

API Specification Documentation

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1.Introduction

This Document serves the purpose to describe Architecture, Technical User Guide and Test Plans related to Partner Integration for Motor Product using ESB.

ESB Standardization services are built on WebApi Asp.Net Core 2.0 WebApi for Motor Service Integration for IL Partners. Any Authorized IL-Partners wishing to use IL-Motor services need to refer this Document.

Services are exposed on web with Authentication Token based Authorization. All Services are HTTP hosted, hence require less configuration changes at Client end.

2. Business Process Overview

Business Process involves Integration of Two wheeler Motor Proposal services along with Payment Entry Services and PDF Schedule services created for Partners

2.1. Process flow

There are a couple of services which have to be called by the partner basis on the process flow agreed between IL and Partner teams.

The Step wise process flow of Service Calls is elaborated below:

Step 1 (Quote Stage): IL partner will call the TwoWheeler Quote services. Service expects a Request JSON as input and returns Response XML or Response JSON based on Accept Header provided by Client.

Step 2 (Proposal Stage): Once the partner gets the Quote for a particular make/model, then they will have to call our TwoWheeler Proposal Services, and would get Proposal Number, Customer ID along with other details as response.

Step 3 (Payment Stage): When the Proposal is confirmed, Partner has to call our PaymentAPI service for the Proposal created after doing payment transaction at payment gateway, for Final Payment to tag Policy with payment. This service will return a policy number.

Step 4 (Policy PDF Fetching): Partners who has called Payment Entry and tagging service, would later have to call our PDF Service to get Policy Schedule (Policy PDF) for generated policy Number. Step 4 can be done without Step 3 when payment mapping is done offline.

Step 6 (Breakin FLOW): This is a subflow for step 2. During Proposal Sync service, If Breakin Flag is set as true in response XML, Some additional Breakin Services need to be called for Breakin Clearance.

NOTE: To Consume any of the provided first 3 Services, User needs to pass Token through **Authorization** tag in Request Header. On successful validation of User, Service will provide response, otherwise Users will get 401 Unauthorized Status code. To get Bearer Token Users has to call our Token generation service.

3. Service Details (Two Wheeler)

3.1 Token Generation Service

Authenticate the user with the ICICI-Lombard system and obtain the access token



Token Based Authentication is not very different from other authentication mechanism but yes, it is more secure, more reliable and makes your system loosely coupled. It will be a better choice to create REST API using token-based authentication, if your API reached to broad range of devices like mobiles, tablets and traditional desktops.

In token-based authentication, you pass your credentials, which go to authentication server. Server verifies your credentials and if it is a valid user then it will return a signed token to client system, which has expiration time. Client can store this token to locally using any mechanism like local storage, session storage etc. and if client makes any other call to server for data then it does not need to pass its credentials every time. Client can directly pass token to server, which will be validated by server and if token is valid then you will able to access your data.

To Call any standardization services(Quote/Proposal/PaymentEntry), User has to pass Authorization Header. To get Authorization Token, User would have to call our *Token Generation Service*. *Authorization service details are provided below -*

IL Service expects the access token to be included in all API request to the resource server in a header that looks like the following:

```
Authorization: Bearer <access_token>
```

A) Request:

Environment	UAT
URL	https://cldilbizapp01.cloudapp.net:9001/cerberus/connect/token
Method	POST
Content-type	application/x-www-form-urlencoded

Parameter	Type	Description
grant_type	string	Specify allowed grant type of client
username	string	Specify client username
password	string	Specify client password
scope	string	Specify client allowed scope
client_id	string	Specify client Id
client_secret	string	Specify client secret

(* credential details for above mentioned parameters will be shared separately)

B) Response:

Fields	Type	Description
access_token	string	All further API calls this must be included in header to validate the request source.
expires_in	string	Specify token expiration time in seconds
Token_type	string	Specify token type

Status	Response	Comments
200	OK	Success response with above mentioned fields
400	Bad Request	Incorrect content type or method
401	Unauthorized	Client credentials are wrong.
500	Internal Server Error	We had a problem with our server. Try again later.
403	Forbidden	client cannot access the requested resource
503	Service Unavailable	We're temporarily offline for maintenance

3.2 Calculate Premium Service.

This service is required to calculate premium based on input parameters for Motor Two Wheeler product.

A) Request:

Environment	UAT
URL	https://cldilbizapp01.cloudapp.net:9001/ILServices/Motor/v1/Proposal/TwoWheelerCalculatePremium/
Method	POST
Content-type	application/json
Authorization	Bearer <Token>

Sr. No	Parameter Name	Type	Mandat ory	Parent Tag of Parameter	Tag Description
1	CorrelationId	String	Y		UUID V4 format(GUID)only
2	BusinessType	String	Y		Accepted Values : "New Business" or "Roll Over"
3	DealId	String	Y		Valid DealID
4	VehicleMakeCode	Integer	Y		
5	VehicleModelCode	Integer	Y		
6	VehicleDescription	String	N		
7	RTOLocationCode	Integer	Y		
8	ExShowRoomPrice	double	Y		
9	IsNoPrevInsurance	Boolean	N*		Set true, if previous Insurance is not available
10	Tenure	Integer	N		Default value "1" is set
11	ManufacturingYear	Integer	Y		
12	DeliveryOrRegistrationDate	Date	Y		
13	FirstRegistrationDate	Date	N*		mandatory for Used car cases only

14	IsTransferOfNCB	Boolean	N		
15	TransferOfNCBPercent	double	N*		mandatory if IsTransferOfNCB is true
16	BonusOnPreviousPolicy	Integer	N	PreviousPolicyDetails	
17	PreviousPolicyStartDate	Date	N*	PreviousPolicyDetails	mandatory in case of Rollover and Renewal transactions or TransferofNCB cases
18	PreviousPolicyEndDate	Date	N*	PreviousPolicyDetails	mandatory in case of Rollover and Renewal transactions or TransferofNCB cases
19	ClaimOnPreviousPolicy	Boolean	N*	PreviousPolicyDetails	mandatory in case of Rollover and Renewal transactions or TransferofNCB cases
20	TotalNoOfODClaims	String	N	PreviousPolicyDetails	
21	PreviousPolicyType	String	N*	PreviousPolicyDetails	mandatory in case of Rollover and Renewal trnasactions or TransferofNCB cases. Acceptable Values : 1: Comprehensive Package 2: TP
22	PreviousInsurerName	String	N*	PreviousPolicyDetails	Mandatory in case of Rollover & Renewal transactions
23	PreviousPolicyNumber	String	N*	PreviousPolicyDetails	Mandatory in case of policy type = Rollover & if IsNoPrevInsurance flag is False
24	PreviousVehicleSaleDate	Date	N*	PreviousPolicyDetails	Mandatory if IsTransferOfNCB is true
25	PreviousPolicyTenure	Integer		PreviousPolicyDetails	Default value "1" is set
25	PolicyStartDate	Date	Y		
26	PolicyEndDate	Date	Y		
27	CustomerType	String	Y		Accepted Values: "INDIVIDUAL", or "COMPANY"

28	IsHaveElectricalAccessories	Boolean	N		
29	SIHaveElectricalAccessories	double	N*		mandatory if IsHaveElectricalAccessories is true
30	IsHaveNonElectricalAccessories	Boolean	N		
31	SIHaveNonElectricalAccessories	double	N*		mandatory if IsHaveNonElectricalAccessories is true
32	TPPDLimit	Integer	N		Valid TppdLimit value
33	IsLegalLiabilityToPaidDriver	Boolean	N		
34	IsLegalLiabilityToPaidEmployee	Boolean	N		
35	NoOfEmployee	Integer	N*		Mandatory in case of Legal Liability to Paid Employee or Negligence of Hirer or Hirers Employee is true
38	IsPACoverUnnamedPassenger	Boolean	N		
39	SIPACoverUnnamedPassenger	double	N*		mandatory is PA cover for unnamed passenger is True
40	IsValidDrivingLicense	Boolean	N*		mandatory if Owner Of More Than One Motor Vehicle is Y
41	IsMoreThanOneVehicle	Boolean	N		
42	IsPACoverOwnerDriver	Boolean	N		
43	IsVoluntaryDeductible	Boolean	N		
44	VoluntaryDeductiblePlanName	String	N*		mandatory if VD is True
45	IsAutomobileAssocnFlag	Boolean	N		
46	IsAntiTheftDisc	Boolean	N		
47	IsHandicapDisc	Boolean	N		
48	IsExtensionCountry	Boolean	N		
49	ZeroDepPlanName	String	N		Valid ZD Plan Name
50	IsRTIApplicableflag	Boolean	N		

51	IsConsumables	Boolean	N		
52	IsEngineProtectPlus	Boolean	N		
53	RSAPlanName	String	N		Valid RSA Plan Name
54	KeyProtectPlan	String	N		Valid Keyprotect plan Name
55	LossOfPersonalBelongingPlanName	String	N		Valid LOPB Plan Name
56	OtherLoading	double	N		
57	OtherDiscount	double	N		
58	GSTToState	String	Y		

(* Mandatory fields)

B) Response:

Sr No.	Parameters	Parent Tag name	Type	Remark
1	correlationId		string	A unique GUID {UUID V4 format}
2	vehicleModel	generalInformation	string	Model
3	manufacturerName	generalInformation	string	Manufacturer Name
4	vehicleDescription	generalInformation	string	Vehicle Description
5	rtoLocation	generalInformation	string	RTO Location
6	showRoomPrice	generalInformation	double	Show Room Price
7	policyInceptionDate	generalInformation	string	Policy Inception Date
8	policyEndDate	generalInformation	string	dd/mm/yyyy format
9	manufacturingYear	generalInformation	string	Year of manufacture
10	transactionType	generalInformation	string	Transaction Type
11	cubicCapacity	generalInformation	string	Cubic Capacity
12	proposalDate	generalInformation	string	Transaction/Quote Date
13	depreciatedIDV	generalInformation	double	depreciated IDV

14	percentageOfDepreciation	generalInformation	string	% Depreciated IDV
15	registrationDate	generalInformation	string	Date of Registration in dd/mm/yyyy format
16	tenure	generalInformation	string	Policy Tenure
17	basicOD	riskDetails	double	Basic Premium
18	electricalAccessories	riskDetails	double	Electrical Accessories Premium
19	nonElectricalAccessories	riskDetails	double	Non Electrical Accessories premium
20	geographicalExtensionOD	riskDetails	double	Geographical Extension premium
21	zeroDepreciation	riskDetails	double	Zero Depreciation(ZD)
22	returnToInvoice	riskDetails	double	Return To Invoice
23	consumables	riskDetails	double	Consumables
24	roadSideAssistance	riskDetails	double	Road Side Assistance
25	keyProtect	riskDetails	double	Key Protect
26	lossOfPersonalBelongings	riskDetails	double	Loss of Personal Belonging
27	antiTheftDiscount	riskDetails	double	Anti Theft Discount
28	automobileAssociationDiscount	riskDetails	double	Automobile Membership
29	voluntaryDiscount	riskDetails	double	voluntaryDiscount
30	handicappedDiscount	riskDetails	double	Handicapped Discount
35	tpdDiscount	riskDetails	double	Basic Premium Including Premium For TPPD Vehicle
36	paCoverForUnNamedPassenger	riskDetails	double	PA for Unnamed Passenger
37	paCoverForOwnerDriver	riskDetails	double	Compulsory PA Cover For Owner Driver
38	paidDriver	riskDetails	double	Legal Liability To Paid

				Driver
39	employeesOfInsured	riskDetails	double	Legal Liability To Paid Employee
40	geographicalExtensionTP	riskDetails	double	Geographical Extension premium
41	basicTP	riskDetails	double	Basic Premium
43	totalOwnDamagePremium		double	Total Own Damage Premium (Sub Total (A) - Total Discount)
44	totalLiabilityPremium		double	Total Liability Premium
45	specialDiscount		double	Special Discount
46	totalTax		double	Total tax
47	packagePremium		double	Package Premium Amount
48	finalPremium		double	Total Final Pemium Amount
49	roadSideAssistanceService		string	RSA Service
50	deviationMessage		string	Deviation Message
51	IsQuoteDeviation		boolean	If 'True', Quote to be restricted on Partner UI and Policy issuance not to be allowed
52	breakingFlag		boolean	If 'True', Breakin flow to be followed
53	status		string	Success or Failed
54	message		string	Eg: Requested Quote is not as per prevailing Underwriting guidelines. Please contact your Sales Manager.
55	bonusDiscount		double	

C) Validations and Error Messages:

Parameter to check	Error Message
RTOLocationCode	Invalid RTO Location Code
Ensure You are passing Body tag with required parameters	A non-empty request body is required.
BusinessType	BusinessTypeFXD does not have a valid value
DeliveryOrRegistrationDate , FirstRegistrationDate	Error in Calculate: Date of Delivery Registration of Vehicle should be prior to Policy Effective Date
ExShowRoomPrice	Error in Calculate: The ex-showroom price entered has exceeded the limit allowable , i.e. Rs 88223 & 65110
Tenure	Error in Calculate: BLAZE Service Messages => BLAZE status is DECLINE There is no rule executed from the IL Tariff Master , hence the policy is declined
PolicyStartDate, PolicyEndDate	Error in Calculate: BLAZE Service Messages => BLAZE status is DECLINE BasicTp Premium not Found from Generic ExceptionalTP Master , hence Policy is Declined.
PreviousPolicyType	PreviousPolicyTypeFXD does not have a valid value
BonusOnPreviousPolicy	BonusOnPreviousPolicyFXD does not have a valid value
IsTransferOfNCB,TransferOfNCBPercent	TransferOfNCBPercent can't be 0
IsTransferOfNCB,TransferOfNCBPercent	TransferOfNCBPercentFXD does not have a valid value
RegistrationNumber	Registration Number Section 1 is mandatory Regn No. Section 4 Length Must Not Exceed 4
DeliveryOrRegistrationDate , FirstRegistrationDate	Error in Calculate: Date of Delivery Registration of Vehicle provided cannot be more than one year prior to working date for new vehicles

D) Sample Request- Response :

Request

```
{
  "BusinessType":"Roll Over",
  "DealId":"DL-3005/1483341",
```

```
"DeliveryOrRegistrationDate":"2018-07-15",
"FirstRegistrationDate":"2018-07-15",
"PolicyStartDate":"2018-07-16",
"PolicyEndDate":"2019-07-15",
"ManufacturingYear":"2018",
"VehicleMakeCode":"31",
"GSTToState":"MAHARASHTRA",
"CustomerType":"INDIVIDUAL",
"VehicleModelCode":"380",
"RTOLocationCode":"192",
"ExShowRoomPrice":"73689",
"CorrelationId":"49baa781-2fde-472d-a326-4f097f26b9aa",
"IsNoPrevInsurance":false
}
```

Response

```
{
  "riskDetails": {
    "basicOD": 990,
    "basicTP": 985,
    "paidDriver": 0,
    "employeesOfInsured": 0,
    "geographicalExtensionOD": 0,
    "geographicalExtensionTP": 0,
    "electricalAccessories": 0,
    "nonElectricalAccessories": 0,
    "consumables": 0,
    "zeroDepreciation": 0,
    "returnToInvoice": 0,
    "roadSideAssistance": 0,
    "engineProtect": 0,
    "keyProtect": 0,
    "lossOfPersonalBelongings": 0,
    "paCoverForUnNamedPassenger": 0,
    "paCoverForOwnerDriver": 50,
    "voluntaryDiscount": 0,
    "antiTheftDiscount": 0,
    "automobileAssociationDiscount": 0,
    "handicappedDiscount": 0,
    "tppD_Discount": 0,
    "bonusDiscount": 0
  },
  "correlationId": "49baa781-2fde-472d-a326-4f097f26b9aa",
  "generalInformation": {
    "vehicleModel": "PULSAR 180",
    "manufacturerName": "BAJAJ",
    "manufacturingYear": "2018",
    "vehicleDescription": null,
    "rtoLocation": "MAHARASHTRA-MUMBAI",
    "showRoomPrice": 73689,
  }
}
```

```
"policyInceptionDate": "16/07/2018",  
"policyEndDate": "15/07/2019",  
"transactionType": "Roll Over",  
"cubicCapacity": "180",  
"proposalDate": "16/07/2018",  
"depreciatedIDV": 70005,  
"tenure": "1",  
"registrationDate": "15/07/2018",  
"percentageOfDepreciation": "5.00",  
"proposalNumber": null,  
"customerId": null  
},  
"totalOwnDamagePremium": 990,  
"totalLiabilityPremium": 1035,  
"packagePremium": 2025,  
"specialDiscount": 0,  
"totalTax": 365,  
"finalPremium": 2390,  
"roadSideAssistanceService": null,  
"deviationMessage": "",  
"isQuoteDeviation": false,  
"breakingFlag": false,  
"message": "",  
"status": "Success"  
}
```


3.3 Proposal Service.

This Service is for Two Wheeler Proposal. The Service would return Calculated Premium Amount along with Proposal Number and other proposal related details. This Service would create a Proposal in IL.

A) Request:

Environment	UAT
URL	https://cldilbizapp01.cloudapp.net:9001/ILServices/Motor/v1/Proposal/TwoWheelerCreateProposal/
Method	POST
Content-type	application/json
Authorization	Bearer <Token>

Sr. NO	Parameter tag Name	Parent tag Name	Type	Mandatory	Remark
1	CorrelationId		String	Y	
2	BusinessType		String	Y	Accepted Values : "New Business" or "Roll Over"
3	DealId		String	Y	Valid DealID
4	VehicleMakeCode		Integer	Y	
5	VehicleModelCode		Integer	Y	
6	VehicleDescription		String	N	
7	RTOLocationCode		Integer	Y	
8	ExShowRoomPrice		double	Y	
9	IsNoPrevInsurance		Boolean	N*	Set true, if previous Insurance is not available
10	Tenure		Integer	N	Default value "1" is set
11	ManufacturingYear		Integer	Y	
12	DeliveryOrRegistrationDate		Date	Y	
13	FirstRegistrationDate		Date	N*	mandatory for Used car cases only

14	IsTransferOfNCB		Boolean	N	
15	TransferOfNCBPercent		double	N*	mandatory if IsTransferOfNCB is true
16	BonusOnPreviousPolicy	PreviousPolicyDetails	Integer	N	
17	PreviousPolicyStartDate	PreviousPolicyDetails	Date	N*	mandatory in case of Rollover and Renewal transactions or TransferofNCB cases
18	PreviousPolicyEndDate	PreviousPolicyDetails	Date	N*	mandatory in case of Rollover and Renewal transactions or TransferofNCB cases
19	PreviousPolicyNumber	PreviousPolicyDetails	String	N*	
20	ClaimOnPreviousPolicy	PreviousPolicyDetails	Boolean	N*	mandatory in case of Rollover and Renewal transactions or TransferofNCB cases
21	TotalNoOfODClaims	PreviousPolicyDetails	Integer	N	
22	PreviousPolicyType	PreviousPolicyDetails	String	N*	mandatory in case of Rollover and Renewal trnasactions or TransferofNCB cases. Acceptable Values : 1: Comprehensive Package 2: TP
23	PreviousInsurerName	PreviousPolicyDetails	String	N*	Mandatory in case of Rollover & Renewal transactions
24	PreviousVehicleSaleDate	PreviousPolicyDetails	Date	N*	Mandatory only if Proposal and having Transfer of NCB
25	PreviousPolicyTenure	PreviousPolicyDetails	Integer	N	Default value "1" is set

26	PolicyStartDate		Date	Y	
27	PolicyEndDate		Date	Y	
28	CustomerType		String	Y	Accepted Values: "INDIVIDUAL", or "COMPANY"
29	IsHaveElectricalAccessories		Boolean	N	
30	SIHaveElectricalAccessories		double	N*	mandatory if IsHaveElectricalAccessories is true
31	IsHaveNonElectricalAccessories		Boolean	N	
32	SIHaveNonElectricalAccessories		double	N*	mandatory if IsHaveNonElectricalAccessories is true
33	TPPDLimit		Long Integer	N	Valid TppdLimit value
34	IsLegalLiabilityToPaidDriver		Boolean	N	
35	IsLegalLiabilityToPaidEmployee		Boolean	N	
36	NoOfEmployee		Integer	N*	Mandatory in case of Legal Liability to Paid Employee or Negligence of Hirer or Hirers Employee is true
39	IsPACoverUnnamedPassenger		Boolean	N	
40	SIPACoverUnnamedPassenger		double	N*	mandatory is PA cover for unnamed passenger is True
41	IsValidDrivingLicense		Boolean	N*	mandatory if Owner Of More Than One Motor Vehicle is Y
42	IsMoreThanOneVehicle		Boolean	N	
43	IsPACoverOwnerDriver		Boolean	N	

44	IsVoluntaryDeductible		Boolean	N	
45	VoluntaryDeductiblePlanName		String	N*	mandatory if VD is True
46	IsAutomobileAssocnFlag		Boolean	N	
47	AutomobileAssociationNumber		Integer	N	Association Number in Integer
48	IsAntiTheftDisc		Boolean	N	
49	IsHandicapDisc		Boolean	N	
50	IsExtensionCountry		Boolean	N	
51	ExtensionCountryName		String	N*	mandatory if IsExtensionCountry is true
52	ZeroDepPlanName		String	N	Valid ZD Plan Name
53	IsRTIApplicableflag		Boolean	N	
54	RSAPlanName		String	N	Valid RSA Plan Name
55	OtherLoading		double	N	
56	OtherDiscount		double	N	
57	EngineNumber		String	Y	
58	ChassisNumber		String	Y	
59	RegistrationNumber		String	Y	can pass "NEW" if new vehicle is not registered
60	NameOfNominee	NomineeDetails	String	N	
61	Age	NomineeDetails	Integer	N	
62	NomineeType	NomineeDetails	String		
63	Relationship	NomineeDetails	String	N	
64	CustomerType	CustomerDetails	String	Y	Accepted Values: "INDIVIDUAL", or "COMPANY"

65	CustomerName	CustomerDetails	String	Y	
66	DateOfBirth	CustomerDetails	Date	N*	
67	PinCode	CustomerDetails	String	Y	
68	PANCardNo	CustomerDetails	String	N	compulsory incase of premium more than 1lac
69	Email	CustomerDetails	String	Y	
70	MobileNumber	CustomerDetails	String	N*	
71	AddressLine1	CustomerDetails	String	Y	
72	CountryCode	CustomerDetails	Integer	Y	
73	StateCode	CustomerDetails	Integer	Y	
74	CityCode	CustomerDetails	Integer	Y	
75	Gender	CustomerDetails	String	N	Accepted values : "MALE" and "FEMALE" Default value MALE is set
76	MobileISD	CustomerDetails	String	N	Default value "91" is set for INDIA
77	GSTExemptionApplicable	CustomerDetails → GSTDetails	String	N	Accepted values : "Yes" and "No"
78	GSTInNumber	CustomerDetails → GSTDetails	String	N*	Mandatory if GSTDetails object is passed
79	GSTToState	CustomerDetails → GSTDetails	String	N*	Mandatory if GSTDetails object is passed
80	ConstitutionOfBusiness	CustomerDetails → GSTDetails	String	N*	Mandatory if GSTDetails object is passed
81	CustomerType	CustomerDetails → GSTDetails	String	N*	Mandatory if GSTDetails object is

					passed Accepted Values: "INDIVIDUAL", or "COMPANY"
82	PanDetails	CustomerDetails → GSTDetails	String	N*	Mandatory if GSTDetails object is passed
83	GSTRegistrationStatus	CustomerDetails → GSTDetails	String	N*	Mandatory if GSTDetails object is passed
84	FinancierName	financierDetails	String	N*	FinancierDetails
85	BranchName	financierDetails	String	N*	FinancierDetails
86	AgreementType	financierDetails	String	N*	FinancierDetails

B) Response:

Sr. NO	Parameters	Parent Tag name	Type	Remark
1	correlationId		string	A unique GUID {UUID V4 format}
2	vehicleModel	generalInformation	string	Model
3	manufacturerName	generalInformation	string	Manufacturer Name
4	vehicleDescription	generalInformation	string	Vehicle Description
5	rtoLocation	generalInformation	string	RTO Location
6	showRoomPrice	generalInformation	double	Show Room Price
7	policyInceptionDate	generalInformation	string	Policy Inception Date
8	policyEndDate	generalInformation	string	dd/mm/yyyy format
9	manufacturingYear	generalInformation	string	Year of manufacture
10	transactionType	generalInformation	string	Transaction Type
11	cubicCapacity	generalInformation	string	Cubic Capacity
12	proposalDate	generalInformation	string	Transaction/Quote Date
13	depreciatedIDV	generalInformation	double	depreciated IDV

14	percentageOfDepreciation	generalInformation	string	% Depreciated IDV
15	registrationDate	generalInformation	string	Date of Registration in dd/mm/yyyy format
16	tenure	generalInformation	string	Policy Tenure
17	proposalNumber	generalInformation	string	Policy Proposal Number
18	customerId	generalInformation	string	
19	policyNumber	generalInformation	string	Policy Number
20	coverNoteNumber	generalInformation	string	Cover Note Number
21	basicOD	riskDetails	double	Basic Premium
22	electricalAccessories	riskDetails	double	Electrical Accessories Premium
23	nonElectricalAccessories	riskDetails	double	Non Electrical Accessories premium
24	geographicalExtensionOD	riskDetails	double	Geographical Extension premium
25	zeroDepreciation	riskDetails	double	Zero Depreciation(ZD)
26	returnToInvoice	riskDetails	double	Return To Invoice
27	consumables	riskDetails	double	Consumables
28	roadSideAssistance	riskDetails	double	Road Side Assistance
29	engineProtect	riskDetails	double	Engine Protect Plus
30	keyProtect	riskDetails	double	Key Protect
31	lossOfPersonalBelongings	riskDetails	double	Loss of Personal Belonging
32	antiTheftDiscount	riskDetails	double	Anti Theft Discount
33	automobileAssociationDiscount	riskDetails	double	Automobile Membership
34	voluntaryDiscount	riskDetails	double	voluntaryDiscount

35	handicappedDiscount	riskDetails	double	Handicapped Discount
36	tppD_Discount	riskDetails	double	Basic Premium Including Premium For TPPD Vehicle
37	paCoverForUnNamedPassenger	riskDetails	double	PA for Unnamed Passenger
38	paCoverForOwnerDriver	riskDetails	double	Compulsory PA Cover For Owner Driver
39	paidDriver	riskDetails	double	Legal Liability To Paid Driver
40	employeesOfInsured	riskDetails	double	Legal Liability To Paid Employee
41	geographicalExtensionTP	riskDetails	double	Geographical Extension premium
42	basicTP	riskDetails	double	Basic Premium
43	totalOwnDamagePremium		double	Total Own Damage Premium (Sub Total (A) - Total Discount)
44	totalLiabilityPremium		double	Total Liability Premium
45	specialDiscount		double	Special Discount
46	totalTax		double	Total tax
47	packagePremium		double	Package Premium Amount
48	finalPremium		double	Total Final Pemium Amount
49	roadSideAssistanceService		string	RSA Service
50	deviationMessage		string	Deviation Message
51	IsQuoteDeviation		boolean	If 'True', Quote to be restricted on Partner UI and Policy issuance not to be allowed

52	breakingFlag		boolean	If 'True', Breakin flow to be followed
53	status		string	Success or Failed
54	message		string	Eg: Requested Quote is not as per prevailing Underwriting guidelines. Please contact your Sales Manager.
55	bonusDiscount		double	

C) Validations and Error Messages:

Parameter to check	Error Message
RTOLocationCode	Invalid RTO Location Code
Ensure You are passing Body tag with required parameters	A non-empty request body is required.
BusinessType	BusinessTypeFXD does not have a valid value
DeliveryOrRegistrationDate , FirstRegistrationDate	Error in Calculate: Date of Delivery Registration of Vehicle should be prior to Policy Effective Date
ExShowRoomPrice	Error in Calculate: The ex-showroom price entered has exceeded the limit allowable , i.e. Rs 88223 & 65110
Tenure	Error in Calculate: BLAZE Service Messages => BLAZE status is DECLINE There is no rule executed from the IL Tariff Master , hence the policy is declined
PolicyStartDate, PolicyEndDate	Error in Calculate: BLAZE Service Messages => BLAZE status is DECLINE BasicTp Premium not Found from Generic ExceptionalTP Master , hence Policy is Declined.
PreviousPolicyType	PreviousPolicyTypeFXD does not have a valid value
BonusOnPreviousPolicy	BonusOnPreviousPolicyFXD does not have a valid value
IsTransferOfNCB,TransferOfNCBPercent	TransferOfNCBPercent can't be 0
IsTransferOfNCB,TransferOfNCBPercent	TransferOfNCBPercentFXD does not have a valid value
RegistrationNumber	Registration Number Section 1 is mandatory Regn No. Section 4 Length Must Not Exceed 4
DeliveryOrRegistrationDate ,	Error in Calculate: Date of Delivery Registration of Vehicle provided cannot be more than one year prior to working date for

FirstRegistrationDate	new vehicles
-----------------------	--------------

D) Sample Request- Response:

Request
<pre>{ "RegistrationNumber":"MH02CF3063", "EngineNumber":"ZDTT001012444", "ChassisNumber":"CD01ZHN5410000", "VehicleDescription":"test vehicle", "VehicleModelCode":"380", "RTOLocationCode":"192", "ManufacturingYear":"2017", "ExShowRoomPrice":"73689", "DealId":"DL-3005/1483341", "PolicyStartDate":"2017-07-16", "PolicyEndDate":"2019-07-15", "BusinessType":"New Business", "VehicleMakeCode":"31", "Tenure":"1", "DeliveryOrRegistrationDate":"2018/04/27", "FirstRegistrationDate":"2017/10/20", "GSTToState":"MAHARASHTRA", "IsPACoverOwnerDriver":true, "IsNoPrevInsurance":true, "CustomerType":"INDIVIDUAL", "IsLegalLiabilityToPaidDriver":true, "IsTransferOfNCB":false, "IsPACoverUnnamedPassenger":false, "CorrelationId":"fe1c499f-0e64-4bdc-93a0-e29f8709a2c2", "CustomerDetails":{ "CustomerType":"Individual", "CustomerName":"test user13", "DateOfBirth":"1989/12/16", "PinCode":"400007", "PANCardNo":"PQDAD1221A", "Email":"test113@testing.com", "MobileNumber":"9999977776", "AddressLine1":"test area, test nagar1", "CountryCode":"100", "StateCode":"55", "CityCode":"147", "GSTDetails":{ "CustomerType":"RELATED PARTIES", "ConstitutionOfBusiness":"PROPRIETORSHIP", "GSTToState":"MAHARASHTRA",</pre>

```
"PanDetails": "PQDAD1221A",  
"GSTRegistrationStatus": "TO BE COMMENCED",  
"GSTInNumber": "01PQDAD1221ASDD"  
}  
}  
}
```

Response

```
{  
  "riskDetails": {  
    "basicOD": 879,  
    "basicTP": 554,  
    "paidDriver": 50,  
    "employeesOfInsured": 0,  
    "geographicalExtensionOD": 0,  
    "geographicalExtensionTP": 0,  
    "electricalAccessories": 0,  
    "nonElectricalAccessories": 0,  
    "consumables": 0,  
    "zeroDepreciation": 0,  
    "returnToInvoice": 0,  
    "roadSideAssistance": 0,  
    "engineProtect": 0,  
    "keyProtect": 0,  
    "lossOfPersonalBelongings": 0,  
    "paCoverForUnNamedPassenger": 0,  
    "paCoverForOwnerDriver": 50,  
    "voluntaryDiscount": 0,  
    "antiTheftDiscount": 0,  
    "automobileAssociationDiscount": 0,  
    "handicappedDiscount": 0,  
    "tppD_Discount": 0,  
    "bonusDiscount": 0  
  },  
  "correlationId": "fe1c499f-0e64-4bdc-93a0-e29f8709a2c2",  
  "generalInformation": {  
    "vehicleModel": "PULSAR 180",  
    "manufacturerName": "BAJAJ",  
    "manufacturingYear": "2017",  
    "vehicleDescription": "test vehicle",  
    "rtoLocation": "MAHARASHTRA-MUMBAI",  
    "showRoomPrice": 73689,  
    "policyInceptionDate": "16/07/2018",  
    "policyEndDate": "15/07/2019",  
    "transactionType": "New Business",  
    "cubicCapacity": "180",  
    "proposalDate": "16/07/2018",  
    "depreciatedIDV": 70005,  
    "tenure": "1",  
    "registrationDate": "27/04/2018",  
    "percentageOfDepreciation": "5.00",  
  }  
}
```

```
"proposalNumber": "1200953708",  
  "customerId": "100964626783"  
},  
  "totalOwnDamagePremium": 879,  
  "totalLiabilityPremium": 654,  
  "packagePremium": 1533,  
  "specialDiscount": 0,  
  "totalTax": 276,  
  "finalPremium": 1809,  
  "roadSideAssistanceService": null,  
  "deviationMessage": "False",  
  "isQuoteDeviation": true,  
  "breakingFlag": false,  
  "message": "",  
  "status": "Success"  
}
```


4. Glossary

4.1) Conventions

- **Client** - Client application.
- **Status** - HTTP status code of response.
- All the possible responses are listed under 'Responses' for each method. Only one of them is issued per request server.
- All response are in JSON format.
- All request parameters are mandatory unless explicitly marked as **[optional]**

4.2) Status Codes

All status codes are standard HTTP status codes. The below ones are used in this API.

2XX - Success of some kind

4XX - Error occurred in client's part

5XX - Error occurred in server's part