

Introduction

Developed by BlackFin Technology Pte Ltd in partnership with the New Zealand Financial Services Group (NZFSG), the 'Quote Engine' API provides efficient and accurate premium calculation/comparison for personal risk and health insurance products from seven of New Zealand's insurance [providers](#).

API Reference

The Quote Engine API is a RESTful web service where requests are made over HTTPS using the `GET` and `POST` methods. Payloads use JSON format object schemas. The API is comprised of three endpoints:

- **Quote Setup**

- `GET` [Providers](#) - returns a list of the insurance providers supported by the Quote Engine, along with the benefits and products that they offer. The object IDs used in this data-set are essential for making a quote calculation request.
- `GET` [QuoteConfig](#) - returns a list of input parameters and accepted option values for each of the benefits supported by the Quote Engine. This config data may be useful for rendering interfaces for data capture during the quote setup stage.

- **Calculation**

- `POST` [Quote](#) - the main calculation endpoint, this returns a set of calculated insurance premiums based on the details of the clients, their chosen benefits, and the providers and products that were included in the request.

API Key

The Quote Engine uses an API Key to authenticate all requests. This key is unique to you as a customer and will be provided to you directly by BlackFin. See [Authentication](#) for more details.

Environments

The Quote Engine API is provisioned in two environments with the following base URLs:

- TEST - <https://quote-engine-test.blackfin.tools>
- PROD - <https://quote-engine.blackfin.tools>

Hosted on Firebase - Google Cloud Platform - each endpoint is referenced by its unique function name which is passed as a path after the base URL.

Pricing Updates

BlackFin maintains the Quote Engine with the latest rates and calculation updates from the insurers whose premiums are calculated by the API*. Where sufficient notice of these updates has been provided in advance by the insurer, BlackFin will publish these changes in accordance with the insurer's own launch date.

** AIA and Fidelity are exempt from this because the Quote Engine integrates with their own calculation APIs, ensuring that rate updates happen automatically.*

See [Version History](#) for a list of updates.

Revision #11

Created 2024-01-24 14:18:15 UTC by Tom Herbert

Updated 2024-02-06 13:24:16 UTC by Tom Herbert