车辆如从事营业性运输,发生事故,本公司不负责赔偿。",
  "flag": ""
 }
]
 }
投保单保存出参:
车架号没有加入绿色通道,所以会出现这个错误,需要用保司提供的车架号
"PLATFORM_STS": "0",
"PLATFORM_TYPE": "3",
"PLATFORM_CODE": "T0000000",
"PLATFORM_MSG": "服务转接成功。",
"RESPONSE_BODY": {
 "resultCode": 1,
 "resultMsg": "投保单保存调用失败:交强险调用保存合规规则接口失败:不通过合规规则! 广东-通
用-0181-销售费用合计为0,不可保存,请核实决策单元的费用配置;",
 "data": null
}
```

```
{
"PLATFORM_STS": "0",
"PLATFORM_TYPE": "3",
"PLATFORM_CODE": "T0000000",
"PLATFORM_MSG": "服务转接成功。",
"RESPONSE_BODY": {
 "resultCode": 0,
  "resultMsg": "请求成功",
  "data": {
   "itemVOList": [
     "kindCode": "20B",
     "noTaxPremium": 78.49,
     "premium": 83.2,
     "taxFee": 4.71,
     "amount": null,
     "kindName": null,
     "standardPremuim": null,
     "quantity": null
    },
     "kindCode": "20D3",
     "noTaxPremium": 204.4,
     "premium": 216.67,
     "taxFee": 12.27,
     "amount": null,
     "kindName": null,
     "standardPremuim": null,
     "quantity": null
    },
     "kindCode": "20D4",
     "noTaxPremium": 817.62,
     "premium": 866.67,
     "taxFee": 49.05,
     "amount": null,
     "kindName": null,
     "standardPremuim": null,
     "quantity": null
     "kindCode": "BZ",
     "noTaxPremium": 75.47,
     "premium": 80,
     "taxFee": 4.53,
     "amount": null,
     "kindName": null,
     "standardPremuim": null,
     "quantity": null
    }
   ],
   "prpTitemCarVo": {
```

```
"licenseNo": "粤AS9134",
  "frameNo": "LASC2311111131112",
  "engineNo": "H405E0050910",
  "brandName": "爱立新ALX50QT-4两轮轻便摩托车",
  "enrollDate": 1655654400000,
  "chgOwnerFlag": "0",
  "carOwner": "王跃",
  "carOwnerIdentifyType": "01",
  "carOwnerIdentifyNumber": "130525198802124559",
  "mobilePhone": null
 },
 "proposalNoDetailVo": {
  "proposalNoBI": "T220828000521000006",
  "proposalNoCI": "T220828000507000104",
  "companyName": "国任保险",
  "orderNo": "",
  "premiumBI": null,
  "premiumCI": null,
  "sumPayTax": null,
  "sumPremium": 1267.54,
  "startDateBI": null.
  "startDateCI": null,
  "endDateBI": null,
  "endDateCI": null,
  "prptltemList": null
 },
 "minsuredVo": {
  "appliName": "王跃",
  "applildentifyType": "01",
  "applildentifyNumber": "130525198802124559",
  "appliMobile": "13611044464",
  "insuredName": "王跃",
  "insuredMobile": "13611044464",
  "insuredIdentifyType": "01",
  "insuredIdentifyNumber": "130525198802124559",
  "appliNationality": "中国",
  "appliOccupation": null,
  "appliIDValidDate": "9999-12-31",
  "insuredNationality": "中国",
  "insuredOccupation": null,
  "insuredIDValidDate": "9999-12-31"
 },
 "proposalNoBI": null,
 "proposlaNoCI": null
}
```

提交核保接口:

}

```
入参:
```

```
"PACKAGE": {
    "HEAD": {
        "BUSINESS_UUID": "2022061310082701794",
        "CHANNEL_CODE": "jindouyun",
        "CLIENT_ENCODE": "UTF-8",
        "IFTEST": "Y",
        "INTERFACE CODE": "IIRBT00007",
        "INTERFACE_PWD": "Q31glrhZgQc=",
        "INTERFACE_USER_CODE": "guoren_tp_jdy",
        "REQUEST_TIME": "2022-06-13 10:08:27:0027",
        "SERVE_CODE": "GR0002",
        "XML_LIST_SUFFIX": ""
     },
    "BODY": {
      "proposalNoSubList": [
          "proposalNoBI": "T220828000521000006",
          "proposalNoCI": "T220828000507000104"
       }
     1,
      "userCode": "S0800011"
    }
}
提交核保出参:
 "PLATFORM_STS": "0",
 "PLATFORM_TYPE": "3",
 "PLATFORM_CODE": "T0000000",
 "PLATFORM_MSG": "服务转接成功。",
 "RESPONSE_BODY": {
  "resultCode": 0,
  "resultMsg": "",
  "data": [
    "message": "下列投保单需人工核保: 投保单(T220828000507000096)转人工核保",
    "underWriteFlagCI": "9",
    "underWriteFlagBI": ""
  }
 ]
 }
}
```

核保通过后,保司自动给用户发短信:

短信内容:

【国任保险】尊敬的王跃(先生/女士),您正在为车辆(车牌号码:粤AS9134)办理车辆保险。确认 投保信息请点击网址:http://devyun.guorenpcic.com/savecarcore/sq/48c3bc9e35。

投保单状态查询接口:

```
入参:
```

```
"PACKAGE": {
    "HEAD": {
      "CLIENT_ENCODE": "UTF-8",
      "SERVE CODE": "GR0002",
      "CHANNEL_CODE": "jindouyun",
      "INTERFACE_CODE": "IIRBT00010",
      "INTERFACE_USER_CODE": "guoren_tp_jdy",
      "INTERFACE_PWD": "Q31gIrhZgQc=",
      "BUSINESS_UUID": "4f20195b33c43f38125",
      "REQUEST TIME": "2022-06-10 17:19:10:0005",
      "XML_LIST_SUFFIX": "",
      "IFTEST": "Y"
    },
    "BODY": {
      "proposalNos": [
      "T220828000507000104",
      "T220828000521000006"
    ]
  }
}
```

保单状态查询接口出参:

```
{
"PLATFORM_STS": "0",
"PLATFORM_TYPE": "3",
"PLATFORM_CODE": "T0000000",
"PLATFORM_MSG": "服务转接成功。",
"RESPONSE_BODY": {
  "resultCode": 0,
  "resultMsg": "请求成功",
  "data": [
  {
    "policyNo": null,
    "proposalNo": "T220828000521000006",
```

```
"underwriteflag": "1",
  "underWriteendDate": null,
  "othflag": "0",
  "payFlag": "0",
  "underwriteDataReturnVo": {
   "errorCode": "",
   "errorMessage": "",
   "commonViewTraceOutputList": [
     "nodeName": "审核通过",
     "businessNo": "T220828000521000006",
     "operatorName": "",
     "deptCode": "",
     "nodeStatusName": "已处理完毕",
     "flowStatusName": "正常流转",
     "flowInTime": "2022-07-05 10:02:04",
     "submitTime": "2022-07-05 10:02:04",
     "handleText": "",
     "handleTextInfo": ""
    }
   1
  }
 },
 {
  "policyNo": null,
  "proposalNo": "T220828000507000104",
  "underwriteflag": "1",
  "underWriteendDate": null,
  "othflag": "0",
  "payFlag": "0",
  "underwriteDataReturnVo": {
   "errorCode": "",
   "errorMessage": "",
   "commonViewTraceOutputList": [
    {
     "nodeName": "审核通过",
     "businessNo": "T220828000507000104",
     "operatorName": "",
     "deptCode": "",
     "nodeStatusName": "已处理完毕",
     "flowStatusName": "正常流转",
     "flowInTime": "2022-07-05 10:02:06",
     "submitTime": "2022-07-05 10:02:06",
     "handleText": "",
     "handleTextInfo": ""
    }
   ]
  }
 }
]
```

} }

支付成功之后查询的投保单状态查询出参:

```
"PLATFORM STS": "0",
"PLATFORM_TYPE": "3",
"PLATFORM_CODE": "T0000000",
"PLATFORM_MSG": "服务转接成功。",
"RESPONSE_BODY": {
"resultCode": 0,
 "resultMsg": "请求成功",
 "data": [
   "policyNo": "6220828000521000001",
   "proposalNo": "T220828000521000006",
   "underwriteflag": "1",
   "underWriteendDate": "2022-07-05",
   "othflag": "0",
   "payFlag": "3",
   "underwriteDataReturnVo": {
    "errorCode": "",
    "errorMessage": "",
    "commonViewTraceOutputList": [
      "nodeName": "审核通过",
      "businessNo": "T220828000521000006",
      "operatorName": "",
      "deptCode": "",
      "nodeStatusName": "已处理完毕",
      "flowStatusName": "正常流转",
      "flowInTime": "2022-07-05 10:02:04",
      "submitTime": "2022-07-05 10:02:04",
      "handleText": "",
      "handleTextInfo": ""
     }
   ]
  }
  },
   "policyNo": "6220828000507000018",
   "proposalNo": "T220828000507000104",
   "underwriteflag": "1",
   "underWriteendDate": "2022-07-05",
   "othflag": "0",
   "payFlag": "3",
   "underwriteDataReturnVo": {
    "errorCode": "",
    "errorMessage": "",
    "commonViewTraceOutputList": [
     {
      "nodeName": "审核通过",
```

```
"businessNo": "T220828000507000104",
       "operatorName": "",
       "deptCode": "",
       "nodeStatusName": "已处理完毕",
       "flowStatusName": "正常流转",
       "flowInTime": "2022-07-05 10:02:06",
       "submitTime": "2022-07-05 10:02:06",
       "handleText": "",
       "handleTextInfo": ""
      }
     ]
    }
   }
  ]
 }
}
```

通过二维码扫描获取电子投保单签名:

入参:

"qrCode":

```
"PACKAGE": {
    "HEAD": {
      "CLIENT_ENCODE": "UTF-8",
      "SERVE CODE": "GR0002",
      "CHANNEL_CODE": "jindouyun",
      "INTERFACE_CODE": "IIIRBT00055",
      "INTERFACE_USER_CODE": "guoren_tp_jdy",
      "INTERFACE_PWD": "Q31gIrhZgQc=",
      "BUSINESS UUID": "4f20195b33c43f38125",
      "REQUEST_TIME": "2022-06-24 17:19:10:0005",
      "XML_LIST_SUFFIX": "",
      "IFTEST": "Y"
    },
    "BODY": {
      "proposalNoBI": "T220828000521000006",
      "proposalNoCI": "T220828000507000104"
    }
  }
}
出参:
 "PLATFORM_STS": "0",
 "PLATFORM_TYPE": "3",
 "PLATFORM_CODE": "T0000000",
 "PLATFORM_MSG": "服务转接成功。",
 "RESPONSE_BODY": {
  "licenseNo": "粤AS9134",
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```
"resultCode": "Y",
   "appliName": "王跃",
   "resultMessage": "生成电子投保单链接二维码成功!!!",
   "sumPremium": 1267.54
}
```

解析base64后的图片为:



支付成功会用户会受到短信,

短信内容:

【国任保险】 尊敬的王跃,感谢您选择国任保险,您的交强险保单号6220828000507000018、商业险保单号6220828000521000001;车牌号粤AS9134,交强险保费80.0元、车船税21.0元、商业险保费1166.54元。保单信息查询地址: http://www.guorenpcic.com/web/bdyz/index.jhtml。交强险保单下载地址: http://devyun.guorenpcic.com/savecarcore/sq/bd781a2ee1,商业险保单下载地址: http://devyun.guorenpcic.com/savecarcore/sq/be9bdbf84a。如有疑问可拨打24小时客服热线956030。

支付接口: 该接口不用了

```
"PACKAGE": {
 "HEAD": {
    "CLIENT_ENCODE": "UTF-8",
    "SERVE_CODE": "GR0002",
    "CHANNEL_CODE": "jindouyun",
    "INTERFACE_CODE": "IIRBT00008",
    "INTERFACE_USER_CODE": "guoren_tp_idy",
    "INTERFACE_PWD": "Q31gIrhZgQc=",
    "BUSINESS_UUID": "4f20195b33c43f38125",
    "REQUEST_TIME": "2022-06-10 17:19:10:0005",
    "XML_LIST_SUFFIX": "",
    "IFTEST": "Y"
 },
  "BODY": {
    "proposalNo": [
      "T220315000518000346",
      "T220315000507000357"
   ],
```

```
"channelFlag": "RBT",
    "amount": 14792.09,
    "riskType": "Y",
    "redirectUrl": "https://rbt.guorenpcic.com/ecarmobile/",
    "comCode": "086160A3",
    "verificationCode": ""
    }
}
```

支付接口出参:

投保单详情查询接口:

入参:

```
"PACKAGE": {
  "HEAD": {
    "CLIENT_ENCODE": "UTF-8",
    "SERVE_CODE": "GR0002",
    "CHANNEL_CODE": "jindouyun",
    "INTERFACE_CODE": "IIRBT00030",
    "INTERFACE_USER_CODE": "guoren_tp_jdy",
    "INTERFACE_PWD": "Q31gIrhZgQc=",
    "BUSINESS_UUID": "4f20195b33c43f38125",
    "REQUEST_TIME": "2022-06-10 17:19:10:0005",
    "XML_LIST_SUFFIX": "",
    "IFTEST": "Y"
  },
  "BODY": {
    "proposalNoList": [
      "T220828000521000006",
      "T220828000507000104"
    ]
  }
}
```

投保单详情查询接口出参:

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{
"PLATFORM_STS": "0",
"PLATFORM_TYPE": "3",
"PLATFORM_CODE": "T0000000",
"PLATFORM_MSG": "服务转接成功。",
"RESPONSE_BODY": {
"resultCode": 0,
"data": {
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"prptitemcar": {
 "carOwner": "王跃",
 "licenseNo": "粤AS9134",
 "licenseColorCode": "01",
 "engineNo": "H405E0050910",
 "frameNo": "LASC2311111131112",
 "enrollDate": "2022-06-20",
 "useYears": 0,
 "modelCode": "ALAAAD0001",
 "brandName": "爱立新ALX50QT-4两轮轻便摩托车",
 "useNatureCode": "8D",
 "seatCount": 2,
 "tonCount": "0",
 "exhaustScale": 0.0496,
 "purchasePrice": 3000,
 "licenseKindCode": "07",
 "maincarKindCode": "M",
 "completeKerbMass": "0",
 "modelCodegx": "",
 "carOwnerIdentifyType": "01",
 "carOwnerIdentifyNumber": "130525198802124559",
 "newCarFlag": "1",
 "chgOwnerFlag": "0",
 "carOwnerNature": "0",
 "modelCodeOld": "ALAAAD0001",
 "clauseTypeSystem": "04"
},
"prpTmainList": [
  "proposalNo": "T220828000521000006",
  "riskCode": "0521",
  "operateDate": "2022-07-05",
  "startDate": "2022-07-10",
  "endDate": "2023-07-09",
  "disCount": 0,
  "sumAmount": 0,
  "sumPremium": 1166.54,
  "comCode": "082899A1",
  "handler1Code": "S0800011",
  "agentCode": "J082800032001",
  "underwriteFlag": "1",
  "agreementNo": "J082800032001-01",
  "rateFactorsTotalMin": 0,
  "rateFactorsTotalMax": 0,
  "sumnoTaxPremium": 1100.51,
  "addonRate": 0,
  "noclaimRate": 0,
  "selfAdjustRate": 1,
  "certiNo": "11ddb9e1260048599abedc19f36eb503",
  "signDiscount": 1
},
 {
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"proposalNo": "T220828000507000104",
  "riskCode": "0507",
  "operateDate": "2022-07-05",
  "startDate": "2022-07-10",
  "endDate": "2023-07-09",
  "disCount": 1,
  "sumAmount": 200000,
  "sumPremium": 80,
  "comCode": "082899A1",
  "handler1Code": "S0800011",
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  "underwriteFlag": "1",
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  "rateFactorsTotalMax": 0,
  "sumnoTaxPremium": 75.47,
  "certiNo": "11ddb9e1260048599abedc19f36eb503"
}
],
"prpTinsuredList": [
  "insuredname": "王跃",
  "insuredaddress": "国任保险大厦",
  "insurednature": "3",
  "insuredflag": "1",
  "identifytype": "01",
  "identifynumber": "130525198802124559",
  "mobile": "13611044464"
  "insuredname": "王跃",
  "insuredaddress": "国任保险大厦",
  "insurednature": "3",
  "insuredflag": "2",
  "identifytype": "01",
  "identifynumber": "130525198802124559",
  "mobile": "13611044464"
 }
],
"prptcarshiptax": {
 "proposalNo": "T220828000507000104",
 "serialNo": 1,
 "riskCode": "0507",
 "licenseNo": "粤AS9134",
 "licenseType": "07 ",
 "carKindCode": "M1",
 "taxItemCode": "M",
 "taxItemName": "摩托车",
 "taxpayerName": "王跃",
 "identifyNumber": "130525198802124559",
 "taxpayerldentifier": "130525198802124559",
 "taxRelifFlag": "1",
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 "taxUnit": 0,
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 "calculateMode": "2",
 "taxDue": 0,
 "taxActual": 0,
 "taxRelief": 0,
 "payStartDate": "2022-06-20",
 "payEndDate": "2022-12-31",
 "previousPay": 0,
 "lateFee": 0,
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"prpDuser": {
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"prpDcompany": {
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"prpDagent": {
 "agentCode": "J082800032001",
 "agentName": "合翔保险经纪有限公司",
 "addressName": "武汉市江岸区球场街6号26层15、16室",
 "postCode": "430000",
 "agentType": "A",
 "permitNo": "260958000000800",
 "phoneNumber": "15711782831",
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 "bank": "102521000669",
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 "icFlag": "0",
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 "taxPayerIdentity": "1",
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     "strClause": "广东机构关键字测试",
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    },
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     "strClause1": " 非营业车辆如从事营业性运输,发生事故,本公司不负责赔偿。"
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     "strClause": "广东客户须知特别约定",
     "strClause1": "尊敬的客户: 投保次日起, 您可通过本公司网站
http://www.guorenpcic.com、客服电话956030、营业网点核实保单及理赔信息。若对查询结果有异
议,请及时通过网站留言或客服电话联系本公司。为保障您的利益,请在收到本保险单一周内拨打我公
司24小时服务热线956030核实保险单等信息。。"
    },
    {
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     "clauseCode": "Y0000035",
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  }
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   "itemCode": "1",
   "itemDetailName": "车辆",
   "startDate": "2022-07-10",
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   "endDate": "2023-07-09",
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   "amount": 200000,
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   "taxFlag": "1"
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 "coefficient11": 0,
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 "attribute2": "0.00",
 "attribute3": "0.00",
 "attribute4": "0.00",
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 "billComAlLowance": 0,
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}
],
"uniteFlag": "1"
}
}
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保单详情查询接口:

入参:

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 "HEAD":{
    "CLIENT_ENCODE":"UTF-8",
    "SERVE_CODE":"GR0002",
    "CHANNEL_CODE":"jindouyun",
    "INTERFACE_CODE":"IIRBT00029",
    "INTERFACE_USER_CODE": "guoren_tp_idy",
    "INTERFACE_PWD":"Q31gIrhZgQc=",
    "BUSINESS_UUID":"4f20195b33c43f38125",
    "REQUEST_TIME":"2022-06-10 17:19:10:0005",
    "XML LIST SUFFIX":"",
    "IFTEST":"Y"
  },
  "BODY":{
    "policyNoList":[
      "6220828000507000018",
      "6220828000521000001"
   ]
}
```

保单详情查询接口出参:

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"sumPremium": 80,
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  "handler1Code": "S0800011",
  "agentCode": "J082800032001",
  "underWriteFlag": "1",
  "sumNoTaxPremium": 75.47
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  "riskCode": "0507",
  "operateDate": "2022-07-05 00:00:00",
  "startDate": "2022-07-10 00:00:00",
  "endDate": "2023-07-09 00:00:00",
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  "sumPremium": 80,
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  "handler1Code": "S0800011",
  "agentCode": "J082800032001",
  "underWriteFlag": "1",
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 "carowneridentifynumber": "130525198802124559",
 "sumton": 0,
 "chgownerflag": "0",
 "carowner": "王跃",
 "licenseno": "粤AS9134",
 "engineno": "H405E0050910",
 "frameno": "LASC2311111131112",
 "enrolldate": "2022-06-20 00:00:00",
 "useyears": 0,
 "brandname": "爱立新ALX50QT-4两轮轻便摩托车",
 "usenaturecode": "8D",
 "seatcount": 2,
 "toncount": 0,
 "exhaustscale": 0.0496,
 "actualvalue": 0,
 "maincarkindcode": "M"
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"prpCinsuredList": [
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  "insuredaddress": "国任保险大厦",
  "insuredflag": "1",
  "identifytype": "01",
  "identifynumber": "130525198802124559",
  "mobile": "13611044464"
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  "insuredname": "王跃",
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"insuredaddress": "国任保险大厦",
    "insuredflag": "2",
    "identifytype": "01",
    "identifynumber": "130525198802124559",
    "mobile": "13611044464"
   }
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  "prpccarshiptax": {
   "sumpaytax": 21
  "prpDuser": {
   "userName": "李仁灏"
  "prpDcompany": {
   "comCName": "广东广州营业本部(虚拟)车商业务部"
  "prpDagent": {
   "agentName": "合翔保险经纪有限公司"
  "prpCengageList": [
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http://www.guorenpcic.com、客服电话956030、营业网点核实保单及理赔信息。若对查询结果有异
议,请及时通过网站留言或客服电话联系本公司。为保障您的利益,请在收到本保险单一周内拨打我公
司24小时服务热线956030核实保险单等信息。。"
    },
     "policyno": "6220828000507000018",
     "clausecode": "Y0000035",
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     "clausecode": "Y0000089",
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     "strClause1": "非营业车辆如从事营业性运输,发生事故,本公司不负责赔偿。"
    },
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     "clausecode": "Y0000090",
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     "strClause1": "非营业车辆如从事营业性运输,发生事故,本公司不负责赔偿。"
    }
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   "kindname": "机动车交通事故责任强制保险",
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   "itemcode": "1",
   "itemdetailname": "车辆",
   "startdate": "2022-07-10 00:00:00",
   "starthour": 0,
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   "endhour": 24,
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   "calculateflag": "Y",
   "currency": "CNY",
   "unitamount": 0,
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   "value": 0,
   "amount": 200000,
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   "shortrate": 100,
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   "discount": 1,
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   "premium": 80,
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  "taxfee": 4,
  "notaxpremium": 75,
  "taxrate": 0,
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[
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  "itemno": 1,
  "itemcode": "1",
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 "discount": 1,
 "adjustrate": 1,
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 "standardpremuim": 216,
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 "channelrate": 1,
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 "taxfee": 12,
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   "itemdetailname": "车辆",
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   "currency": "CNY",
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   "amount": 200000,
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}
```

电子保单下载接口:

}

入参:

```
"PACKAGE": {
    "HEAD": {
      "CLIENT_ENCODE": "UTF-8",
      "SERVE CODE": "GR0002",
      "CHANNEL_CODE": "jindouyun",
      "INTERFACE CODE": "IIRBT00027",
      "INTERFACE_USER_CODE": "guoren_tp_jdy",
      "INTERFACE_PWD": "Q31gIrhZgQc=",
      "BUSINESS_UUID": "4f20195b33c43f38125",
      "REQUEST_TIME": "2022-06-10 17:19:10:0005",
      "XML_LIST_SUFFIX": "",
      "IFTEST": "Y"
    },
    "BODY": {"policyNo":"6220828000521000001"}
 }
}
电子保单下载接口出参:
```

```
{
    "PLATFORM_STS": "0",
    "PLATFORM_TYPE": "3",
    "PLATFORM_CODE": "T0000000",
    "PLATFORM_MSG": "服务转接成功。",
    "RESPONSE_BODY": {
        "resultCode": 0,
        "resultMsg": "请求成功",
        "data": "L2f7htcQeb6lbGciq%2B6N52FxlenMJ4FW"
    }
}
```

电子保单下载链接拼接:

 $\frac{https://devyun.guorenpcic.com/api/grsavecarcore/savecarcore/getElePolicyFlagForGrecar?certiNo}{=L2f7htcQeb6lbGciq%2B6N52FxlenMJ4FW}$

```
上面是商业险,下面是 交强险:

{
    "PACKAGE": {
        "HEAD": {
            "CLIENT_ENCODE": "UTF-8",
            "SERVE_CODE": "GR0002",
            "CHANNEL_CODE": "jindouyun",
            "INTERFACE_CODE": "IIRBT00027",
            "INTERFACE_USER_CODE": "guoren_tp_jdy",
            "INTERFACE_PWD": "Q31glrhZgQc=",
```

```
"BUSINESS_UUID": "4f20195b33c43f38125",
      "REQUEST_TIME": "2022-06-10 17:19:10:0005",
      "XML_LIST_SUFFIX": "",
      "IFTEST": "Y"
    },
    "BODY": {"policyNo":"6220828000507000018"}
 }
}
 "PLATFORM_STS": "0",
 "PLATFORM TYPE": "3",
 "PLATFORM CODE": "T0000000",
 "PLATFORM_MSG": "服务转接成功。",
 "RESPONSE BODY": {
  "resultCode": 0,
  "resultMsg": "请求成功",
  "data": "L2f7htcQeb7aj%2B3T2%2B9YclweVCinTT2X"
 }
}
```

电子保单下载链接拼接:

https://devyun.guorenpcic.com/api/grsavecarcore/savecarcore/getElePolicyFlagForGrecar?certiNo =L2f7htcQeb7aj%2B3T2%2B9YclweVCinTT2X

投保单的删除接口 (未核保过的投保单):

删除之前,先查保司的投保单状态查询接口,当保司的状态是暂存的时候,才能删除。

入参:

```
"PACKAGE": {
 "HEAD": {
    "CLIENT_ENCODE": "UTF-8",
    "SERVE_CODE": "GR0002",
    "CHANNEL_CODE": "jindouyun",
    "INTERFACE_CODE": "IIRBT00011",
    "INTERFACE_USER_CODE": "guoren_tp_idy",
    "INTERFACE_PWD": "Q31gIrhZgQc=",
    "BUSINESS_UUID": "4f20195b33c43f38125",
    "REQUEST_TIME": "2022-06-10 17:19:10:0005",
    "XML_LIST_SUFFIX": "",
    "IFTEST": "Y"
 },
  "BODY": {
    "strBizType": "PROPOSAL",
    "nodeNo": 1,
```

```
"statusRes": "false",
      "strBizNo": "T220828000507000101",
      "myUserCode": "",
      "notTogetherFlag": "0",
      "userCode": "11111111"
    }
 }
}
出参:
 "PLATFORM_STS": "0",
 "PLATFORM TYPE": "3",
 "PLATFORM_CODE": "T0000000",
 "PLATFORM_MSG": "服务转接成功。",
 "RESPONSE BODY": {
  "resultCode": 0,
  "resultMsg": "请求成功",
  "data": {
   "code": "00000",
   "name": "下列投保单删除成功:
T220828000521000003
T220828000507000101
 }
 }
}
```

投保单的撤销接口 (已核保通过的订单):

- 先调用保司的投保单状态查询接口,
- 当保司的状态是:

暂存状态,代表撤销成功。

当状态是已生成保单,则不能撤销终止操作

当状态是待核保或核保通过未生成保单,则调用撤销接口,然后调用保司的投保单状态查询接口,当保司的状态是暂停则代表撤销成功。否则就是没有撤销成功

入参:

```
"PACKAGE": {

"HEAD": {

"CLIENT_ENCODE": "UTF-8",

"SERVE_CODE": "GR0002",

"CHANNEL_CODE": "Jindouyun",

"INTERFACE_CODE": "IIRBT00012",

"INTERFACE_USER_CODE": "guoren_tp_jdy",

"INTERFACE_PWD": "Q31gIrhZgQc=",

"BUSINESS_UUID": "4f20195b33c43f38125",

"REQUEST_TIME": "2022-06-10 17:19:10:0005",
```

```
"XML_LIST_SUFFIX": "",
    "IFTEST": "Y"
},
    "BODY": {
        "proposalNoList": [
            "T220828000507000096"
        ],
        "cancelFlag": "0"
      }
}
```

非车产品查询

"goods": {

```
入参:
```

```
"PACKAGE": {
    "HEAD": {
      "CLIENT ENCODE": "UTF-8",
      "SERVE_CODE": "GR0002",
      "CHANNEL_CODE": "jindouyun",
      "INTERFACE CODE": "IIIRBT00053",
      "INTERFACE_USER_CODE": "guoren_tp_jdy",
      "INTERFACE_PWD": "Q31gIrhZgQc=",
      "BUSINESS_UUID": "4f20195b33c43f38125",
      "REQUEST_TIME": "2022-06-24 17:19:10:0005",
      "XML_LIST_SUFFIX": "",
      "IFTEST": "Y"
    },
    "BODY":{
      "data": {
        "goodsCode": "02746422001001"
      },
      "requestTime": "1630029306598",
      "systemCode": "IXX"
  }
 }
}
出参:
 "PLATFORM_STS": "0",
 "PLATFORM_TYPE": "3",
 "PLATFORM_CODE": "T0000000",
 "PLATFORM_MSG": "服务转接成功。",
 "RESPONSE_BODY": {
  "code": 0,
  "data": {
```

```
"id": 1252,
 "goodsCode": "02746422001001",
 "goodsCName": "国任VIP驾乘-摩托车",
 "goodsStatus": "3",
 "demandNo": "GRRM-4968",
 "backPolicyFlag": "0",
 "payExpired": 0,
 "auditStatus": "2",
 "enableInd": 0,
 "printPlatformFlag": "0"
},
"goodsAgentSalesmanList": [
  "id": 4591,
  "goodsId": 1252,
  "serialNo": 1,
  "agentFlag": "1",
  "businessSource": "0",
  "businessType": "4",
  "branchCom": "01000000",
  "branchComName": "北京分公司",
  "comCode": "016700A8",
  "comName": "北京丰台支公司重客银保业务部",
  "salesmanCode": "S0100004",
  "salesmanName": "樊龙",
  "salesmanPhone": "15011393614",
  "salesFlag": "1",
  "invalidFlag": 0
 }
],
"goodsSalesInfo": {
"id": 4778,
 "goodsId": 1252,
 "groupFlag": "02",
 "lossRatio": 0.1,
 "expectedCapacity": 100,
 "activityFlag": "0",
 "invalidFlag": 0
},
"goodsSalesPositionList": [
  "id": 5271,
  "goodsId": 1252,
  "serialNo": 1,
  "salesPositionType": "1",
  "salesPlatCode": "JSB",
  "invalidFlag": 0
 }
"goodsPrpallConfList": [
  "id": 5996,
```

```
"goodsId": 1252,
    "confType": "1",
    "codInd": "Y",
    "underwritingType": "01",
    "issueWay": "01",
    "officialInd": "N",
    "invalidFlag": 0
    }
   ],
   "messageList": [
    "id": 4135,
    "msgLevel": "1",
    "goodId": 1252,
    "msgKind": "1",
    "businessType": "1",
    "msgType": "1",
    "targetType": "1",
    "msgTmplId": "SAPPL01",
    "msgName": "SAPPL01-常规承保短信模板",
    "msgContent": "尊敬的#NAME客户,感谢您选择国任财险为您服务!您已成功投保
#GOODSNAME, 保单号: #POLICYNO,请前往(#EPOLICYURL)下载电子保单。希望我们的服务能
够让您满意, 祝您生活愉快! ",
    "invalidFlag": 0
   }
  1,
   "goodsIntroduction": {
   "id": 5350,
   "goodsId": 1252,
    "insureAttentionUrl": "https://rbt.guorenpcic.com/api/ossnfs/gr-pdms-
app/module1/202206/10/68fcffa1c9904ea3b80f123d614e8a6e.pdf"
  },
   "channelContactList": [
    "id": 1147,
    "comCode": "00000000",
    "comName": "00000000-总公司",
    "channelCode": "RBT",
    "channelName": "任保通",
    "channelDesc": "任保通",
    "invalidFlag": 0
   }
   "prodList": [
    "id": 3240,
    "prodCode": "02746422001",
    "prodCName": "基础款",
    "prodVersion": "0.1",
    "freeInsurance": "N",
    "prodCategory": "1",
    "prodType": "1",
```

```
"standardProdInd": "02",
"prodRisk": "02746",
"prodLine": "02746604",
"diyProdInd": "N",
"rescuelnd": "N",
"accilnd": "N",
"reinInd": "N",
"coinsInd": "N",
"repeatCode": "20220523014",
"prodStatus": "3",
"premium": 210,
"amount": 110000,
"auditStatus": "2",
"ctmsysType": "Y",
"ctmsysValue": 1,
"appnum": 1,
"policyNum": 1,
"enableInd": 1,
"invalidFlag": 0,
"checkRepeat": {
 "id": 1335,
 "chkRepCode": "CF1380",
 "chkRepDesc": "国任VIP驾乘-摩托车-基础款",
 "chkType": "1",
 "batchInd": "Y",
 "scopeType": "1",
 "cacheType": "3",
 "repeatFlag": "1",
 "chlRepeatFlag": "1",
 "chlCountLimit": 1,
 "countFlag": "1",
 "countLimit": 1,
 "enableInd": 1,
 "invalidFlag": 0,
 "repeatCode": "20220523014",
 "repulsionFlag": 0
},
"checkInsureDef": {
 "id": 1591,
 "chkInsureCode": "TB1568",
 "chkInsureDesc": "国任VIP驾乘-摩托车(基础款、升级款、奢华款)",
 "enableInd": 1,
 "invalidFlag": 0,
 "checkDate": {
  "id": 1457,
  "chkDateCode": "TB1568",
  "chkDateDesc": "国任VIP驾乘-摩托车(基础款、升级款、奢华款)",
  "chkDateFlag": "1",
  "customStartUnit": "D",
  "customStartDate": 1,
  "customEndUnit": "Y",
  "customEndValue": 1,
```

```
"invalidFlag": 0
 },
 "checkBase": {
  "id": 1256,
  "chkBaseCode": "TB1568",
  "chkBaseDesc": "国任VIP驾乘-摩托车(基础款、升级款、奢华款)",
  "chkPremiumType": "2",
  "invalidFlag": 0
 }
},
"prodRiskList": [
 {
  "id": 8367,
  "prodId": 3240,
  "riskCode": "2746",
  "riskName": "驾乘人员人身意外伤害保险",
  "requiredRisk": "Y",
  "calcType": "0",
  "displayNo": 1,
  "invalidFlag": 0,
  "prodCvgList": [
    "id": 18469,
    "prodId": 3240,
    "prodRiskId": 8367,
    "serialNo": 1,
    "cvgCode": "2746160",
    "cvgName": "国任财产保险股份有限公司驾乘人员人身意外伤害保险条款",
    "cvgFlag": "1",
    "requiredCvg": "Y",
    "calculateInd": "1",
    "currency": "CNY",
    "premium": 84,
    "amount": 100000,
    "rate": 0.84,
    "invalidFlag": 0
   },
   {
    "id": 18470,
    "prodId": 3240,
    "prodRiskId": 8367,
    "serialNo": 2,
    "cvgCode": "2746306",
    "cvgName": "国任财产保险股份有限公司驾乘人员人身意外伤害保险附加医疗保险条款",
    "cvgFlag": "2",
    "requiredCvg": "Y",
    "calculateInd": "1",
    "currency": "CNY",
    "premium": 126,
    "amount": 10000,
    "rate": 12.6,
    "invalidFlag": 0
```

```
}
],
"prodEngageList": [
{
    "id": 7766,
    "prodId": 3240,
    "prodRiskId": 8367,
    "serialNo": 1,
    "engageCode": "T0197",
    "engageName": "国任VIP驾乘-摩托车-基础款",
```

"engageContext":"一、责任详情。\n(1)意外伤害(身故、残疾)/每座:在保险期间内, 被保险人在驾驶或乘坐保险单载明的机动车辆过程中因遭受意外伤害事故,并自事故发生之日起180天 内因该意外伤害为直接且单独原因导致身故的,保险公司按合同约定给付意外身故保险金,若造成《人 身保险伤残评定标准》(简称《评定标准》)所列伤残程度之一的,保险公司按照《评定标准》所对应 的伤残等级给付比例乘以保险金额按合同约定给付残疾保险金,各项保险金之和不超过保险金额。列明 保额为每人(包含驾驶员和乘客)保额,累积保额为每人保额 车辆核定载客数。\n (2) 意外伤害医疗/ 每座:在保险期间内,被保险人在驾驶或乘坐保险单载明的机动车辆过程中因遭受意外伤害事故,在中 国大陆境内(不含港澳台)二级以上(含二级)公立医院诊疗所支出的必要的、合理的、符合诊疗所在 地社会基本医疗保险管理规定支付范围和支付比例的医疗费用,保险公司在扣除被保险人已从社会基本 医疗保险或任何第三方(包括任何商业医疗保险)获得的补偿和绝对免赔额200元后,按100%比例给付 意外医疗保险金,累计达到保险金额时,附加保险责任终止。列明保额为每人(包含驾驶员和乘客)保 额,累积保额为每人保额车辆核定载客数。\n二、特别说明\n(1)本合同的投保人为具有完全民事行 为能力的被保险人本人、对被保险人有保险利益的其他人或组织,被保险人为保险单载明车辆(车牌 号: \$!{orderDto.objCarList[0].licenseNo}; 车架号: \$!{orderDto.objCarList[0].frameNo}) 上的驾驶 和乘坐人员,若乘坐保险车辆的被保险人为18周岁以下的未成年人,不满10周岁意外伤害身故保额不超 过20万元,10周岁到18周岁之间不超过50万元。\n(2)本产品保障车辆为:不限使用性质,车辆大类 是摩托车,座位数按照核定载客数,因车辆性质问题误投或错投该保险,保险公司不承担其责任,并全 额退保该产品。\n(3)本产品仅对被保险人驾驶或乘坐保险单载明的机动车辆过程中因遭受意外伤害 事故,按照合同约定给付保险金。核定座位数为行驶证核载座位数,出险时实际乘坐人数超过核定座位 数时,按核定座位数与实际乘坐人数的比例进行赔付;\n(4)本产品承保范围仅限于中华人民共和国 大陆居民(不包括港澳台地区),限购1份,多投无效;保障期限为1年,当天投保,第二日零时生效; \n (5) 本产品意外医疗每次事故每人绝对免赔额200元,扣除绝对免赔额后80%赔付。\n (6) 本产品 不承担由于职业病或突发疾病而导致的赔偿责任,不承担任何性质的精神损害赔偿责任,不承担因超载 导致的相关保险责任。\n(7)本产品被保险人无证驾驶、驾驶证类型与所驾驶车辆类型不符、酒后驾 车、醉驾、毒驾、驾驶无有效行驶证的机动车期间发生的意外伤害事故不属于本产品责任范围。 \n (8) 投保人、被保险人或保险金受益人知道保险事故发生后,应当在48小时内及时通知保险人。故 意或者因重大过失未及时通知,致使保险事故的性质、原因、损失程度等难以确定的,保险人对无法确 定的部分,不承担给付保险金的责任。\n(9)本产品为您提供电子保单及电子发票,根据《中华人民 共和国合同法》第十一条规定,数据电文是合法的合同的表现形式;投保成功后,您也可以通过国任保 险官网http://www.guorenpcic.com查询和下载电子保单及电子发票。\n(10)投保成功后,如需查 询、退保或修改保单信息,请拨打国任保险客服热线: 956030, 或直接登录国任保险官网: http://www.guorenpcic.com。投保人要求解除本保险合同,自保险人接到保险合同解除申请书之时 起,本保险合同的效力终止。保险人收到上述证明文件和资料之日起30日内退还保险单的未满期净保 费。未满期保费=保险费×(1一保险单已经过天数/保险期间天数)×(1-35%),经过天数未满一天的 按一天计。\n (11) 本产品适用条款为《驾乘人员人身意外伤害保险》

【C00014232312018072800531】、《驾乘人员人身意外伤害保险附加医疗保险》

【C00014232522018073001621】、《国任财产保险股份有限公司附加意外伤害住院补贴医疗保险》

【C00014232522018072801772】和《国任财产保险股份有限公司附加特定假日意外伤害保险》

【C00014232322018072800651】,请认真阅读条款,了解保险责任及责任免除,尤其是对其中免除保险人责任的条款(包括但不限于责任免除、投保人被保险人义务、保险金申请与给付等),请充分理解并接受上述内容同意以此作为订立保险合同的依据。",

```
"boldInd": "0",
```

```
"invalidFlag": 0
       }
      ],
       "prodClauseList": [
       {
         "id": 18907,
         "prodId": 3240,
         "prodRiskId": 8367,
         "prodCvgId": 18469,
         "serialNo": 1,
         "displayNo": 1,
         "clauseCode": "TK20210910933",
         "clauseName": "国任财产保险股份有限公司驾乘人员人身意外伤害保险条款",
         "clauseFileName": "驾乘人员人身意外伤害保险条款.pdf",
         "clauseFilePath": "http://rbt.guorenpcic.com/api/ossnfs/gr-pdms-
app/module1/202205/18/47513d7bb1fd419a84ba50483cdda845.pdf",
        "invalidFlag": 0,
         "cvgCode": "2746160",
         "cvgFlag": "1"
       },
         "id": 18908,
         "prodId": 3240,
         "prodRiskId": 8367,
         "prodCvgId": 18470,
         "serialNo": 1,
         "displayNo": 1,
         "clauseCode": "TK20210910285",
         "clauseName": "国任财产保险股份有限公司驾乘人员人身意外伤害保险附加医疗保险条款",
         "clauseFileName": "驾乘人员人身意外伤害保险附加医疗保险条款.pdf",
         "clauseFilePath": "http://rbt.guorenpcic.com/api/ossnfs/gr-pdms-
app/module1/202205/18/436d45d6bc03459e8040506dbc8b7a9e.pdf",
         "invalidFlag": 0,
         "cvgCode": "2746306",
         "cvgFlag": "2"
       }
       "prodCvgLiabList": [
       {
         "id": 23138,
         "prodId": 3240,
         "prodCvgId": 18469,
         "prodCvgCode": "2746160",
         "serialNo": 1,
         "liabCode": "2746160-00",
         "liabName": "意外伤害 (身故、残疾) /每座",
         "deathPaym": 1,
         "requiredLiab": "N",
         "liabCalculateInd": "1",
         "currency": "CNY",
         "liabPremium": 84,
         "liabAmount": 100000,
```

```
"liabRate": 0.84,
     "unit": "1",
     "invalidFlag": 0
    },
    {
     "id": 23139,
     "prodId": 3240,
     "prodCvgId": 18470,
     "prodCvgCode": "2746306",
     "serialNo": 1,
     "liabCode": "2746306-B",
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本产品保障车辆为:不限使用性质,车辆大类是摩托车,座位数按照核定载客数,因车辆性质问题误投 或错投该保险,保险公司不承担其责任,并全额退保该产品。\n (3) 本产品仅对被保险人驾驶或乘坐 保险单载明的机动车辆过程中因遭受意外伤害事故,按照合同约定给付保险金。核定座位数为行驶证核 载座位数,出险时实际乘坐人数超过核定座位数时,按核定座位数与实际乘坐人数的比例进行赔付;因 车辆性质问题误投或错投该保险,保险公司不承担其责任,并全额退保该产品。\n (4) 本产品承保范 围仅限于中华人民共和国大陆居民(不包括港澳台地区),限购1份,多投无效;保障期限为1年,当天 投保,第二日零时生效; \n (5) 本产品意外医疗每次事故每人绝对免赔额200元, 扣除绝对免赔额后 80%赔付。意外住院津贴每次事故每人绝对免赔额3天,累积每人最高不超过180天。\n (6)特定假日 指国家法定全体公民放假的节日,国家法定节假日总天数为11日,具体为:元旦、清明节、劳动节、端 午节、中秋节各为1天,春节和国庆为3天。若有变动,按照国务院颁布的最新规定执行。\n (7) 本产 品不承担由于职业病或突发疾病而导致的赔偿责任,不承担任何性质的精神损害赔偿责任,不承担因超 载导致的相关保险责任。\n (8) 本产品被保险人无证驾驶、驾驶证类型与所驾驶车辆类型不符、酒后 驾车、醉驾、毒驾、驾驶无有效行驶证的机动车期间发生的意外伤害事故不属于本产品责任范围。 \n (9) 投保人、被保险人或保险金受益人知道保险事故发生后,应当在48小时内及时通知保险人。故 意或者因重大过失未及时通知,致使保险事故的性质、原因、损失程度等难以确定的,保险人对无法确 定的部分,不承担给付保险金的责任。\n (10) 本产品为您提供电子保单及电子发票,根据《中华人民 共和国合同法》第十一条规定,数据电文是合法的合同的表现形式;投保成功后,您也可以通过国任保 脸官网http://www.guorenpcic.com查询和下载电子保单及电子发票。\n (11) 投保成功后,如需查询、 退保或修改保单信息,请拨打国任保险客服热线: 956030, 或直接登录国任保险官网: http://www.guorenpcic.com。投保人要求解除本保险合同,自保险人接到保险合同解除申请书之时起, 本保险合同的效力终止。保险人收到上述证明文件和资料之日起30日内退还保险单的未满期净保费。未 满期保费-保险费×(1一保险单已经过天数/保险期间天数)×(1-35%),经过天数未满一天的按一天 计。\n (12) 本产品适用条款为《驾乘人员人身意外伤害保险》【C00014232312018072800531】、 《驾乘人员人身意外伤害保险附加医疗保险》【C00014232522018073001621】、《国任财产保险股份 有限公司附加意外伤害住院补贴医疗保险》【C00014232522018072801772】和《国任财产保险股份有 限公司附加特定假日意外伤害保险》【C00014232322018072800651】,请认真阅读条款,了解保险责 任及责任免除,尤其是对其中免除保险人责任的条款(包括但不限于责任免除、投保人被保险人义务、 保险金申请与给付等),请充分理解并接受上述内容同意以此作为订立保险合同的依据。",

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"engageContext":"一、责任详情。\n (1) 意外伤害(身故、残疾)/每座:在保险期间内, 被保险人在驾驶或乘坐保险单载明的机动车辆过程中因遭受意外伤害事故,并自事故发生之日起180天 内因该意外伤害为直接且单独原因导致身故的,保险公司按合同约定给付意外身故保险金,若造成《人 身保险伤残评定标准》(简称《评定标准》)所列伤残程度之一的,保险公司按照《评定标准》所对应 的伤残等级给付比例乘以保险金额按合同约定给付残疾保险金,各项保险金之和不超过保险金额。列明 保额为每人(包含驾驶员和乘客)保额,累积保额为每人保额车辆核定载客数。\n(2)意外伤害医疗/ 每座:在保险期间内,被保险人在驾驶或乘坐保险单载明的机动车辆过程中因遭受意外伤害事故,在中 国大陆境内(不含港澳台)二级以上(含二级)公立医院诊疗所支出的必要的、合理的、符合诊疗所在 地社会基本医疗保险管理规定支付范围和支付比例的医疗费用,保险公司在扣除被保险人已从社会基本 医疗保险或任何第三方(包括任何商业医疗保险)获得的补偿和绝对免赔额200元后,按100%比例给付 意外医疗保险金,累计达到保险金额时,附加保险责任终止。列明保额为每人(包含驾驶员和乘客)保 额,累积保额为每人保额*车辆核定载客数。\n (3) 意外伤害住院津贴/每座:在保险期间内,被保险人* 在驾驶或乘坐保险单载明的机动车辆过程中因遭受意外伤害事故,在中国大陆境内(不含港澳台)二级 以上(含二级)公立医院或保险公司认可的医疗机构诊断必须住院治疗的,保险公司按照(实际住院天 *数-3)*每人每天津贴金额,最高赔付180天。列明保额为每人(包含驾驶员和乘客)每天津贴金额,累 积津贴金额为每人每天津贴津贴金额*车辆核定载客数。\n (4) 特定假日意外伤害额外给付/每座:在保* 险期间内,被保险人在本合同列明的节假日驾驶或乘坐保险单载明的机动车辆过程中因遭受意外伤害事 故,保险公司按照合同约定额外给付意外伤害保险金。特定假日指国家法定全体公民放假的节日,国家 法定节假日总天数为11日,具体为:元旦、清明节、劳动节、端午节、中秋节各为1天,春节和国庆为3 天。列明保额为每人(包含驾驶员和乘客)保额,累积保额为每人保额车辆核定载客数。\n(5)附加 救护车车费/整车:在保险期间内,保险单载明的机动车辆因遭受意外事故造成驾驶或乘坐的被保险 人,自该事故发生之时起24小时内发生的合理必要的救护车费用,保险公司按照被保险人实际支出的救 护车费用承担赔偿责任,救护车费用不包括医生诊疗费、医药费、担架费和转院时发生的其他费用。因 疾病突发就医导致的救护车费用不在索赔范围内。列明保额为保险单载明的机动车辆的累计最高赔偿限 额。\n (6) 高速公路行驶期间意外伤害额外给付/每人:在保险期间内,被保险人驾驶或乘坐保险单载 明的机动车辆行驶于高速公路期间因遭受意外伤害事故,保险公司按照合同约定额外给付意外伤害保险 金。高速公路指经国家公路主管部门验收认定,符合高速公路工程技术标准,并设置完善的交通安全设 施、管理设施和服务设施,专供机动车分向行驶、分车道行驶,全部控制出入的多车道公路。列明保额 为每人(包含驾驶员和乘客)保额,累积保额为每人保额*车辆核定载客数。\n(7)法定传染病身故责 任/车主:在保险期间内,本责任保障对象被中国大陆境内(不含港澳台)二级以上(含二级)公立医 院或卫生健康委员会指定的法定传染病诊治定点医院确诊为本保险合同约定类型的法定传染病,并因该 法定传染病在保险期间内身故的,保险公司按照合同约定给付身故保险金,对该被保险人的保险责任终 止。本责任的保障对象为保单载明的记名的投保人,如投保人为企业,本责任保额为0。法定传染病是

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指根据《中华人民共和国传染病防治法》列入甲、乙类传染病的病种。\n二、特别说明\n(1)本合同
的投保人为具有完全民事行为能力的被保险人本人、对被保险人有保险利益的其他人或组织,被保险人
为保险单载明车辆(车牌号: $!{orderDto.objCarList[0].licenseNo}; 车架号: $!
{orderDto.objCarList[0].frameNo}) 上的驾驶和乘坐人员,若乘坐保险车辆的被保险人为18周岁以下
的未成年人,不满10周岁意外伤害身故保额不超过20万元,10周岁到18周岁之间不超过50万元。
\n (2) 本产品保障车辆为:不限使用性质,车辆大类是摩托车,座位数按照核定载客数,因车辆性质
问题误投或错投该保险,保险公司不承担其责任,并全额退保该产品。\n(3)本产品仅对被保险人驾
驶或乘坐保险单载明的机动车辆过程中因遭受意外伤害事故,按照合同约定给付保险金。核定座位数为
行驶证核载座位数,出险时实际乘坐人数超过核定座位数时,按核定座位数与实际乘坐人数的比例进行
赔付;因车辆性质问题误投或错投该保险,保险公司不承担其责任,并全额退保该产品。\n(4)本产
品承保范围仅限于中华人民共和国大陆居民(不包括港澳台地区),限购1份,多投无效;保障期限为1
年, 当天投保, 第二日零时生效; \n (5) 本产品意外医疗每次事故每人绝对免赔额200元, 扣除绝对免
赔额后80%赔付。意外住院津贴每次事故每人绝对免赔额3天,累积每人最高不超过180天。\n (6) 特
定假日指国家法定全体公民放假的节日,国家法定节假日总天数为11日,具体为:元旦、清明节、劳动
节、端午节、中秋节各为1天,春节和国庆为3天。若有变动,按照国务院颁布的最新规定执行。
\n (7) 法定传染病身故责任保障对象为保单载明的记名的投保人,本责任的保障对象如投保人为企
业,本责任保额为0。法定传染病是指根据《中华人民共和国传染病防治法》列入甲、乙类传染病的病
种(含新冠肺炎)。\n(8)本产品不承担由于职业病或突发疾病而导致的赔偿责任,不承担任何性质
的精神损害赔偿责任,不承担因超载导致的相关保险责任。\n(9)本产品被保险人无证驾驶、驾驶证
类型与所驾驶车辆类型不符、酒后驾车、醉驾、毒驾、驾驶无有效行驶证的机动车期间发生的意外伤害
事故不属于本产品责任范围。\n(10)投保人、被保险人或保险金受益人知道保险事故发生后,应当在
48小时内及时通知保险人。故意或者因重大过失未及时通知,致使保险事故的性质、原因、损失程度等
难以确定的,保险人对无法确定的部分,不承担给付保险金的责任。\n(11)本产品为您提供电子保单
及电子发票,根据《中华人民共和国合同法》第十一条规定,数据电文是合法的合同的表现形式;投保
成功后,您也可以通过国任保险官网http://www.guorenpcic.com查询和下载电子保单及电子发票。
\n (12) 投保成功后,如需查询、退保或修改保单信息,请拨打国任保险客服热线: 956030, 或直接
登录国任保险官网: http://www.guorenpcic.com。投保人要求解除本保险合同,自保险人接到保险合
同解除申请书之时起,本保险合同的效力终止。保险人收到上述证明文件和资料之日起30日内退还保险
单的未满期净保费。未满期保费=保险费×(1—保险单已经过天数/保险期间天数)×(1-35%),经过
天数未满一天的按一天计。\n (13) 本产品适用条款为《驾乘人员人身意外伤害保险》
【C00014232312018072800531】、《驾乘人员人身意外伤害保险附加医疗保险》
【C00014232522018073001621】、《国任财产保险股份有限公司附加意外伤害住院补贴医疗保险》
【C00014232522018072801772】、《国任财产保险股份有限公司附加特定假日意外伤害保险》
【C00014232322018072800651】、《驾乘人员人身意外伤害保险附加高速公路行驶期间额外补偿保
险》【 C00014232322021062818021】、《国任保险股份有限公司附加法定传染病身故保险》
【C00014232622020031010792】和《国任财产保险股份有限公司附加救护车车费保险》
【C00014232522018072801692】,请认真阅读条款,了解保险责任及责任免除,尤其是对其中免除
保险人责任的条款(包括但不限于责任免除、投保人被保险人义务、保险金申请与给付等),请充分理
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  "liabAmount": 300000,
  "liabRate": 0.84,
  "unit": "1",
  "invalidFlag": 0
 },
 {
  "id": 23145,
  "prodId": 3242,
  "prodCvgId": 18476,
  "prodCvgCode": "2746306",
  "serialNo": 1,
  "liabCode": "2746306-B",
  "liabName": "意外伤害医疗/每座",
  "deathPaym": 0,
  "requiredLiab": "N",
  "liabCalculateInd": "1",
  "currency": "CNY",
  "liabPremium": 378,
  "liabAmount": 30000,
  "liabRate": 12.6,
  "unit": "1",
  "invalidFlag": 0
 },
 {
  "id": 23146,
  "prodId": 3242,
  "prodCvgId": 18477,
  "prodCvgCode": "2746309",
  "serialNo": 1,
  "liabCode": "2746309-B",
  "liabName": "意外伤害住院津贴/每座",
  "deathPaym": 0,
  "requiredLiab": "N",
  "liabCalculateInd": "1",
  "currency": "CNY",
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"liabPremium": 70,
 "liabAmount": 36000,
 "liabRate": 1.944444,
 "unit": "1",
 "unitLimit": 200,
 "invalidFlag": 0
},
 "id": 23147,
 "prodId": 3242,
 "prodCvgId": 18478,
 "prodCvgCode": "2746383",
 "serialNo": 1,
 "liabCode": "2746383-B",
 "liabName": "特定假日意外伤害额外给付/每座",
 "deathPaym": 1,
 "requiredLiab": "N",
 "liabCalculateInd": "1",
 "currency": "CNY",
"liabPremium": 30,
 "liabAmount": 300000,
 "liabRate": 0.1,
 "unit": "1",
"invalidFlag": 0
},
 "id": 23148,
 "prodId": 3242,
 "prodCvgId": 18479,
 "prodCvgCode": "2746331",
 "serialNo": 1,
 "liabCode": "2746331-A",
 "liabName": "附加救护车车费/整车",
 "deathPaym": 0,
 "requiredLiab": "N",
 "liabCalculateInd": "1",
 "currency": "CNY",
 "liabPremium": 30,
 "liabAmount": 3000,
 "liabRate": 10,
"unit": "1",
 "invalidFlag": 0
},
{
 "id": 23149,
 "prodId": 3242,
 "prodCvgId": 18480,
 "prodCvgCode": "2746307",
 "serialNo": 1,
 "liabCode": "2746307-A",
 "liabName": "高速公路行驶期间意外伤害额外给付/每人",
 "deathPaym": 1,
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"requiredLiab": "N",
         "liabCalculateInd": "1",
         "currency": "CNY",
         "liabPremium": 50,
         "liabAmount": 300000,
         "liabRate": 0.166667,
         "unit": "1",
         "invalidFlag": 0
       },
         "id": 23150,
         "prodId": 3242,
         "prodCvgId": 18481,
         "prodCvgCode": "2746319",
         "serialNo": 1,
         "liabCode": "2746319-00",
         "liabName": "法定传染病身故责任/车主",
         "deathPaym": 1,
         "requiredLiab": "N",
         "liabCalculateInd": "1",
         "currency": "CNY",
         "liabPremium": 25,
         "liabAmount": 300000,
         "liabRate": 0.083333,
         "unit": "1",
        "invalidFlag": 0
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      ]
     }
    ],
    "coinsFlag": "0",
    "technologyInd": "N",
    "marginalContributionValue": 0,
    "prodIntroduction": {}
   }
  ]
 }
}
```

非车产品的创建:

入参:

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"PACKAGE":{

"HEAD":{

"CLIENT_ENCODE":"UTF-8",

"SERVE_CODE":"GR0002",

"CHANNEL_CODE":"Jindouyun",

"INTERFACE_CODE":"IIIRBT00054",

"INTERFACE_USER_CODE":"guoren_tp_jdy",
```

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"INTERFACE_PWD":"Q31gIrhZgQc=",
  "BUSINESS_UUID":"4f20195b33c43f38125",
  "REQUEST_TIME":"2022-06-24 17:19:10:0005",
  "XML_LIST_SUFFIX":"",
  "IFTEST":"Y"
},
"BODY":{
  "channelCode":"IXX",
  "data":{
    "orderList":[
      {
        "insuredList":[
            "certfNo":"130525198802124559",
            "certfType":"01",
            "countryName":"中国",
            "insuredName":"王跃",
            "insuredType":"1",
            "phoneNo":"13611044464",
            "planNo":"1"
          }
        ],
        "objCarList":[
          {
            "carModels":"ALAAAD0001",
            "carType":"M21",
            "carTypeCode":"8D",
            "clnt":"1",
            "frameNo":"LASC2311111131112",
            "licenseNo":"粤AS9134",
            "planNo":"1",
            "purchasePrice":3000,
            "seatNum":2,
            "toncount":0
          }
        ],
        "orderAppl":{
          "applName":"王跃",
          "applType":"1",
          "certfNo":"130525198802124559",
          "certfType":"01",
          "contactName":"王跃",
          "phoneNo":"13611044464"
        },
        "orderMain":{
          "amount":100000,
          "endDate":"2023-07-09 23:59:59",
          "goodsCode":"02746422001001",
          "operatorCode":"S0100004",
          "othOrderNo":"6d1b01f71f2040bbb9e1d728e3f3e586",
          "premium":210,
          "prodCode":"02746422001",
```

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"renewalInd":0,
              "riskCode":[
                "2746"
              ],
              "startDate":"2022-07-10 00:00:00",
              "uwCount":1
            },
            "planList":[
              {
                "occupationCode":"0500020",
                "occupationGrade":"1",
                "occupationName":"其他",
                "planNo":"1",
                "quantity":"1",
                "socialSecInd":"01"
              }
            ],
            "salesmanList":[
                "agentCode":"Z021500043001",
                "companyCode":"016700A8",
                "salesmanCode":"S0100004",
                "salesmanFlag":1,
                "salesmanName":"樊龙",
                "serialNo":1,
                "teamCode":"",
                "teamName":""
              }
            1
          }
        ]
      },
      "othBusinessNo":"6d1b01f71f2040bbb9e1d728e3f3e586",
      "requestTime":"2022-07-04"
    }
 }
非车产品创建出参:
 "PLATFORM_STS": "0",
 "PLATFORM_TYPE": "3",
 "PLATFORM_CODE": "T0000000",
 "PLATFORM_MSG": "服务转接成功。",
 "RESPONSE_BODY": {
  "code": "0000",
  "message": "操作成功",
  "data": {
   "orderCode": "2296494617510075393"
  }
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}			