

Change List:

V 1.1.1 - 12/06/2025 – Added Focus Flood API Documentation.

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URL to connect to the focus flood API:

Testing Environment:

<https://apim-love-resource.azure-api.net/wrightflood/v1/quote/focusflood>

Production Environment:

<https://apim-wright.azure-api.net/wrightflood/v1/quote/focusflood>

Request Definition

Field	610 Field	Required	Data Type	Length	Comments
vendorUUID	BSCFP190.A UUID	N	String	36	It is vendor Id and must be in GUUID format. Example: "bb464c85-a54d-4df9- a082-dc7e81a64158".
loanClosing	KLOANC	Y	String	1	[Y, N].
effectiveDate	KEFFDX	Y If KLOANC ='Y' effectivedate range is between current date to current date+30days and If KLOANC=' N' then effectivedate range is between currentdate+7 days to currentdate+ 30 days.	Date	10	effectiveDate is required and it must be in format YYYY-MM-DD
applicantType	KAPPTY	N	String	3	IND: Individual TRU: Trust LLC: LLC COR: Corporation/Business
businessNameIndicator	KBUSNM	Y	String	1	[Y, N]
insuredFirstName1	KFNAM1	If KBUSNM == N & KAPPTY='I ND'	String	20	
insuredLastName1	KLNAM1	If KBUSNM == N & KAPPTY='I ND'	String	20	
insuredFirstName2	KFNAM2	N	String	20	
insuredLastName2	KLNAM2	N	String	20	

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entityName	KBSNAM	If KBUSNM == Y & KAPPTY IS 'TRU' or 'LLC' or 'COR'	String	40	
agentNumber	KAGTNO	N	Numeric	7	Used if passed, else use the agentNumber from authenticated user
mailingAddressSameAsProperty	KPRPSM	Y	String	1	Y : if mailing address and property address are the same N : if mailing address and property address are different
mailingAddress			Object		
mailingAddress.address1	KADDR1	If KPRPSM == N	String	30	
mailingAddress.address2	KADDR2	N	String	30	
mailingAddress.city	KCITY	If KPRPSM == N	String	20	
mailingAddress.state	KSTATE	If KPRPSM == N	String	2	
mailingAddress.zipCode	KZIP	If KPRPSM == N	String	10	
propertyAddress			Object		
propertyAddress.address1	KPADR1	Y	String	30	
propertyAddress.address2	KPADR2	N	String	30	
propertyAddress.city	KPCITY	Y	String	20	
propertyAddress.state	KPSTAT	Y	String	2	
propertyAddress.zipCode	KPZIP	Y	String	10	
insuredEmail	KEMAIL	N	String	100	
insuredPhone	KHPHON	N	Numeric	10	
firstFloorElevation	KLFCDE	Y	String	3	1 : below ground (Basement) 7 : walk-out basement 2 : 0 – 1 ft above ground 3 : 1 – 2 ft above ground 4 : 2 – 3 ft above ground 5 : > 3 ft above ground 6 : > 8 ft above ground

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priorLosses	KLOSS	Y	String	1	[Y / N]
basementCoverageEndorsement	KCNTBM	if KFNDTY='A' and personal property selected.	String	1	[Y / N]
foundationType	KFNDTY	Y	String	3	A: Basement A1: Walk-out Basement B: Fill or Crawlspace C: Piles, Piers, Columns with Enclosure D: Piles, Piers, Columns w/o Enclosure E: Slab on grade
buildingUsage	KUSECD	Y If KBLPRP = 'R' then KUSECD = '1' or '2' If KBLPRP = 'C' then KUSECD can be from 3 to 16.	Numeric	3	1: Main House 2: Detached Guest House 3: Commercial Agricultural 4: Warehouse 5: Poolhouse, Clubhouse, Other Recreational building 6: Tool/Storage Shed 7: Other 8: Barn 9: Office 10: Retail Space 11: Wholesale 12: Restaurant 13: Healthcare 14: House of Worship 15: Mercantile 16: State/Government Building
buildingPurpose	KBLPRP	Y	String	1	R: Residential C: Commercial
isInsuredsPrincipleResidence	KPRNCP	If KUSECD='1'	String	1	[Y / N]
numberOfFloors	KNUMST	Y	String	3	1: 1 Floor 2: 2 Floors 3: 3 or More Floors
numberOfFamilies	KOCCPC	Y	Numeric	3	1= Single Family 2= 2-4 Family 3= More than 4 families 4 = Condominium Unit/ Apartment Unit
yearBuilt	KCONYR	Y	Numeric	4	
squareFootage	KSQFTG	Y	Numeric	8	

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constructionType	KCONCD	Y	String	3	001: Frame-Including Masonry/Veneer 002: Brick, Stone, or Masonry 003: Mobile, Manufactured 004: Modular, pre-fabricated 005: Log Dwellings 006: Other (Adobe, Etc) 007: Steel
floodZone	KFLDZN	Y	String	3	A: A Zone Un-Numbered AE: AE and Numbered A Zones. (Example: A09) AH: AH Zone AO: AO Zone AR: AR Zone A99: A99 Zone B: B Zone C: C Zone D: D zone V: V Zone VE: VE and Numbered V Zones. (Example V12) X: X Zone
deductible	KCVDED	Y	Numeric	9	[1000, 2000, 5000, 10000, 20000]
Coverages		Y	Array		Up to \$5 Million is available, but underwriter review is required if coverage is greater than \$1Million. Submit for underwriter review.
coverages.coverageName	B99IPCO V .CCVSHT	Y	String	1	[A, B, C, D, F] A= Dwelling B = Other Structures C= Contents D= Loss of Use F = Resiliency Coverage
coverages.coverageAmount	B99IPCO V .COCCOV	Y	Numeric	9	Maximum Cov A = \$5M- Underwriter approval required with risks over \$1M. Submit for underwriter review.
Underwriting	B99FP750	Y	Object		
underwriting. isUnderConstructionAffectsHabitability	B99FP750 .G1		String	1	[Y, N] Is the dwelling undergoing remodeling, renovation, or construction, which affects habitability?

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underwriting. isOverWaterOrSeawardOfMe anHighTide	B99FP750 . G2		String	1	[Y, N] Is the dwelling located in, on, over water, or seaward of the mean high tide?
underwriting. isMobileManufacturedOrPrefa bricatedHome	B99FP750 . G3		String	1	[Y, N] Is the dwelling a mobile manufactured, or prefabricated home?
underwriting. isContainerBuildingOrConde mnedPropertyOrLogCabin	B99FP750 . G4		String	1	[Y, N] Is the dwelling a container type building, commercial property, condemned property, or log cabin?
underwriting. isSingleCondoUnitOrApartme nt	B99FP750 . G5		String	1	[Y, N] Is the risk a single condominium unit, or a single apartment within a larger building?
underwriting. isAnyPortionCommercial	B99FP750 . G6		String	1	[Y, N] Is the dwelling or any portion of the insured property address a commercial property/exposure?
underwriting. isWindstormHurricaneAndTro picalStormCoverage	B99FP750 . G7		String	1	[Y, N] Does the insured maintain an insurance policy that provides coverage for the perils of windstorm, hurricane, and tropical storm? If the answer = N, the product is not available for the property location.

Response Definition

Field	Location	Comments
statusCode		[true,false]
messages	Array	Array
messages.messageType	BKFPBQUOTE.OUT_MESSAGES. messageType	
messages.messageID	BKFPBQUOTE.OUT_MESSAGES. messageID	
messages.messageDescription	BKFPBQUOTE.OUT_MESSAGES. messageDescription	
quoteNumber	BKFPBQUOTE.IN_DATA	KPOLST, KPOLNO, KPOLCD, KPOLOC
drpid	BKFPBQUOTE.IN_DATA.KDRPID	
insuranceCompanyName	BCFFP080.CDESC5	
minimumCovaregeAAmount	BKFFP610.KMANFR	
maximumCoverageAAmount	BKFFP610.KMANTO	
coverages	BKFPBQUOTE.IN_COV	Array
coverages.coverageName	CCVSHT	
coverages.description	CDESC	
coverages.selectedFlag	CSELECT	[Y,N]
coverages.coverageAmount	COCCOV	
deductibleOptions	BKFFPQRT	Array
deductibleOptions.displayOrder	QRTDSP	
deductibleOptions.selectFlag	QSELEC	
deductibleOptions.deductible	QCVDED	
deductibleOptions.totalPremium	QTLPRM	
deductibleOptions.totalFees	QTLFEE	
deductibleOptions.totalAmount	QTLAMT	

Logo & Images: All logos listed below require written authorization from Wright Flood before usage. In addition, all quotes generated through this API must be accompanied by an associated Wright Flood logo. Usage outside of these parameters is strictly prohibited.

Logo: Wright National Flood Insurance Services, LLC Logo Location:

Sample Usage:



Underwritten By: Incline Casualty Company

Request Sample Payload

```

{
  "vendorUUID": "bb464c85-a54d-4df9-a082-dc7e81a64158",
  "loanClosing": "N",
  "effectiveDate": "2025-06-04",
  "applicantType": "IND",
  "businessNameIndicator": "N",
  "insuredFirstName": "John",
  "insuredLastName": "Smith",
  "mailingAddressSameAsProperty": "Y",
  "floodZone": "X",
  "propertyAddress": {
    "address1": "1137 ALTA VISTA BLVD",
    "city": "JACKSON",
    "state": "MS",
    "zipCode": "39209"
  },
  "numberOfFamilies": "1",
  "buildingUsage": "1",
  "isInsuredsPrincipleResidence": "N",
  "firstFloorElevation": "2",
  "priorLosses": "N",
  "numberOfFloors": "1",
  "yearBuilt": 2001,
  "squareFootage": 1600,
  "constructionType": "001",
  "foundationType": "E",
  "buildingPurpose": "R",
  "coverages": [
    {
      "coverageName": "A",
      "coverageAmount": 230000
    },
    {
      "coverageName": "B",
      "coverageAmount": 23000
    },
    {
      "coverageName": "C",
      "coverageAmount": 115000
    },
    {
      "coverageName": "D",
      "coverageAmount": 46000
    },
    {
      "coverageName": "F",
      "coverageAmount": 2000
    }
  ],
}

```

```

"underwriting": {
  "isUnderConstructionAffectsHabitability": "N",
  "isOverWaterOrSeawardOfMeanHighTide": "N",
  "isMobileManufacturedOrPrefabricatedHome": "N",
  "isContainerBuildingOrCondemnedPropertyOrLogCabin": "N",
  "isSingleCondoUnitOrApartment": "N",
  "isAnyPortionCommercial": "N",
  "isWindstormHurricaneAndTropicalStormCoverage": "Y"
}
}

```

Response Sample Payload:

```

{
  "statusCode": true,
  "messages": [],
  "quoteNumber": "23QT10207733 99",
  "drpid": "TRY00000000000046694",
  "insuranceCompanyName": "Focus Flood",
  "minimumCovaregeAAmount": 89200,
  "maximumCoverageAAmount": 256450,
  "coverages": [
    {
      "coverageName": "A",
      "description": "Coverage A - Dwelling",
      "selectedFlag": true,
      "coverageAmount": 230000
    },
    {
      "coverageName": "B",
      "description": "Coverage B - Other Structures",
      "selectedFlag": true,
      "coverageAmount": 23000
    },
    {
      "coverageName": "C",
      "description": "Coverage C - Personal Property",
      "selectedFlag": true,
      "coverageAmount": 115000
    },
    {
      "coverageName": "D",
      "description": "Coverage D - Loss of Use",
      "selectedFlag": true,
      "coverageAmount": 46000
    },
    {
      "coverageName": "E",
      "description": "Coverage E - Ordinance or Law",
      "selectedFlag": true,

```

```

        "coverageAmount": 30000
      },
      {
        "coverageName": "F",
        "description": "Coverage F - Resiliency Covera",
        "selectedFlag": true,
        "coverageAmount": 2000
      }
    ],
    "deductibleOptions": [
      {
        "displayOrder": 0,
        "selectFlag": true,
        "deductible": 0,
        "totalPremium": 441,
        "totalFees": 122.99,
        "totalAmount": 563.99
      }
    ]
  }
}

```

Response Error Sample:

```

{
  "message": "Unable to rate Focus Flood quote based on information given. See data.messages for more details.",
  "data": {
    "errorCode": 130,
    "statusCode": false,
    "quoteNumber": "23QT10207734 99",
    "drpid": "TRY000000000000046695",
    "messages": [
      {
        "messageType": "C",
        "messageID": "FLD5036",
        "messageDescription": "FLD5036 - Dwelling Is Undergoing Remodeling, Renovation, or Construction"
      }
    ],
    "insuranceCompanyName": "Focus Flood",
    "minimumCovaregeAAmount": 89200,
    "maximumCoverageAAmount": 256450
  }
}

```