**Motor Insurance** **ONE API**

**Interface Contract**



**Document Revision History**

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1

Contents

[**1 Introduction** 3](#_Toc29442)

[**1.1**  **Goal and Products offered** 3](#_Toc29443)

[**2 To-be Integration Architecture** 3](#_Toc29444)

[**2.1 Integration APIs** 3](#_Toc29445)

[**2.2 Data structure for motor insurance** 6](#_Toc29446)

[**2.2.1 Private Car - Direct quick quote service: Input** 6](#_Toc29447)

[**2.2.2 Private Car - Create/ Update quote service: Input** 6](#_Toc29448)

[**2.2.3 Private Car - Issue contract service: Input** 7](#_Toc29449)

[**2.2.4 Private Car - Direct quick quote service: Output** 7](#_Toc29450)

[**2.2.5 Private Car - Create/ Update quote service: Output** 7](#_Toc29451)

[**2.2.6 Private Car - Issue contract service: Output** 7](#_Toc29452)

[**2.2.7 CVTP - Direct quick quote service: Input** 7](#_Toc29453)

[**2.2.8 CVTP - Create quote service: Input** 7](#_Toc29454)

[**2.2.9 CVTP - Issue contract service: Input** 7](#_Toc29455)

[**2.2.10 CVTP - Direct quick quote service: Output** 7](#_Toc29456)

[**2.2.11 CVTP - Create quote service: Output** 7](#_Toc29457)

[**2.2.12 CVTP - Issue contract service: Output** 7](#_Toc29458)

[**3 Digit Services** 7](#_Toc29459)

[**3.1 Technical specification** 8](#_Toc29460)

[**3.2 Availability & Performance** 8](#_Toc29461)

[**3.3 Dispatcher URL** 8](#_Toc29462)

[**3.4 Error Handling** 8](#_Toc29463)

[**3.4.1 Error Handling Approach** 8](#_Toc29464)

[**3.5 Auditing and monitoring** 9](#_Toc29465)

[**4 Documents** 9](#_Toc29466)

[**5 Contact & Escalation Matrix** 9](#_Toc29467)

2

## 1 Introduction

### 1.1 Goal and Products offered

The goal of this document is to formally define integration to Digit Services.

Products offered:

* Private Car Comprehensive
* Private Car TP only
* Two-Wheeler Comprehensive
* Two-Wheeler TP only
* Commercial Vehicle Comprehensive
* Commercial Vehicle TP only
* Stand Alone OD
* Renewal

**Contacts:**

|  |  |  |
| --- | --- | --- |
| **Responsible Person** | **Company** | **Contact** |
| Rahul Prakash | Go Digit General Insurance | [Rahul.Prakash@godigit.com](mailto:Rahul.Prakash@godigit.com) |
| Prakul Tiwari | Go Digit General Insurance | [Prakul.tiwari@godigit.com](mailto:Prakul.tiwari@godigit.com) |
| Rajpat Prajapati | Go Digit General Insurance | [Rajpat.prajapati@godigit.com](mailto:Rajpat.prajapati@godigit.com) |

# 2 To-be Integration Architecture

### 2.1 Integration APIs

|  |  |  |  |
| --- | --- | --- | --- |
| **Service End Points** | **Service Type** | **Protocol** | **Method** |
| https://preprod-oneapi.godigit.com/OneAPI/v1/executor | Quick Quote (Premium Calculation) | REST/JSON | POST |
| https://preprod-oneapi.godigit.com/OneAPI/v1/executor | Create Quote (Proposal Generation) | REST/JSON | POST |
| https://preprod-oneapi.godigit.com/OneAPI/v1/executor | Update Quote | REST/JSON | PUT |
| https://preprod-oneapi.godigit.com/OneAPI/v1/executor | Payment Gateway | REST/JSON | POST |
| https://preprod-oneapi.godigit.com/OneAPI/v1/executor | Policy Schedule Download | REST/JSON | POST |
| https://preprod-oneapi.godigit.com/OneAPI/v1/executor | Policy status search | REST/JSON | GET |

**Partners need to call digit web service in below manner:**

1. **Premium Calculation/Quick Quote:** This API is used for quotation; user getspremium amount along with add-ons and other covers. **In quick quote service** **response Digit is providing premium breakup of all the applicable addons along with base covers irrespective of selection in request parameters.**

1. **Create Proposal:** This web service is used for creating proposal/policy number

1. **Update Proposal:** This web service is used for updating the above generated quote

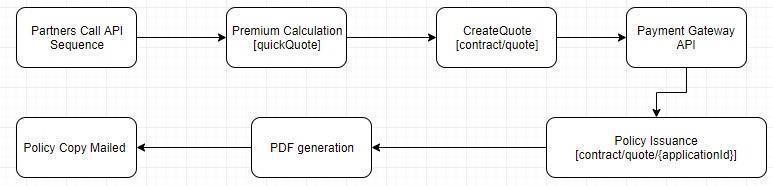
1. **Payment Gateway:** Partner needs to call payment gateway API which given separate indocument kit.

1. **Issue Contract:** This API is used for policy issuance. **This service can only be used when partner is using their own payment gateway or payment is made through advance float. If partner is using Digit Payment Gateway, then this API need not to be integrated.**

1. **Policy PDF:** This API is used for generating policy pdf. Policy PDF gets generated onlywhen policy is issued i.e., policy status changes to “COMPLETE”.

1. **Policy Status Search:** This API is used to check current Status of Policy. Mainly can be utilized ￼in case of Break-in.

**Partner API Journey**



### 2.2 Data structure for motor insurance

Digit REST based JSON Input-Output objects.

#### 2.2.1 Private Car - Direct quick quote service: Input

Refer :<http://preprod-qnb.godigit.com/digit/motor-insurance/openapi/swagger.json>

#### 2.2.2 Private Car - Create/ Update quote service: Input

Refer :<http://preprod-qnb.godigit.com/digit/motor-insurance/openapi/swagger.json>

#### 2.2.3 Private Car - Issue contract service: Input

Refer :<http://preprod-qnb.godigit.com/digit/motor-insurance/openapi/swagger.json>

#### 2.2.4 Private Car - Direct quick quote service: Output

Refer :<http://preprod-qnb.godigit.com/digit/motor-insurance/openapi/swagger.json>

#### 2.2.5 Private Car - Create/ Update quote service: Output

Refer [: http://preprod-qnb.godigit.com/digit/motor-insurance/openapi/swagger.json](http://preprod-qnb.godigit.com/digit/motor-insurance/openapi/swagger.json)



#### 2.2.6 Private Car - Issue contract service: Output

Refer : <http://preprod-qnb.godigit.com/digit/motor-insurance/openapi/swagger.json>

#### 2.2.7 CVTP - Direct quick quote service: Input

Refer : <http://preprod-qnb.godigit.com/digit/motor-insurance/openapi/swagger.json>

#### 2.2.8 CVTP - Create quote service: Input

Refer : <http://preprod-qnb.godigit.com/digit/motor-insurance/openapi/swagger.json>

#### 2.2.9 CVTP - Issue contract service: Input

Refer : <http://preprod-qnb.godigit.com/digit/motor-insurance/openapi/swagger.json>

#### 2.2.10 CVTP - Direct quick quote service: Output

Refer : <http://preprod-qnb.godigit.com/digit/motor-insurance/openapi/swagger.json>

#### 2.2.11 CVTP - Create quote service: Output

Refer : <http://preprod-qnb.godigit.com/digit/motor-insurance/openapi/swagger.json>

#### 2.2.12 CVTP - Issue contract service: Output

Refer : <http://preprod-qnb.godigit.com/digit/motor-insurance/openapi/swagger.json>

# 3 Digit Services

### 3.1 Technical specification



Protocol

HTTPS/REST

Authentication &

Authorization

Integration Pattern

Web Service Proxy

URI

<<

TBD

>>

### 3.2 Availability & Performance

|  |  |
| --- | --- |
| Expected request rate | <<TBD>> |
| Response time | <<TBD>> |
| Availability | <<TBD>> |

6



### 3.3 Dispatcher URL

PFA below URL for all the services, deployed on AWS:

HOST: Refer: [**https://preprod-qnb.godigit.com/**](https://preprod-qnb.godigit.com/)

|  |  |  |
| --- | --- | --- |
| Quick Quote | https://preprod-oneapi.godigit.com/OneAPI/v1/executor | POST |
| Create Proposal | https://preprod-oneapi.godigit.com/OneAPI/v1/executor | POST |
| Update Proposal | https://preprod-oneapi.godigit.com/OneAPI/v1/executor | PUT |
| Policy issuance | https://preprod-oneapi.godigit.com/OneAPI/v1/executor | POST |

### 3.4 Error Handling

#### 3.4.1 Error Handling Approach

Any functional and technical error will be passed to the client.

### 3.5 Auditing and monitoring

Field webUserId and Server IP will be used for monitoring purposes, if the client doesn’t pass any other auditing information.



## 4: Documents

|  |  |  |  |
| --- | --- | --- | --- |
| **ID** | **Description** | **Responsibility** | **Attachment** |
| Sample Request Response | Sample Request/Response of each API for reference. | Digit IT | Refer API Kit |
| SAOD/POSP/Breakin Integration | Details about API changes to be made for SAOD/POSP/Breakin Integration | Digit IT | Refer API Kit |
| Master | Set of Master files which is required for end-to-end API Integration | Digit IT | Refer API Kit |
| Token Generation API | Details about Authentication token generation API | Digit IT | Refer API Kit |

## 5 Escalation Matrix

**SPOC for API integration: Rajpat Prajapati** /

**Escalation Matrix**

|  |  |  |  |
| --- | --- | --- | --- |
| **Level** | **Name** | **Email Id** | **Contact** |
| Level-1 | Rahul Prakash | rahul.prakash@gmail.com | 7717799107 |
| Level-2 | Prakul Tiwari | prakul.tiwari@godigit.com | 9993361373 |
| Level-3 | Rajpat Prajapati | [rajpat.prajapati@godigit.com](mailto:rajpat.prajapati@godigit.com) |  |

Level-1: In case partner doesn’t get revert within 48 hr except holiday and week off, can escalate to Level-2.

Level 2: In case partner doesn’t get revert within 24 hr except holiday and week off, can escalate to Level-3

**6 FAQ**

1. How can I check fields validation and its type?

Partner can use below link of field type and its master value [https://preprodhttps://testgodigit2.allianz.at/motorinsurance/services/swagger.jsonqnb.godigit.com//motorinsurance/services/swagger.json](https://testgodigit2.allianz.at/motorinsurance/services/swagger.json)

For example, if user wants to check nominee details and its master then he/she can search nominee in swagger Json, and he will find out as in given format

"Nominee": {

"type":"object",

"properties": {

"nomineeName": {

"type":"string"

},

"nomineeRelation": {

"type":"string",

"enum": [

"DAUGHTER",

"DAUGHTER\_IN\_LAW",

"GRAND\_CHILD",

"HEAD", "MOTHER",

"SON",

"SPOUSE",

"HUSBAND",

"OTHER",

"LONGTIME\_PARTNER",

"CHILD",

"FATHER"

]

},

In above example he can get type and its value what he must pass into API

Let us take another example if user want to add Tyre protection, then in same way, he will check in swagger Json

"tyreType": {

"type":"string",

"enum":[ "RUN\_FLAT",

"OTHERS"

]

Here he needs to pass tyre type as string and its value given above.

2. We are getting premium for all the add-ons in response even if we are not selecting any. Also, what is the range for IDV as there is only one value for IDV in the response.

For QuickQuote, we always send the applicable add-ons premium (out of 7 offered, all 7 for new vehicles, for old - depends on vehicle age) in the response irrespective of the add on is selection. The same won't happen in create Quote and update Quote.

This was done, so that unnecessary calls can be avoided only for the add-on's selection.

Since we have asked for certain add-ons parameters to be hard coded for now, there is no need to call the quick quote service for any add-on's selection, since the premium is already available you can display it immediately. But if these parameters are changed, quick quote needs to be called.

For quick quote, IDV in the request ideally should be zero for 1 call in Customer journey, we return the default IDV which can be varied by certain %age and the customized IDV can be sent further to recalculate the premium.

**Premium variation:**

**For old vehicles/ rollover policies: +/- 20%** **For new vehicle: +/- 15%**

1. Financier Master- Do we have master for hypothecation agency or city master or we ￼can pass anything?

Financier is free text type, no need of master.

1. We pass plan type in API; does it have any specific to any coverage or add-ons? If user search swagger json for plan type then he gets below values.

"plan":{"type":"string","enum":["PLAN\_A","PLAN\_B","PLAN\_C","PLAN\_D","PLAN\_E"]

} ownDamageCover: Plan\_D,

partDepreciationCover: Plan\_E,

breakdownAssitanceCOver: Plan\_c

**Plan\_A and Plan\_B is hard coded so needs to be passed as it is given in Request**

1. For the fields for Trailer - make, body, license plate, are these mandatory, can we pass some default values to the same since we do not collect this information from our customers today.

* + 1. Not mandatory, can be null.

* + 1. Mandatory, if want Trailer Issued question is true.

1. Please specify the complete list of Vehicle Types (vehicle Type field),

e.g. "PASSENGER". "vehicleType":{

"type":"string",

"enum":[

"GOODS",

"PASSENGER",

"TRAILER",

"MISC" }.

1. What are changes when integrate motor insurance for corporate policy?

There is no change in quick quote API, you need to make changes in person object. Sample request and response is given in kit.

"person": {

"companyName": "ANMN",

|  |  |
| --- | --- |
| "gstCode": "12729812", |  |
| "companyRepresentative": { | |

"gender": "MALE",

"firstName": "thamesh",

"lastName": "dhapade",

"dateOfBirth": "1991-01-21",

"personType": "NATURALPERSON",

"communication": {

"mobile": "9970451253",

"email": "thameshdhapade@hotmail.com"

},

"address": {

"addressType": "R",

"houseNumber": "94-95",

"street": "4th B Cross Road",

"area": "Kormangala 5th Block",

"city": "Bangalore",

"country": "IN",

"pin": "744303"

}

},

"personType": "LEGALPERSON",

"communication": {

"mobile": "9970451253",

"email": "thameshdhapade@hotmail.com"

},

"address": {

"addressType": "R",

"houseNumber": "94-95",

"street": "4th B Cross Road",

"area": "Kormangala 5th Block",

"city": "Bangalore",

"country": "IN",

"pin": "744303"

}

},

8. Is Engine number and Vehicle Identification number mandatory?

Yes, it is mandatory