



Applicant Scoring API Reference

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Applicant Scoring API Reference

POST ptb

The Fenris Digital suite of prefill APIs provides the data and scores that inform insurance coverage decisions, evaluate risk, and improve the experience of applying for, rating, and servicing insurance accounts. The scoring APIs organize inbound leads into categories that inform bidding and routing decisions to make the most of marketing spend and time.

Use the Propensity to Buy API (ptb) to quickly and accurately triage identifiable lead profiles.

Endpoint

<https://api.fenrisd.com/services/scores/v1/ptb/{lineOfBusiness}/{productLine}/search>

lineOfBusiness

The Insurance line of business for this model. Available values: **auto**, **life**, **commercial**

productLine

Product line within the line of business for the model to consider. The product line may not be valid for all loans of business. In such cases, standard will be assumed. Available value: **preferred**, **standard**, **nonstandard**

Request

This section describes the headers and request body for the Propensity to Buy Score API.

Headers

Field	Type	Description
Content-Type	application/json	The body is in JSON format, using UTF-8 character encoding.
Authorization	Bearer <<token>>	The header includes a Bearer token for authentication.
Submission-Id	string	Passthrough field containing a client-specified identifier to tie back to client data and systems. If the client does not define this value, an auto-generated field is used.

Sample Headers

- Content-Type: application/json
- Authorization: bearer <token>
- Submission-Id: abcd-efgh-ijkl

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Request body fields

Field	Type	Description
person	string	Required – Details about the insured person: <ul style="list-style-type: none">• firstName – Required: Insured's first name• middleName – Optional: Insured's middle name• lastName – Required: Insured's family name or surname• dateOfBirth – Optional: Primary insured's date of birth in MM/DD/YYYY format
address	string	Required – Details about the insured's address: <ul style="list-style-type: none">• addressLine1 – Required: Standard street and unit address elements• addressLine2 – Optional: Additional address information appended to address line if present.• city – Required if no zipCode is present: City or zipCode are required.• state – Required: Two-character state abbreviation• zipCode – Required if no city is present: Five-digit USPS® postal code
otherParams		Additional fields determined by the user's particular model requirements that feed the model calculation. Contact Fenris for more details.

Sample request body

```
{
  "person": {
    "firstName": "Marcus",
    "middleName": "P",
    "lastName": "Smith",
    "dateOfBirth": "11/07/1997"
  },
  "address": {
    "addressLine1": "123 Main St APT 300",
    "city": "Richmond",
    "state": "VA",
    "zipCode": "23173"
  }
}
```

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...

```
},  
"otherParams": {  
  "additionalProp1": "string",  
  "additionalProp2": "string",  
  "additionalProp3": "string"  
}  
}
```

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Response

This section outlines the responses returned by a call to POST ptb.

Body

Field	Type	Options
status	string	Returns the status of the search: Usually SUCCESS or NOT FOUND
matchDescription	string	How the search matched to the individual or household. Returns one of the following: <ul style="list-style-type: none">• Default match logic• Default match logic new mover• First and last name switched• First and last name switched new mover• Changed last name• Household match• Household match new mover• Multiple matches found• Not Found• Artificial match• Household artificial match
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 requestID is used.

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...

addressDescription	string	Whether the address was verified or not. Returns one of the following: <ul style="list-style-type: none">• Address verified• City, state and ZIP verified, but street address not found• More than one possible address found• Street address verified but unit is missing/wrong• Address verification failed• Address verification not attempted• Artificial address matched
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propensityIndex	string	The propensity to buy score.
-----------------	--------	------------------------------

model	string	The model of the score used in the return.
-------	--------	--

version	string	The version of the model used in the return.
---------	--------	--

Sample response body

```
{
  "requestId": "1420f134-26c6-41ce-b187-d03f767c7f25",
  "submissionId": "string",
  "status": "Success",
  "matchDescription": "Default match logic",
  "addressDescription": "Address verified",
  "propensityIndex": "string",
  "model": "string",
  "version": "string"
}
```

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	Content-Type: application/x-www-form-urlencoded Authorization: Basic <<BASIC_STRING>> 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. Many libraries will do this for you if you select basic authentication and set the username to your client_id and set the password to the client_secret.
body	client_id: <<Obtain from Fenris>> grant_type: client_credentials

Sample response body – authentication request

```
{  
  "token_type": "Bearer",  
  "expires_in": 86400,  
  "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 day before they must be refreshed. You must submit another call to obtain a new token after the previous one expires.

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