

Business Insurance Prefill API Reference

January 2023



**Business Insurance Prefill
API Reference**



Table of Contents

Introducing Business Insurance Prefill API 2

POST services/smb 3

Endpoint **3**

Request **3**

 Request - Headers 3

 Request - body 4

 Request - Address 4

 Request Sample Body 4

Response **5**

 Response fields – Body 5

 Response: Company 7

 Response: Address 9

 Response body sample 10

Authentication 11

Obtaining a token **11**

Sample response body – authentication request **11**

Appendix – Normalized industry labels 12

Copyright Notice and Disclaimer 13

Business Insurance Prefill API Reference



Introducing Business Insurance Prefill API

Using only a business name and address, the [Fenris Digital Business Insurance Prefill API](#) locates and returns extensive business details. This API leverages the Fenris best-in-class match rates to return a robust set of data fields in a matter of seconds.

We know that speed is critical when returning a quote. Our experience tells us that a first quote has a less than 60% chance of closing. Business Insurance Prefill provides crucial time-saving results for agents and brokers who are trying to gather applicant information and for underwriters who are key in the quote/close policy phase.

Because Fenris Digital is forward-thinking, we designed this API to access our proprietary set of micro-business data. The fast-growing gig economy is creating an explosion of micro-businesses (whom we loosely define as five or fewer employees), accounting for side jobs. We return the most accurate, up-to-date information on those businesses as well.

The Fenris Digital suite of APIs and products enables your agency's growth and profitability by turning external and alternate details on people, households, and property, into valuable business insights. Visit our site, <https://fenrisd.com/products/>, to learn more, or schedule a demo online at <https://fenrisd.com/scheduledemo/>.

Business Insurance Prefill API Reference



POST services/smb

The Fenris Digital Business Insurance Prefill API quickly and accurately returns information about a business. In addition to business listings, the API will also search individual data and returns information when a person's name and residential address is entered.

Endpoint

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

Request

This section describes the input to this service: headers, request body, and specific request information.

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 a1b2c3d4.... |
| Submission-Id | string | This is a passthrough field: A client-specified identifier used to tie-back to client data or systems. If you do not supply this value, the request uses an auto-generated field to set the value. | abcd-efgh-ijkl |

Business Insurance Prefill API Reference



Request - body

| Field | Type | Description |
|----------------|-----------|---|
| names | [string] | Required – An array of names to search for this business, such as legal names and DBAs |
| address | Address | Required – The standardized street address of the primary insured individual; See Request - Address for more information. |
| otherAddresses | [Address] | An optional array of addresses used for data searches: These addresses are typically mailing addresses or alternate locations for the business. |

Request - Address

| Field | Type | Description |
|--------------|--------|--|
| addressLine1 | string | Optional – The primary address line for this location, including street address and unit information |
| addressLine2 | string | An 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 – The two-character USPS® state abbreviation |
| zipCode | string | The five-digit postal code: Either city or zipCode must be present |

Request Sample Body

```
{
  "names": [
    "Fenris Digital"
  ],
  "address": {
    "addressLine1": "4198 cox rd ste 104",
    "city": "glen allen",
    "zipCode": "23060",
    "state": "VA"
  }
}
```

Business Insurance Prefill API Reference



Response

This section outlines the response returned for a request to **POST services/smb/v1/search**.

Response fields – Body

| Field | Type | Description |
|--------------------|---------|---|
| 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. |
| status | string | Returns the status of the search <ul style="list-style-type: none">• Success• Not Found• Multiple matches found• Multiple matches found – Parent company identified |
| matchDescription | string | Returns a description of the match logic used to find the business. Note that the match description will end with “Individual” if a person at a residential address has been entered <ul style="list-style-type: none">• Default match logic• Close name match• Close name match but address unconfirmed• Close name match but address changed• Close name match within state• Not found |
| name | string | Returns the primary business name |
| address | Address | Returns an address block for a requested location: See Response fields – address for more information. |
| addressDescription | String | Indicates the match characteristics of the input address <ul style="list-style-type: none">• Address verified• Address verification failed• Address verification not attempted |

Business Insurance Prefill API Reference



-
- Artificial address matched
 - City, State and Zip verified but street address not found
 - More than one possible address found
 - Street address verified but unit is missing / wrong
-

| | | |
|--------------------|---------|--|
| phone | string | Returns the telephone number for the company at this location |
| revenue | string | Returns the approximate revenue for this location as a range of US dollar values |
| estimatedRevenue | Integer | Returns the approximated revenue for this location in US dollar for this location |
| employees | string | Returns the approximate number of employees for this location as a range of the number of employees |
| estimatedEmployees | Integer | Returns the approximate number of employees at this location |
| country | string | Returns the country in which this location resides |
| headquarters | boolean | True if this location is the primary location for this company or if this is the only location for this business |
| parent | Company | Returns company details: See Response fields – parent for more information. |

Business Insurance Prefill API Reference



Response: Company

| Field | Type | Description |
|-------------------|----------|--|
| linkedin_url | string | The web URL for the company's LinkedIn page |
| domain | string | The primary high-level domain used by this company, such as "companyname.com" |
| website | string | The URL for the primary website of this company |
| alternate_domains | [string] | An array of possible web domains used by this company, including the domain, above |
| alternate_names | [string] | An array of possible names used by this company, including the primary name, above |
| numberOfContacts | string | The number of known contacts in all of this company's locations for this company |
| primaryIndustry | string | A text description of the primary industry for this company |
| primaryNAICSCcode | string | The primary North American Industry Classification System (NAICS) code for this company |
| primarySICCode | string | The Standard Industrial Classification (SIC) code for this company |
| employees | string | The company size category and estimated number of employees across all company locations: <ul style="list-style-type: none">• 1-20• 21-100• 101-500• 501-1000• 1001-5000• 5001+ |

Business Insurance Prefill API Reference



| Field | Type | Description |
|---------------------|--------|---|
| revenue | string | The company's estimated revenue for all locations: <ul style="list-style-type: none">• Less than \$1 Million• \$1 - 9.99 Million• \$10 - 49.99 Million• \$50 - 99.99 Million• \$100 - 999.99 Million• \$1+ Billion |
| year_established | string | The four-digit year of the company's founding |
| entity_type | string | Describes the type of company: The possible values are <ul style="list-style-type: none">• Cooperative• Government• Incorporated• LLC• LLP• LTD• Partnership• Professional Corporation• Sole Proprietorship |
| normalized_industry | string | A normalized label for the primary industry of the company; See the Appendix for a list of normalized industry labels. |
| numberOfLocations | string | Number of locations this company has |

Business Insurance Prefill API Reference



Response: Address

| Field | Type | Description |
|--------------|--------|---|
| addressLine1 | string | The standardized street and unit designator portion of an address |
| city | string | The name of the city for the address, generally based on the USPS® standard. |
| state | string | The two-character state abbreviation |
| zipCode | string | The five-digit USPS® postal code |
| addressType | string | The type of address; The possible values are: <ul style="list-style-type: none">• General delivery• PO Box• Rural route/Highway contract• Street Address• Address type indeterminable• Not Available |

Business Insurance Prefill API Reference



Response body sample

```
{
  "requestId": "164d7400-f376-4cb0-a60f-866c510b8e63",
  "submissionId": "164d7400-f376-4cb0-a60f-866c510b8e63",
  "status": "Success",
  "matchDescription": "Default match",
  "name": "Fenris Digital",
  "address": {
    "addressLine1": "4198 Cox Rd Ste 104",
    "city": "Glen Allen",
    "state": "VA",
    "zipCode": "23060",
    "addressType": "Street Address"
  },
  "phone": "8042820237",
  "revenue": "$1 - 9.99 Million",
  "employees": "1-20",
  "country": "United States",
  "parent": {
    "linkedInUrl": "https://www.linkedin.com/company/fenris-digital",
    "domain": "fenrisd.com",
    "website": "http://www.fenrisd.com",
    "alternateDomains": [
      "fenrisd.com"
    ],
    "alternateNames": [
      "Fenris Digital",
      "Fenris",
      "Fenris LLC",
      "Fenris Digital LLC"
    ],
    "numberOfContacts": 11,
    "primaryIndustry": "insurance",
    "primaryNAICSCode": "",
    "primarySICCode": "",
    "employees": "1-20",
    "revenue": "$1 - 9.99 Million",
    "yearEstablished": "2016",
    "entityType": "LLC",
    "normalizedIndustry": "Insurance",
    "numberOfLocations": 1
  },
  "headQuarters": true
}
```



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

Make this request to get a token:

| 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: <ul style="list-style-type: none">• Select basic authentication• Set the username to your client_id• 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": 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.

**Business Insurance Prefill
API Reference**



Appendix – Normalized industry labels

| | | | | |
|------------------------------|---------------------------|--------------------|-------------------------|--------------------|
| Advertising and Marketing | Energy and Utilities | Insurance | Oil and Gas | Telecommunications |
| Agriculture | Financials and Banking | Investment Banking | Pharmaceutical | Transportation |
| Apparel | Food and Beverages | Legal | Real Estate | Travel |
| Automotive | Government, Public Sector | Manufacturing | Religious Services | Waste Services |
| Business Services | Healthcare | Media | Residential Real Estate | Wholesalers |
| Construction and Engineering | Hospitality and Hotels | Media and Internet | Retail and Shopping | |
| Consumer Services | Hospitals and Clinics | Mining | Software | |
| Education | Information Technology | Non-Profit | Sports and Recreation | |



Copyright Notice and Disclaimer

© 2021 Fenris Inc. All rights reserved.

This information and the applications described in it are the property of Fenris Inc. These materials constitute confidential information and trade secrets of Fenris Inc. Use, examination, copying, transfer, and/or disclosure to others, in whole or in part, are prohibited. No portion of this document may be reproduced, reused, or otherwise distributed in any form without prior written consent, except any internal client distribution as may be permitted in the license agreement between the client and Fenris. Content reproduced or redistributed with Fenris permission must display Fenris legal notices and attributions of authorship. The information contained herein is not warranted as to its accuracy and completeness. To the extent permitted by law, Fenris shall not be liable for any errors or omissions or any loss, damage, or expense incurred by reliance on information or any statement contained herein.