

Quote Results

This page details the response from the `/quote` calculation endpoint. See [Quote Request](#) for details about how to make a request to this endpoint.

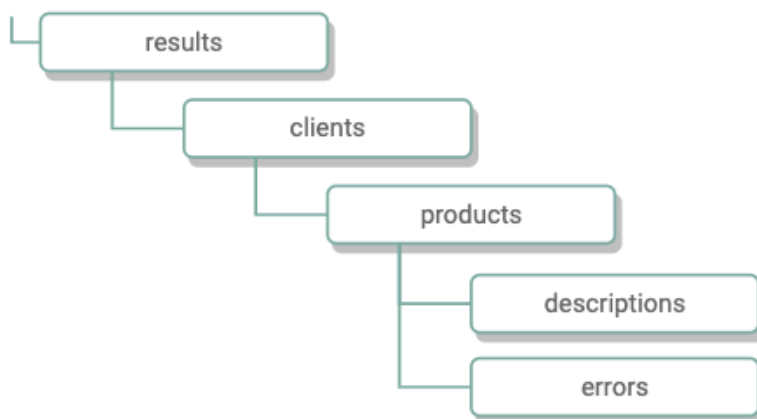
Response

Success

200: Success

Payload Structure

The data in the Quote response payload is structured as follows:



- **Results** - A successful response will contain one or more `result` objects. Each result relates to a specific provider (insurer) as defined by its `providerId`. This object contains the overall `totalPremium` for that provider, along with any applicable fees.
- **Clients** - Each result is split out by the `client` object(s) contained within it, as provided during the [request](#).
- **Products** - Under each client is an array of `product` objects, based on the `benefitId` and `productId` values included in the [request](#). This contains the itemised `premium` that has been calculated for that product.

- **Descriptions** – This is an array of description strings that summarises the key attributes of the product that was calculated – *for example, the cover amount, any optional add-ons that were included, and any discounts that were applied.*
- **Errors** – Any products which were unable to be calculated will contain one or more `errors` detailing the reason for failure – *for example, where an optional add-on or requested setting is not supported by the provider.*

JSON Schema

The response payload is received as HTTP JSON body using the following schema:

```
{
  "type": "object",
  "properties": {
    "results": {
      "type": "array",
      "items": {
        "type": "object",
        "properties": {
          "providerId": {
            "type": "integer",
            "description": "The ID of the provider for the current result.",
            "format": "int32"
          },
          "providerName": {
            "type": "string",
            "description": "The name of the provider for the current result.",
            "nullable": true
          },
          "providerLogoUrl": {
            "type": "string",
            "description": "The URL of the provider's logo image (hosted by BlackFin) that can be displayed with the result if desired.",
            "nullable": true
          },
          "hexColor": {
            "type": "string",
            "description": "A hex color value representing the dominant colour from the provider's logo that can be incorporated into the design of the displayed result if desired.",

```

```
    "nullable": true
  },
  "hasErrors": {
    "type": "boolean",
    "description": "Identifies whether the result is fully formed or whether there are errors within some products in the result. <br /><br />\r\n`false` – premiums have been successfully calculated for all products <br />\r\n`true` – at least one product contain errors <br /><br />\r\nIf `true` there will be at least one `error` message included within the products below."
  },
  "policyFee": {
    "type": "number",
    "description": "The amount of the applicable Policy Fee in New Zealand Dollars [NZD]",
    "format": "double"
  },
  "vitalityFee": {
    "type": "number",
    "description": "The amount of the Vitality Fee (AIA only) in New Zealand Dollars [NZD], if applicable.",
    "format": "double",
    "nullable": true
  },
  "totalPremium": {
    "type": "number",
    "description": "The sum total of all individual product premiums (for all clients) in the current result - plus any applicable fees - in New Zealand Dollars [NZD].",
    "format": "double"
  },
  "clients": {
    "type": "array",
    "items": {
      "type": "object",
      "properties": {
        "clientId": {
          "type": "string",
          "description": "Returns the optional 'clientId' from the request, if one was provided by the requestor.",
          "nullable": true
        }
      }
    }
  },
```

```
    "clientName": {
      "type": "string",
      "description": "The fullname of the client for whom products have been
quoted in the result. <br /><br />\r\nIf no `firstName` and/or `lastName` were provided by the
requestor, the API will return an auto-generated name like `Client 1`",
      "nullable": true
    },
    "products": {
      "type": "array",
      "items": {
        "type": "object",
        "properties": {
          "clientBenefitId": {
            "type": "string",
            "description": "Returns the optional 'clientBenefitId' from the
request, if one was provided by the requestor.",
            "nullable": true
          },
          "benefitId": {
            "type": "integer",
            "description": "The ID of the benefit that has been quoted.",
            "format": "int32"
          },
          "productId": {
            "type": "integer",
            "description": "The ID of the product that has been quoted.",
            "format": "int32"
          },
          "productName": {
            "type": "string",
            "description": "The display name of the product that has been
quoted.",
            "nullable": true
          },
          "descriptions": {
            "type": "array",
            "items": {
              "type": "string"
            },
            "description": "An optional array of strings containing additional
```

```

descriptions about this product result – for example, any discounts that have been applied.",
    "nullable": true
  },
  "premium": {
    "type": "number",
    "description": "The calculated premium amount for the current product
(under the current client) in New Zealand Dollars [NZD].",
    "format": "double"
  },
  "errors": {
    "type": "array",
    "items": {
      "type": "object",
      "properties": {
        "id": {
          "type": "integer",
          "description": "Internal ID reference (from BlackFin) for the
current error.",
          "format": "int32"
        },
        "message": {
          "type": "string",
          "description": "The description of the error that was
encountered. This is a human-friendly message that can be displayed to the user. For example:
<br /><br /><i>\\"TPD Add-on is not available for your occupation class\"</i>",
          "nullable": true
        }
      },
      "additionalProperties": false
    },
    "description": "An array of one or more objects detailing any errors
encountered whilst failing to calculate a premium for the current product.",
    "nullable": true
  }
},
"additionalProperties": false
},
"description": "An array of one or more product objects that have been
quoted for the current client in the result.",
"nullable": true

```

```

        }
    },
    "additionalProperties": false
},
    "description": "An array of one or more client objects for whom products have been
quoted in the current result.",
    "nullable": true
}
},
    "additionalProperties": false
},
    "description": "An array of quote result objects – one for every provider quoted. Each
object contains the details needed to render the provider's result in a UI.",
    "nullable": true
},
    "quoteId": {
        "type": "string",
        "description": "The ID of the current quote, auto-generated by the API"
    },
    "paymentFrequency": {
        "type": "string",
        "description": "The display name of the chosen payment frequency. The possible values
are:\r\n\r\n`Yearly` <br />\r\n`Monthly` <br />\r\n`Fortnightly`",
        "nullable": true
    },
    "calcTime": {
        "type": "number",
        "description": "The amount of time taken by the API (in seconds) to calculate all
premiums in the results.",
        "format": "double"
    },
    "apiVersion": {
        "type": "string",
        "description": "API version / last update information",
        "nullable": true
    }
},
    "additionalProperties": false
}

```

Examples

Success Response

```
{
  "results": [
    {
      "providerId": 9,
      "providerName": "Partners Life",
      "providerLogoUrl": "https://quote-engine-
test.blackfin.tools/Docs/ProviderLogos/9.png",
      "hexColor": "#004855",
      "hasErrors": true,
      "policyFee": 0,
      "vitalityFee": null,
      "totalPremium": 0,
      "clients": [
        {
          "clientId": "YourClientId1",
          "clientName": "John Smith",
          "products": [
            {
              "clientBenefitId": "YourClientId1.Health",
              "benefitId": 1,
              "productId": 10,
              "productName": "Private Medical",
              "descriptions": [
                "Specialist & Tests"
              ],
              "premium": 0,
              "errors": []
            },
            {
              "clientBenefitId": "YourClientId1.Life",
              "benefitId": 2,
              "productId": 2,
              "productName": "Life Cover",
```

```
        "descriptions": [],
        "premium": 0,
        "errors": []
    }
]
},
{
    "clientId": "YourClientId2",
    "clientName": "Jane Smith",
    "products": [
        {
            "clientBenefitId": "YourClientId2.Trauma",
            "benefitId": 4,
            "productId": 21,
            "productName": "Level Trauma Cover",
            "descriptions": [
                "$350,000, Level to Age 65",
                "Standalone",
                "Trauma Buyback (Deferred)"
            ],
            "premium": 0,
            "errors": []
        },
        {
            "clientBenefitId": "YourClientId2.Income",
            "benefitId": 6,
            "productId": 49,
            "productName": "Agreed Value",
            "descriptions": null,
            "premium": 0,
            "errors": [
                {
                    "id": 6032,
                    "message": "Agreed Value is not available for Self-Employed"
                }
            ]
        }
    ]
}
]
```

```
]
},
{
  "providerId": 1,
  "providerName": "Accuro",
  "providerLogoUrl": "https://quote-engine-
test.blackfin.tools/Docs/ProviderLogos/1.png",
  "hexColor": "#00aeef",
  "hasErrors": false,
  "policyFee": 0.00,
  "vitalityFee": null,
  "totalPremium": 115.87,
  "clients": [
    {
      "clientId": "YourClientId1",
      "clientName": "John Smith",
      "products": [
        {
          "clientBenefitId": "YourClientId1.Health",
          "benefitId": 1,
          "productId": 105,
          "productName": "SmartCare",
          "descriptions": [
            "Specialist & Tests"
          ],
          "premium": 115.87,
          "errors": []
        }
      ]
    }
  ]
},
{
  "providerId": 7,
  "providerName": "nib",
  "providerLogoUrl": "https://quote-engine-
test.blackfin.tools/Docs/ProviderLogos/7.png",
  "hexColor": "#144b37",
  "hasErrors": false,
```

```
"policyFee": 6.75,
"vitalityFee": null,
"totalPremium": 139.02,
"clients": [
  {
    "clientId": "YourClientId1",
    "clientName": "John Smith",
    "products": [
      {
        "clientBenefitId": "YourClientId1.Health",
        "benefitId": 1,
        "productId": 12,
        "productName": "Ultimate Health Base Cover",
        "descriptions": [
          "Specialist & Tests"
        ],
        "premium": 132.27,
        "errors": []
      }
    ]
  }
],
{
  "providerId": 5,
  "providerName": "Asteron",
  "providerLogoUrl": "https://quote-engine-
test.blackfin.tools/Docs/ProviderLogos/5.png",
  "hexColor": "#0092da",
  "hasErrors": false,
  "policyFee": 0.00,
  "vitalityFee": null,
  "totalPremium": 469.30,
  "clients": [
    {
      "clientId": "YourClientId1",
      "clientName": "John Smith",
      "products": [
        {
```

```
    "clientBenefitId": "YourClientId1.Life",
    "benefitId": 2,
    "productId": 6,
    "productName": "Life Cover",
    "descriptions": [],
    "premium": 37.63,
    "errors": []
  }
]
},
{
  "clientId": "YourClientId2",
  "clientName": "Jane Smith",
  "products": [
    {
      "clientBenefitId": "YourClientId2.Trauma",
      "benefitId": 4,
      "productId": 26,
      "productName": "Level Trauma Cover",
      "descriptions": [
        "$350,000, Level to Age 65",
        "Standalone",
        "Trauma Buyback (Deferred)",
        "7.5% bundling discount applied"
      ],
      "premium": 236.26,
      "errors": []
    },
    {
      "clientBenefitId": "YourClientId2.Income",
      "benefitId": 6,
      "productId": 108,
      "productName": "Agreed Value",
      "descriptions": [
        "$75,000, To Age 65",
        "inclusive Waiver of Premium",
        "7.5% bundling discount applied"
      ],
      "premium": 195.41,
```

```
        "errors": []
      }
    ]
  }
]
},
{
  "providerId": 8,
  "providerName": "Chubb Life",
  "providerLogoUrl": "https://quote-engine-
test.blackfin.tools/Docs/ProviderLogos/8.png",
  "hexColor": "#041a71",
  "hasErrors": false,
  "policyFee": 6.50,
  "vitalityFee": null,
  "totalPremium": 562.19,
  "clients": [
    {
      "clientId": "YourClientId1",
      "clientName": "John Smith",
      "products": [
        {
          "clientBenefitId": "YourClientId1.Life",
          "benefitId": 2,
          "productId": 3,
          "productName": "Life Cover",
          "descriptions": [
            "10% Lifetime Reward applied"
          ],
          "premium": 28.06,
          "errors": []
        }
      ]
    },
    {
      "clientId": "YourClientId2",
      "clientName": "Jane Smith",
      "products": [
        {
```

```
    "clientBenefitId": "YourClientId2.Trauma",
    "benefitId": 4,
    "productId": 22,
    "productName": "Level Trauma",
    "descriptions": [
      "$350,000, Level to Age 65",
      "Standalone",
      "Trauma Buyback (Deferred)"
    ],
    "premium": 308.05,
    "errors": []
  },
  {
    "clientBenefitId": "YourClientId2.Income",
    "benefitId": 6,
    "productId": 58,
    "productName": "Agreed Value",
    "descriptions": [
      "$75,000, To Age 65"
    ],
    "premium": 219.58,
    "errors": []
  }
]
}
]
},
{
  "providerId": 6,
  "providerName": "Fidelity Life",
  "providerLogoUrl": "https://quote-engine-
test.blackfin.tools/Docs/ProviderLogos/6.png",
  "hexColor": "#071e2b",
  "hasErrors": false,
  "policyFee": 9.75,
  "vitalityFee": null,
  "totalPremium": 639.74,
  "clients": [
    {
```

```
"clientId": "YourClientId1",
"clientName": "John Smith",
"products": [
  {
    "clientBenefitId": "YourClientId1.Life",
    "benefitId": 2,
    "productId": 7,
    "productName": "Life Cover",
    "descriptions": null,
    "premium": 31.34,
    "errors": []
  }
],
},
{
  "clientId": "YourClientId2",
  "clientName": "Jane Smith",
  "products": [
    {
      "clientBenefitId": "YourClientId2.Trauma",
      "benefitId": 4,
      "productId": 28,
      "productName": "Level Platinum Plus Trauma",
      "descriptions": null,
      "premium": 394.85,
      "errors": []
    },
    {
      "clientBenefitId": "YourClientId2.Income",
      "benefitId": 6,
      "productId": 69,
      "productName": "Agreed Value",
      "descriptions": null,
      "premium": 203.8,
      "errors": []
    }
  ]
}
]
```

```
},
{
  "providerId": 11,
  "providerName": "AIA",
  "providerLogoUrl": "https://quote-engine-
test.blackfin.tools/Docs/ProviderLogos/2.png",
  "hexColor": "#d12047",
  "hasErrors": false,
  "policyFee": 15.08,
  "vitalityFee": 23,
  "totalPremium": 774.18,
  "clients": [
    {
      "clientId": "YourClientId1",
      "clientName": "John Smith",
      "products": [
        {
          "clientBenefitId": "YourClientId1.Health",
          "benefitId": 1,
          "productId": 11,
          "productName": "Private Health",
          "descriptions": [
            "Specialist & Tests",
            "Vitality Discount applied ($13.06)"
          ],
          "premium": 117.59,
          "errors": []
        },
        {
          "clientBenefitId": "YourClientId1.Life",
          "benefitId": 2,
          "productId": 4,
          "productName": "Living Life Cover",
          "descriptions": [
            "Vitality Discount applied ($3.15)"
          ],
          "premium": 28.39,
          "errors": []
        }
      ]
    }
  ]
}
```

```
]
},
{
  "clientId": "YourClientId2",
  "clientName": "Jane Smith",
  "products": [
    {
      "clientBenefitId": "YourClientId2.Trauma",
      "benefitId": 4,
      "productId": 24,
      "productName": "Living Level Critical Conditions",
      "descriptions": [
        "$350,000, Level to Age 65",
        "Standalone",
        "Trauma Buyback",
        "Vitality Discount applied ($40.52)"
      ],
      "premium": 364.72,
      "errors": []
    },
    {
      "clientBenefitId": "YourClientId2.Income",
      "benefitId": 6,
      "productId": 46,
      "productName": "Living Income Protection Agreed Value",
      "descriptions": [
        "$75,000, To Age 65",
        "Vitality Discount applied ($25.04)"
      ],
      "premium": 225.4,
      "errors": []
    }
  ]
}
]
},
]
},
"quoteId": "UZp2HBLUpuzDf6bECC5o",
"comboQuoteId": null,
```

```
"paymentFrequency": "Monthly",  
"calcTime": 7.4626,  
"apiVersion": "quote-00122-hez"  
}
```

Error

400: Request body is null or invalid

JSON Schema

```
{  
  "type": "object",  
  "properties": {  
    "data": {  
      "type": "object",  
      "properties": {  
        "response": {  
          "type": "object",  
          "properties": {  
            "code": {  
              "type": "integer",  
              "format": "int32"  
            },  
            "message": {  
              "type": "string",  
              "nullable": true  
            }  
          },  
          "additionalProperties": false  
        },  
        "additionalProperties": false  
      },  
      "additionalProperties": false  
    },  
    "additionalProperties": false  
  },  
  "additionalProperties": false  
}
```

```
}
```

Examples

Error Response

```
{
  "data": {
    "response": {
      "code": 0,
      "message": "string"
    }
  }
}
```

403: `userToken` is invalid or no longer valid

Revision #6

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