Property & Inland Marine

General API Documentation

GREATAMERICAN
INSURANCE GROUP

Thank you for your business with Great American Insurance Group. We're excited to work with you to streamline your business by integrating our data into your platform.

In this guide, you'll find:
- A high-level overview of how each service connects
- How to access to our APIs
- An overview of each available service
- Links and instructions to access detailed API documentation close

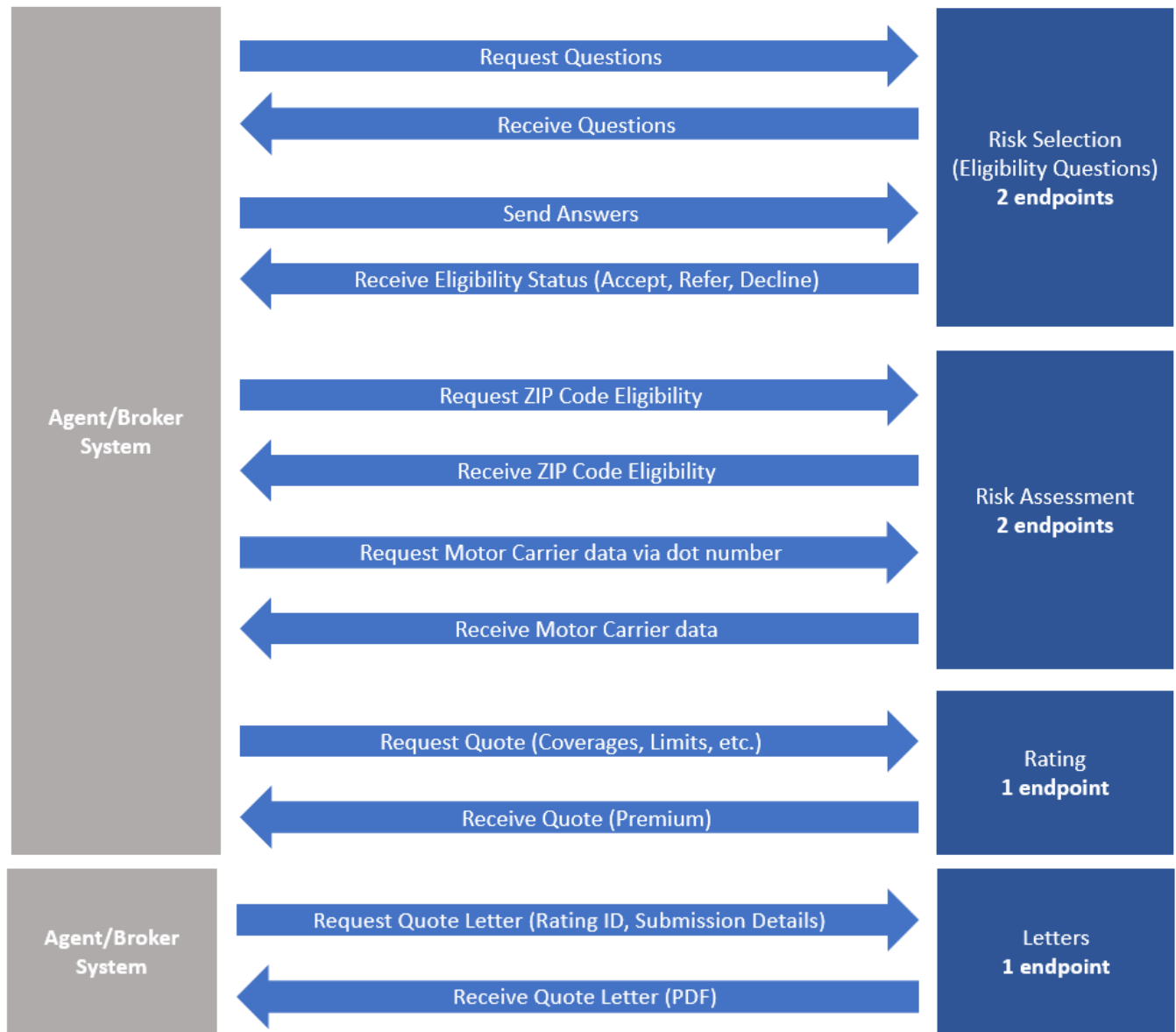If we can be of assistance, please contact us at drm@gaig.com.
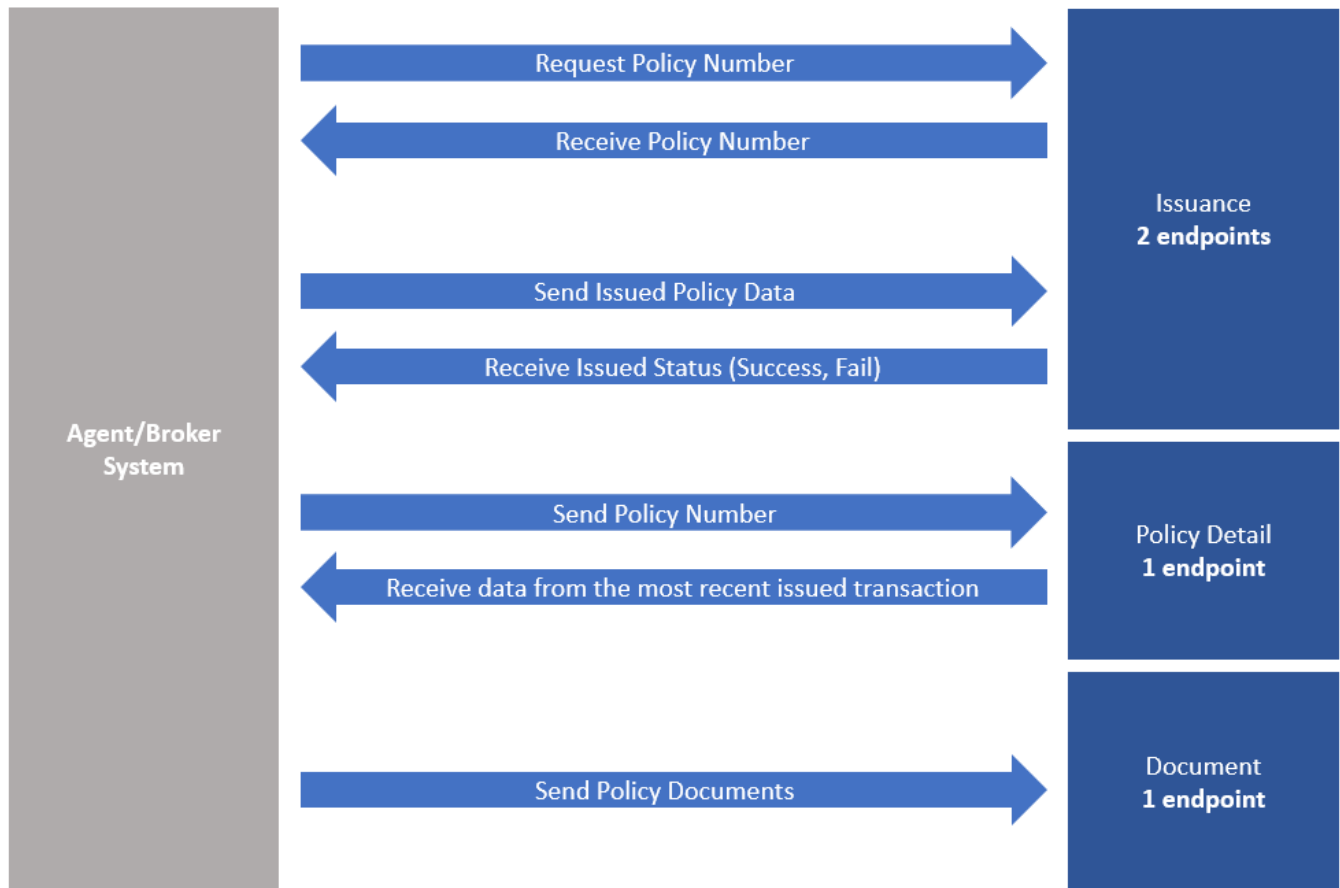
Contents

Process Diagram and Data Flow

The below sections outline the general rating and issuance data flow for Property & Inland Marine APIs.

Eligibility and Rating

Agent/Broker System		Risk Selection (Eligibility Questions) 2 endpoints
	Request Questions →	
	← Receive Questions	
	Send Answers →	
	← Receive Eligibility Status (Accept, Refer, Decline)	
	Request ZIP Code Eligibility →	Risk Assessment 2 endpoints
	← Receive ZIP Code Eligibility	
	Request Motor Carrier data via dot number →	
	← Receive Motor Carrier data	
	Request Quote (Coverages, Limits, etc.) →	Rating 1 endpoint
	← Receive Quote (Premium)	

Agent/Broker System		Letters 1 endpoint
	Request Quote Letter (Rating ID, Submission Details) →	
	← Receive Quote Letter (PDF)	

Policy Issuance

How to Access our APIs

Authorization

All service endpoints are secured with OAuth 2.0, using the client credentials grant type. An OAuth token can be generated by making a request to the token endpoint with the assigned client credentials.

Endpoints

Environment	URL
UAT	https://uat01.api.gaig.com/oauth/token
PROD*	https://prod01.api.gaig.com/oauth/token

*Application IP address must be whitelisted to access Production

Request Notes

- **Method**: POST
- **Authorization**: Basic {{base64 encoded clientId:clientSecret}}
- **Content-Type**: application/x-www-form-urlencoded
  - o grant_type=client_credentials

Example UAT HTTP Request

```
POST /oauth/token HTTP/1.1
Host: uat01.api.gaig.com
Authorization: Basic {{base64 encoded clientId:clientSecret}}
Content-Type: application/x-www-form-urlencoded
Content-Length: 29

grant_type=client_credentials
```

Base URLs

Below are the base URLs for each environment. To access a given service, append the endpoint to each URL.

Environment	Base URL
UAT	https://uat01.api.gaig.com
PROD	https://prod01.api.gaig.com

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Services
This section includes service specific details.

Risk Selection
The Risk Selection Service allows the user to retrieve a list of questions needed to rate and issue a policy, as well as the ability to submit the answers to those questions to have an eligibility status returned.

Endpoints

Endpoint	Method	Description
/risk-selection/api/createAnswerSession	POST	Retrieve list of Motor Truck Cargo eligibility questions for New Business
/risk-selection/api/updateAnswerSession	POST	Submit question answers to receive an eligibility status (Accept, Refer, Decline)

General Documentation
The general documentation for this service can be accessed here.

Detailed Documentation
More detailed documentation can be found by making an API call to the Risk Selection Service Dynamic Documentation. Use the documentation to get the list of products configured to your credentials, pull context data and get question set criteria. Detail on how to call the documentation endpoints can be found here.

Risk Assessment
The Risk Assessment Service produces eligibility data based on ZIP Code for a given type of risk.

Endpoints

Endpoint	Method	Description	Detailed Docs Available
/api/zipGuidelines	POST	Produces eligibility data for Convective Wind, Earthquake, Hurricane Wind, and Terrorism based on a Zip Code	Yes
/api/motorCarrierReport	POST	Retrieves Carrier data via dot number	Yes

General Documentation
The general documentation for this service can be accessed here.

Detailed Documentation
More detailed documentation on the /api/zipGuidelines endpoint can be found by making an API call to the Risk Assessment Dynamic Documentation. Use this endpoint to get specific request and response body details, which can vary based on factors such as the consumer, business division and product. Details on how to call the documentation endpoint are below:

Request Details

Endpoint	Method	Description
risk-assessment/policy/api/docs	POST	Get dynamic API documentation

Request Body Fields

Field	Type	Required	Description	Valid Values
type	String	True	Get documentation on the API Request or Response.	request, response
endpoint	String	True	One of the available API endpoints.	/api/zipGuidelines

format	String	True	Return API fields or return all metadata for each field.	json, details

Sample JSON requests

Documentation Request Type	Request

Return sample JSON request fields.	```json
	{
	    "type": "request",
	    "endpoint": "/api/zipGuidelines ",
	    "format": "json"
	}```

Return sample JSON response fields.	```json
	{
	    "type": "response",
	    "endpoint": "/api/zipGuidelines ",
	    "format": "json"
	}```

Return metadata (description, required, datatype) for request fields.	```json
	{
	    "type": "request",
	    "endpoint": "/api/zipGuidelines",
	    "format": "details"
	}```

Return metadata (description, required, datatype) for response fields.	```json
	{
	    "type": "response",
	    "endpoint": "/api/zipGuidelines",
	    "format": "details"
	}```

Rating

The Rating Service allows for rating an insurance product. The primary inputs include information like locations, coverages, limits and deductibles. The primary outputs are rates and premiums.

Endpoints

Endpoint	Method	Description	Detailed Docs Available
/rating/api/products	POST	Get the valid values for the line(s) of business configured for your credentials.	No
/rating/api/rate	POST	Rate an insurance product.	Yes

General Documentation

The general documentation for this service can be accessed here.

Detailed Documentation

More detailed documentation can be found by making an API call to the Rating Service Dynamic Documentation. Use this endpoint to get specific request and response body details, which can vary based on factors such as the consumer, business division and product. Details on how to call the documentation endpoint are below:

Request Details

Endpoint	Method	Description
/rating/api/docs	POST	Get dynamic API documentation

Request Body Fields

Field	Type	Required	Description	Valid Values
type	String	True	Get documentation on the API Request or Response.	request, response
endpoint	String	True	One of the available API endpoints.	/api/rate
format	String	True	Return API fields or return all metadata for each field.	json, details
product	String	True	Product (ex. Motor Truck Cargo)	mtcqq, pimceqq
scope	Object	False	Additional scoping necessary for the request.	

Sample JSON requests

Documentation Request Type	Json Request
Return sample JSON request fields	```{
"endpoint": "/api/rate",
"product": "mtcqq",
"type": "request",
"format": "json",
"scope": {
"transactionType": "NBS",
"program": "CargoAdvantage"
}
}```
Return sample JSON response fields	```{
"endpoint": "/api/rate",
"product": "mtcqq",
"type": "response",
"format": "json",
"scope": {
"transactionType": "NBS",
"program": "CargoAdvantage"
}
}```
Return metadata (description, required, datatype) for request fields.	```{
"endpoint": "/api/rate",
"product": "mtcqq",
"type": "request",```

| | ```json
    "format": "details",
    "scope": {
        "transactionType": "NBS",
        "program": "CargoAdvantage"
    }
}
``` |
| **Return metadata (description, required, datatype) for response fields.** | ```json
{
    "endpoint": "/api/rate",
    "product": "mtcqq",
    "type": "response",
    "format": " details",
    "scope": {
        "transactionType": "NBS",
        "program": "CargoAdvantage"
    }
}
``` |

Letters

The Letters Service allows for retrieving a quote letter. The primary inputs include information like Rating ID, and other submission related information.

Endpoints

Endpoint	Method	Description	Detailed Docs Available
/letters/api/quote	POST	Retrieve quote letter	Yes

General Documentation

The general documentation for this service can be accessed here.

Detailed Documentation

More detailed documentation can be found by making an API call to the Rating Service Dynamic Documentation. Use this endpoint to get specific request and response body details, which can vary based on factors such as the consumer, business division and product. Details on how to call the documentation endpoint are below:

Request Details

Endpoint	Method	Description
/rating/api/docs	POST	Get dynamic API documentation

Request Body Fields

Field	Type	Required	Description	Valid Values
type	String	True	Get documentation on the API Request or Response.	request, response
endpoint	String	True	One of the available API endpoints.	/api/quote
format	String	True	Return API fields or return all metadata for each field.	json, details

product	String	True	Product (ex. Motor Truck Cargo)	mtcqq, pimceqq
scope	Object	False	Additional scoping necessary for the request.	

Sample JSON requests

Documentation Request Type	Json Request
| **Return sample JSON request fields** | ```json
{
    "endpoint": "/api/quote",
    "type": "request",
    "format": "json",
    "scope": {
        "product": "MTC",
        "transactionType": "NBS"
    }
}
``` |
| **Return sample JSON response fields** | ```json
{
    "endpoint": "/api/quote",
    "type": "response",
    "format": "json",
    "scope": {
        "product": "MTC",
        "transactionType": "NBS"
    }
}
``` |
| **Return metadata (description, required, datatype) for request fields.** | ```json
{
    "endpoint": "/api/quote",
    "type": "request",
    "format": "details",
    "scope": {
        "product": "MTC",
        "transactionType": "NBS"
    }
}
``` |
| **Return metadata (description, required, datatype) for response fields.** | ```json
{
    "endpoint": "/api/quote",
    "type": "response",
    "format": "details",
    "scope": {
        "product": "MTC",
        "transactionType": "NBS"
    }
}
``` |

Issuance

The Issuance Service can generate unique policy numbers and issue transactions for a policy. Using the Rating ID value generated in the Rating response, quotes can quickly be issued without re-submitting quote details.

Endpoints

Endpoint	Method	Description	Detailed Docs Available
/issuance/api/policyNumber	GET	Generate a new unique policy number.	No
/issuance/api/issue	POST	Issue a transaction for a policy by providing all the data necessary for the given transaction.	Yes

General Documentation

The general documentation for this service can be accessed here.

Detailed Documentation

More detailed documentation on the /api/issue endpoint can be found by making an API call to the Issuance Service Dynamic Documentation. Use this endpoint to get specific request and response body details, which can vary based on factors such as the consumer, business division and product. Details on how to call the documentation endpoint are below:

Request Details

Endpoint	Method	Description
/issuance/api/docs	POST	Get dynamic API documentation for a given company and application.

Request Body Fields

Field	Type	Required	Description	Valid Values
type	String	True	Get documentation on the API Request or Response.	request, response
endpoint	String	True	One of the available API endpoints.	/api/issue
format	String	True	Return API fields or return all metadata for each field.	json, details
product	String	True	Product (ex. Motor Truck Cargo)	MTC, CE, BR
scope	Object	False	Additional scoping necessary for the request.	
ratingIntegration	String	True	*Scoping field* True if passing in a rating ID from /api/rating.	true
transactionType	String	True	*Scoping field* Policy transaction type.	NBS, ENDT, CANC, REN

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Sample JSON requests

Documentation Request Type	Json Request
| **Return sample JSON request fields for New Business Transactions.** | ```json
{
    "endpoint": "/api/issue",
    "type": "request",
    "format": "json",
    "scope": {
        "product": "MTC",
        "transactionType": "NBS",
        "ratingIntegration": true,

    }
}
``` |
| **Return sample JSON response fields for New Business Transactions.** | ```json
{
    "endpoint": "/api/issue",
    "type": "response",
    "format": "json",
    "scope": {
        "product": "MTC",
        "transactionType": "NBS",
        "ratingIntegration": true,

    }
}
``` |
| **Return metadata (description, required, datatype) for request fields for New Business Transactions.** | ```json
{
    "endpoint": "/api/issue",
    "type": "request",
    "format": "details",
    "scope": {
        "product": "MTC",
        "transactionType": "NBS",
        "ratingIntegration": true,

    }
}
``` |
| **Return metadata (description, required, datatype) for response fields for New Business Transactions.** | ```json
{
    "endpoint": "/api/issue",
    "type": "response",
    "format": "details",
    "scope": {
        "product": "MTC",
        "transactionType": "NBS",
        "ratingIntegration": true,

    }
}
``` |

Policy

The Policy Service is used to retrieve policy data from the most recent issued transaction.

Endpoints

Endpoint	Method	Description	Detailed Docs Available
/policy/api/policy	POST	Get policy information	Yes

General Documentation

The general documentation for this service can be accessed here.

Detailed Documentation

More detailed documentation on the /api/policy endpoint can be found by making an API call to the Issuance Service Dynamic Documentation. Use this endpoint to get specific request and response body details, which can vary based on factors such as the consumer, business division and product. Details on how to call the documentation endpoint are below:

Request Details

Endpoint	Method	Description
/policy/api/docs	POST	Get dynamic API documentation

Request Body Fields

Field	Type	Required	Description	Valid Values
type	String	True	Get documentation on the API Request or Response.	request, response
endpoint	String	True	One of the available API endpoints.	/api/policy
format	String	True	Return API fields or return all metadata for each field.	json, details

Sample JSON requests

Documentation Request Type	Request
Return sample JSON request fields.	```{ "type": "request", "endpoint": "/api/policy", "format": "json" }```
Return sample JSON response fields.	```{ "type": "response", "endpoint": "/api/policy", "format": "json" }```
Return metadata (description, required, datatype) for request fields.	```{ "type": "request", "endpoint": "/api/policy", "format": "details" }```
Return metadata (description, required, datatype) for response fields.	```{ "type": "response", "endpoint": "/api/policy", "format": "details"```

```
                                                    }
```

Document

Send documents to our electronic content management system.

Endpoints

Endpoint	Method	Description	Detailed Docs Available
/api/{category}/documents/{documentType}	POST	Add document	No
/api/{category}/documents/{documentId}	GET	Retrieve Document Metadata	No
/api/{category}/documents/{documentId}/contents	GET	Retrieve Document Contents	No
/api/{category}/documents/{documentId}	PATCH	Update Document Metadata	No

General Documentation
The general documentation for this service can be accessed [here](#).

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