

Recent Life Events API Reference Guide

March 2021

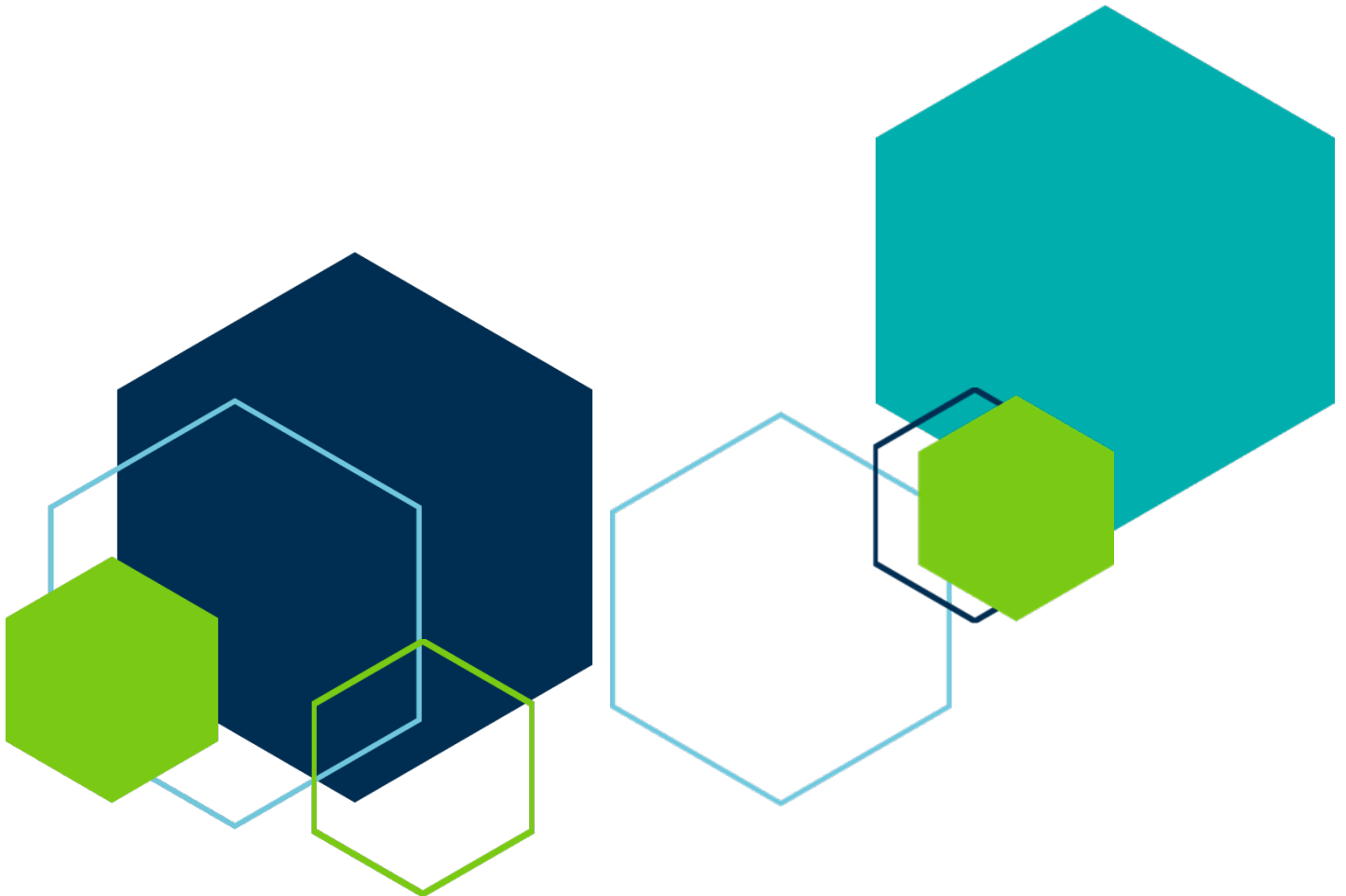




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POST services/lifeevents

Assist your policyholders when it matters most

The Fenris Digital Recent Life Events API quickly and accurately returns a list of recent life events from the past 90 days for the name and address you enter.

Our Recent Life Events API service checks your applicant or policyholder against our comprehensive set of reference data and returns, in real-time, recent life events detected.

Possible life events include:

- New Baby
- Newly Engaged
- New Mover
- Newly Married
- Newly Single
- Pre-mover at Contract
- Pre-mover at List
- Prenatal

Endpoint

<https://api.fenrisd.com/services/lifeevents/v1/events/search>



Request

This section describes the headers and request body for the Life Events API.

Request - Headers

Field	Type	Description	Example
Content-Type	application/json	The body is in JSON format, using UTF-8 character encoding.	N/A
Authorization	Bearer <<token>>	The header includes a Bearer token for authentication.	Bearer alB2c3d4...
Submission-Id	string	Passthrough field: A client-specified identifier used to tie back to client data or systems. If not supplied, uses an auto-generated field.	abcd-efgh-ijkl

Request - Body

Field	Type	Description
person	Person	Required – Given name(s) of the primary insured individual; See Request - Person for more information.
address	Address	Required – Standardized street address of the primary insured individual; See Request - Address for more information.
otherAddresses	[Address]	Optional array of alternate addresses to be searched for data. These addresses are typically seasonal, alternate, or previous addresses.



Request - Address

Field	Type	Description
addressLine1	string	Required – The standard street and the unit portion of an address
addressLine2	string	Optional address string applied to the address line for processing, if present
city	string	City name – Either zipCode or city must be present
state	string	Required – Two-character USPS® state abbreviation
zipCode	string	Five-digit postal code: Either city or zipCode must be present

Request - Person

Field	Type	Description
firstName	string	Required – The Given name(s) of the primary insured individual
middleName	string	The middle name of the primary insured individual
lastName	string	Required – The family name or surname of the primary insured individual
dateOfBirth	string	The Individual's date of birth in format MM/DD/YYYY

Request Sample Body

```
{
  "person": {
    "firstName": "John",
    "lastName": "Doe"
  },
  "address": {
    "addressLine1": "123 Main St",
    "city": "Anytown",
    "state": "IA",
    "zipCode": "54321"
  }
}
```



Response

This section outlines the responses returned for an address and ZIP Code by a call to **POST services/lifeprefill**.

Response fields – Body

Field	Type	Description
status	string	Returns the status of the search: SUCCESS or NO EVENTS FOUND
requestId	string	Returns an Internally generated unique ID used for auditing and support
submissionId	string	Returns a client-supplied identifier that ties back to client data or systems: If not supplied, the API uses the requestId.
matchDescription	string	Returns a description of the match logic used to find the events for this person. Will return “Not matched to reference” if the input is not found in the reference data set.
events	[LifeEvent]	An array of life events found for the person; will be empty if no life events are found see Request fields - LifeEvent for more information.

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Request fields - LifeEvent

Field	Type	Description
eventType	string	Type of life event: <ul style="list-style-type: none">• NEW BABY• NEWLY ENGAGED• NEW MOVER• NEWLY MARRIED• NEWLY SINGLE• PREMOVER AT CONTRACT• PREMOVER AT LIST• PRENATAL
eventDate	string	The date of the life event occurrence, in YYYY-MM or YYYY-MM-DD
processDate	string	The date that the life even record was added to the system in YYYY-MM-DD format
otherData	NewMoverInfo	Extra info about the event, today only; The NEW MOVER event creates this object only when there is a known previous address

Response fields - NewMoverInfo

Field	Type	Description
previousAddress	Address	The former address of the requested person
currentAddress	Address	The current address of the requested person



Response fields - Address

Field	Type	Description
addressLine1	string	Required – Standard street and unit designator portion of an address
city	string	Required if no zipCode is present – Either a city name or zipCode is required.
state	string	Required – Two-character state abbreviation
zipCode	string	Required if no city is present – Five-digit USPS® postal code

Response body sample

```
{
  "requestId":"8128ef20-0a1f-4bf0-985b-aa13bfaeaaf0",
  "submissionId":"8128ef20-0a1f-4bf0-985b-aa13bfaeaaf0",
  "status":"SUCCESS",
  "matchDescription":"Default match logic",
  "events":[
    {
      "eventType":"NEW MOVER",
      "eventDate":"2020-11-11",
      "processDate":"2020-11-18",
      "otherData":{
        "previousAddress":{
          "addressLine1":"712 RAWLINS CT",
          "city":"NORTHBROOK",
          "state":"IL",
          "zipCode":"60062"
        },
        "currentAddress":{
          "addressLine1":"211 SPRUCE ST",
          "city":"HUDSON",
          "state":"MI",
          "zipCode":"49247"
        }
      }
    }
  ]
}
```




Authentication

Fenris Digital restricts access to its APIs and manages access tokens through an OAuth2 authorization server. The Client Credentials workflow defined by the OAuth 2 specification is the principal token manager. You will receive a Client-Id and Client Secret used to obtain an access token from the Authorization Server.

Obtaining a token

To get a token, make this request:

Entity	Content
URL	https://auth-fenrisd.auth.us-east-1.amazoncognito.com/oauth2/token
method	POST
header	<p>Content-Type: application/x-www-form-urlencoded</p> <p>Authorization: Basic <<BASIC_STRING>></p> <p>The BASIC_STRING is the Base-64 encoding of the client_id and client_secret separated by a colon. This is the standard token passed for Basic authentication with username replaced by client_id, and password replaced by client_secret.</p> <p>Many libraries will do this for you:</p> <ul style="list-style-type: none">• Select basic authentication• Set the username to your client_id• Set the password to the client_secret.
body	<p>client_id: <<Obtain from Fenris>></p> <p>grant_type: client_credentials</p>

Sample response body – authentication request

```
{
  "token_type": "Bearer",
  "expires_in": 3600,
  "access_token": "<<omitted>>",
  "scope": "api"
}
```

Use the value in the `access_token` field as a Bearer token in the Authorization header of the request.

NOTE: Access tokens are good for one hour. You must submit another call to obtain a new token after the previous one expires.



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