

Function group	Function	Variant	Meaning	AFD-structure
premium	calculatePremium	quickQuote offer policyApplication policyChange policyRenewal	Standard calculation with limited client specific input and some default/average settings. Calculation requiring comprehensive client, object and contract input. Calculation requiring comprehensive client and object input. Calculation based on new input combined with policy data. Calculation based on policy data combined with claim or appraisal input.	policyStructure, masterAgreementStructure, pensionStructure
interest	calculateInterest		Function for calculating interest on loans (mortgage, personal loan)	
offer	submitOffer	new basedOnPolicy	Generally the default variant for offers made to potential and existing customers Available for customers who consider changing an existing policy.	policyStructure, masterAgreementStructure, pensionStructure, loanStructure
	changeOffer	correction update cancellation	Replace the entire offer by a new version. Apply a partial change to the offer. The customer informs the carrier or agent that he will not make use of the offer.	
	retrieveOffer	single status range list	Obtain full details of a single offer based on the unique offer reference. Obtain status information of a single offer by offer reference. Obtain details of multiple offers based on a range of unique offer references. Obtain reference information of all offers available within the authorisation restrictions.	
underwriting	underwritePolicy	new change specialLimit	Initial underwriting of the first policy version at application. Reassess the initial underwriting in the context of a mid-term policy change. Underwriting of a policy outside the standard scope of the MGA agreement.	policyStructure, masterAgreementStructure
policy	submitPolicy	new underwritten basedOnOffer partOfPackage partOfFrameworkAgreement notificationThirdParty notificationSpecialLimit requestSpecialLimit	A policy application that will go through an underwriting process. Registration of a new policy with a standard underwriting. Conversion of an offer into a policy, limited underwriting. Addition of a new policy to an existing package policy. A policy that inherits certain default values or features from a general agreement. Supply of policy information to third parties who provide supporting services. Providing the insurer with information on policies under special limit conditions. Application to the insurer for a policy under special limit conditions.	policyStructure, masterAgreementStructure
	changePolicy	correction instalment update packageInclude packageExclude renewal changeAgent startSuspension stopSuspension premiumSuspension reinstatement midTermTermination terminationAtRenewal terminationAtEffectDate expiration surrenderPermanentLife	Replace the entire policy by a new version. Update the instalment date of the policy. Processing of a mid-term policy modification. Add an existing single policy to a package policy. Turn a policy from a package policy into a single policy. Update the renewal date and relevant renewal properties. Replace the current agent by a new agent. Change the policy status from active to suspended. Change the policy status from suspended to active. Suspend the premium instalments of the policy (life insurance). Reactivate a terminated policy. Terminate the policy before the renewal date (with premium settlement). Terminate the policy per renewal date (no premium settlement). Terminate the policy per effect date (undo policy). Terminate the policy per expiration date (life insurance). Terminate the policy with restitution of the surrender value (life insurance).	
	retrievePolicy	single status range list renewal midTerm	Obtain full details of a single policy based on the unique policy reference. Obtain status information of a single policy by policy reference. Obtain details of multiple policies based on a range of unique policy references. Obtain reference information of all policies available within the authorisation restrictions. Obtain financial booking resulting from the renewal of a policy. Obtain financial booking resulting from the mid-term change of a policy.	
loan			Function group for mortgage or personal loan	loanStructure
pension			Function group for retirement plans	pensionStructure
claim	submitClaim	fnol	First notification of loss, initial creation of the claim file	claimStructure
	changeClaim	correction update transmitToCarrier reopen close reject	Replace the entire claim file by a new version. Apply a partial change to the claim file. Transfer the claim handling to the carrier of the policy. Reactivate a claim that has previously been closed. Close a claimfile (resetting settlement reserves to zero). Closing of a claim due to absence of policy coverage.	
	retrieveClaim	single status list	Obtain full details of a single claim based on the unique policy reference. Obtain status information of a single claim by claim reference. Obtain reference information of all claims available within the authorisation restrictions.	
container	submitContainer	client deliver roaming	A client sending messages in a container to the message exchange platform (MEP). The message exchange platform sending messages in a container to a client. The message exchange platform sending messages in a container to another MEP	containerStructure
	changeContainer	retract confirm cancel	A client action to withdraw a previously submitted container from the platform. Client notification of successful processing of a previously requested container. Client notification of unsuccessful processing of a previously requested container.	
	retrieveContainer	request list	Client demand to the platform to create and send a container based on a query. Client demand to the platform to create and send a list of all active containers.	
	retrieveMessage	range list	Client demand to the platform to obtain a list of all available messages. Client demand to the platform to obtain a selection of available messages.	messageStructure
message process	submitMessage initiateProcess		Direct transmission of an electronic message (peer to peer) through an API. Request for a url to initiate a browser session with prefilled data.	messageStructure partyStructure, policyStructure, claimStructure
order	submitOrder	riskAssessment	Evaluate risk exposure of a (potentially) insured person or object.	partyStructure, policyStructure
		appraisal medicalExamination	Establish the value of a (potentially) insured object. Assess the medical condition of a person.	policyStructure, claimStructure
	changeOrder	lossAdjustment repair salvage repatriation	Determine recovery/repair or replacement cost of an insured object. Repair or partially replace a (damaged) insured object. Salvage a damaged insured object. Transport of a person, goods or vehicle back to the place of residence of the insured.	claimStructure
retrieveOrder	correction update	Replace the entire order by a new version. Apply a partial change to the order.	partyStructure, policyStructure, claimStructure	
single range list	Obtain full details of a single order based on the unique assignment. reference. Obtain details of multiple orders based on a range of unique assignment. references. Obtain references of all orders available within the authorisation restrictions.			
masterData	retrieveMasterData	clause conditions products	Obtain the full set of clauses from an insurance provider in a table structure. Obtain the full set of conditions from an insurance provider in a table structure. Obtain the full set of products from an insurance provider in a table structure.	tableStructure

The goal of the SIVI API-Framework is to provide comprehensive, consistent and up-to-date documentation, easily accessible and easy to use for both analysts and developers in the insurance industry. Because the basic operations in the insurances processes do not change that often and technical implementation of functions changes more rapidly, functional and technical elements are separated. This makes the documentation more future-proof; it is better suited for keeping the documentation up to date and allows targeted and specific updates.

The functions are described in neutral terms with regard to architecture and technology in order to remain independent of specific types of implementation. Elaboration and examples are based on current and common practice using REST (web) APIs. Technical specifications will be added according to the Open API Specification (OAS) 3.0 standard.

The Submit, Retrieve, Change and Terminate operations reflect the Create, Read, Update and Delete (CRUD) data(base) operations and HTTP POST, GET, PUT/PATCH and DELETE verbs. These operations can be found in business environments in different shapes and forms, depending on preceding and/or succeeding workflows, implicating different sets of requirements. The variant parameter in the request body is used to control and communicate these requirements. For the dataset function, the variant is present in the path parameter as part of the endpoint.

Functions which do not reflect a CRUD operation but are used to trigger a server process have a different naming; Calculate Premium, Initiate Process and Send Notification. In REST terms these are functions of the controller archetype. They use the HTTP POST operation which allows the use of a request body, but this serves as process input instead of a CRUD operation.

The API functions cover all aspects of the operational processes regarding financial products, and can be divided into logical groups:

- Premium calculation, offer and underwriting are used in the processes of selling financial products, and to a lesser extend changing and updating these products.
- Policy and claim are the core elements of insurance, and the primary processes that feed systems of record for policy- and claim administration.
- The financial consequences like collecting premium, settling claims and allocating commission and fees are registered in journal entries.
- The message exchange platform provides the data logistics to support the distribution channels for financial products.
- Process, assignment and notification functions facilitate interaction between the environments of third parties.
- Supporting processes like appraisal, medical examination, loss adjustment, recovery and repair can be initiated, and the current status can be communicated by notification.
- The dataset function gives access to master data from a party, to ensure a consistency of data in processes.

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