

Change List:

V 0.0.8 – 3/10/2022

- Added 1A – walk-out basement to lowestFloorElevation
- Added W – Walk-out basement to basementEnclosure
- Added foundationType as an optional field.
- Added numberOfFamilies as an optional field.

V 0.0.9 – 3/29/2022

- Changed floodZone from optional to required field.

V 0.0.10 - 4/25/2022

- Reverted floodZone back to an optional field.

V 0.0.11 – 7/27/2022

- Added basementFinished and supplementalPersonalProperty fields.

V 1.1.0 – 4/14/2023

- Added Response Error sample payload.
- Added a table of contents.

V 1.2.0 - 11/20/2024

- Added new field vendorUUID as optional

V 1.2.1 - 3/12/2025

- Remove Zurich or Steadfast references from the package

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Request Definition

Field	610 Field	Required	Data Type	Length	Comments
quoteNumber	ZPOLST,ZPOLNO,ZPOLCD,ZPOLOC	N	String	15	Only used when updating an existing quote – pass the existing quote number you need to update.
quoteDrpId	ZDRPID	N	String	20	Only used when updating an existing quote– pass the existing drpid number you need to update.
effectiveDate	ZEFFDX	Y	Date		
applicantType	ZAPPTY	N	String	3	IND: Individual TRU: Trust LLC: LLC COR: Corporation/Business
businessNameIndicator	ZBUSNM	Y	String	1	[Y, N]
insuredFirstName1	ZFNAM1	If ZBUSNM == N	String	20	
insuredLastName1	ZLNAM1	If ZBUSNM == N	String	20	
insuredFirstName2	ZFNAM2	N	String	20	
insuredLastName2	ZLNAM2	N	String	20	
businessName1	ZBSNAM	If ZBUSNM == Y	String	40	
businessName2	ZBSNM2	N	String	40	
agentNumber	ZAGTNO	N	Numeric	7	Used if passed, else use the agentNumber from authenticated user
mailingAddressSameAsProperty	ZPRPSM	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	ZADDR1	If ZPRPSM == N	String	30	
mailingAddress.address2	ZADDR2	N	String	30	
mailingAddress.city	ZCITY	If ZPRPSM == N	String	20	
mailingAddress.state	ZSTATE	If ZPRPSM == N	String	2	
mailingAddress.zipCode	ZZIP	If ZPRPSM == N	String	10	
propertyAddress			Object		
propertyAddress.address1	ZPADR1	Y	String	30	
propertyAddress.address2	ZPADR2	N	String	30	
propertyAddress.city	ZPCITY	Y	String	20	
propertyAddress.state	ZPSTAT	Y	String	2	
propertyAddress.zipCode	ZPZIP	Y	String	10	
insuredEmail	ZEMAIL	N	String	100	
insuredPhone	ZHPHON	N	Numeric	10	
lowestFloorElevation	ZLFCDE	Y	String	3	1: below ground 1A: walk-out basement 2: 0 – 1 ft above ground 3: 1 – 2 ft above ground

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					4: 2 – 3 ft above ground 5: 3 – 8 ft above ground 6: more than 8 ft above ground
basementEnclosure	ZBASMT	Y	String	1	N: None B: Basement W: Walk-out Basement E: Enclosure
supplementalPersonalProperty	ZSUPPP	if ZBASMT = B or W and state is NC	String	1	[Y / N]
finishedBasement	ZBSMFN	if ZBASMT = B or W and state is NC	String	1	[Y / N]
basementCoverageEndorsement	ZCNTBM	If ZBASMT == B	String	1	[Y / N]
foundationType	ZFNDTY		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
numberOfFloor	ZNUMST	Y	String	3	1: 1 Story 2: 2 Stories 3: 3 or More Stories
numberOfFamilies	ZNOFAM		String	3	1: Single Family Dwelling 2: Two Families 3: Three Families 4: Four Families 5: More Than 4 Families 6: Condominium / Apartment Unit
yearBuilt	ZCONYR	Y	Numeric	4	
squareFootage	ZSQFTG	Y	Numeric	8	
constructionType	ZCONCD	Y	String	3	1: Frame-Including Masonry/Veneer 2: Brick, Stone, or Masonry 3: Mobile, Manufactured 4: Modular, Pre-Fabricated 5: Log Dwellings 6: Other (Steel, Adobe, Etc)
floodZone	ZFLDZN	N	String	3	A: A Zone Un-Numbered AE: AE and Numbered A Zones. AH: AH Zone AO: AO Zone AR: AR Zone A99: A99 Zone B: B Zone C: C Zone V: V Zone VE: VE and Numbered V Zones. X: X Zone
buildingSmartVents	ZFNDVT	Y	String	1	[Y, N]
deductible	ZCVDED	N	Numeric	9	[1000, 2000, 5000, 10000, 20000]
billingPlanSelection	ZBTYPE	N	String	2	[]

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nfipPolicyNumber	[ZPOLST2, ZPOLNO2, ZPOLCD2, ZPOLOC2]	N	String	15	ZPOLST2: Left(xxx, 2) ZPOLNO2: Mid(xxx, 3,10) ZPOLCD2: Mid(xxx, 13,1) ZPOLOC2: Right(xxx,2)
nfipDrpId	ZDRPID2	N	String	20	
coverages		Y	Array		
coverages.coverageName	B99IPCOV .CCVSHT	Y	String	1	[A, B, C, D, F]
coverages.coverageAmount	B99IPCOV .COCCOV	Y	Numeric	9	
lossInformation		N	Array		
lossInformation.dateOfLoss	B99IPLOS. LLOSDX		Date		
lossInformation.amountPaid	B99IPLOS. LAMTPD		Numeric	11,2	
lossInformation.priorLossDamage Repaired	B99IPLOS. DMGRP		String	1	[Y, N]
lossInformation.mitigationType	B99IPLOS. LMITTY		String	3	NON: None ELE: Dwelling Elevated above previous flood level DEM: Dwelling demolished and rebuilt to current code
underwriting	B99FP750	N	Object		
underwriting.dwellingUndergoing Remodel	B99FP750. G1		String	1	[Y, N] Is the dwelling undergoing remodeling, renovation, or construction, which affects habitability?
underwriting.dwellingLocatedOv erWater	B99FP750. G2		String	1	[Y, N] Is the dwelling located in, on, over water, or seaward of the mean high tide?
underwriting.dwellingMobileHo me	B99FP750. G3		String	1	[Y, N] Is the dwelling a mobile manufactured, or prefabricated home?
underwriting.dwellingIsContainer	B99FP750. G4		String	1	[Y, N] Is the dwelling a container type building, commercial property, condemned property, or log cabin?
underwriting.moreThanTwoClai ms	B99FP750. G5		String	1	[Y, N] Does this risk have 2 or more flood claims in the past 10 years?
underwriting.dwellingCoverageM oreThanReplacementCost	B99FP750. G6		String	1	[Y, N] Is the requested dwelling coverage more than the replacement cost of the dwelling?
underwriting.replacementCostMo reThanMarket	B99FP750. G7		String	1	[Y, N] Is the replacement cost of the dwelling more than one and one half times the market value of the dwelling?
underwriting.windstormPolicyInP lace	B99FP750. G8		String	1	[Y, N] Does the insured maintain an insurance policy that provides coverage for the perils of windstorm, hurricane and tropical storm?
affinityDiscountGroup	ZAFFDG	Y	String	3	002: Brown & Brown Employee

					003: Controlling Dwelling 004: None of the Above
vendorUUID		N	String	36	It is vendor Id and must be in GUUID format. Example: "bb464c85-a54d-4df9-a082-dc7e81a64158"

Response Definition

Field	Location	Comments
statusCode		[true,false]
messages	Array	Array
messages.messageType	BZFPBQUOTE.OUT_MESSAGES.messageType	
messages.messageID	BZFPBQUOTE.OUT_MESSAGES.messageID	
messages.messageDescription	BZFPBQUOTE.OUT_MESSAGES.messageDescription	
quoteNumber	BZFPBQUOTE.IN_DATA	ZPOLST, ZPOLNO, ZPOLCD, ZPOLOC
drpid	BZFPBQUOTE.IN_DATA.ZDRPID	
insuranceCompanyName	BCFFP080.CDESC5	
minimumCovaregeAAmount	BZFFP610.ZMANFR	
maximumCoverageAAmount	BZFFP610.ZMANTO	
coverages	BZFPBQUOTE.IN_COV	Array
coverages.coverageName	CCVSHT	
coverages.description	CDESC	
coverages.selectedFlag	CSELECT	[Y,N]
coverages.coverageAmount	COCCOV	
deductibleOptions	BZFFPQRT	Array
deductibleOptions.displayOrder	QRTDSP	
deductibleOptions.selectFlag	QSELEC	
deductibleOptions.deductible	QCVDDED	
deductibleOptions.totalPremium	QTLPRM	
deductibleOptions.totalFees	QTLFEE	
deductibleOptions.totalAmount	QTLAMT	
billingOptions	BQBFP000	Array
billingOptions.type	MBTYPE	
billingOptions.description	BDBFP020.CDESC	
billingOptions.totalDownpaymentAmount	MDPTAM	Total amount due at application. Amount includes fees.
billingOptions.totalFirstInstallmentAmount	MITAMT	Total amount due for each installment. Amount includes fees
billingOptions.totalDownpaymentDescription	BDBFP020.CDESCD	Description of included amount for downpayment. See example below
billingOptions.totalFirstInstallmentDescription	BDBFP020.CDESCI	Description of included amount for each installment. See example below
billingOptions.feesDescription	BDBFP020.CDESCG	Description of various fees.

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

Sample Display of Billing Plans:

PAY-PLAN OPTIONS	
Annual:	\$ X,XXX (100% + all applicable fees*) due at application
Semi-Annual:	\$ X,XXX (60% + all applicable fees*) due at application \$ XXX (40% + installment fee) due in 120 days
Quarterly:	\$ X,XXX (40% + all applicable fees*) due at application \$ XXX (20% + installment fee) due in 90, 180, 270 days.
*Fees include Service, Installment, MGA & Inspection fees	

PAY-PLAN OPTIONS		
{billingOptions.description}:	{billingOptions.totalDownpaymentAmount}	{billingOptions.totalDownpaymentDescription}
{billingOptions.description}:	{billingOptions.totalDownpaymentAmount}	{billingOptions.totalDownpaymentDescription}
	{billingOptions.totalFirstInstallmentAmount}	{billingOptions.totalFirstInstallmentDescription}
{billingOptions.description}:	{billingOptions.totalDownpaymentAmount}	{billingOptions.totalDownpaymentDescription}
	{billingOptions.totalFirstInstallmentAmount}	{billingOptions.totalFirstInstallmentDescription}
{billingOptions.feesDescription}		

Request Sample Payload

```

{
  "effectiveDate": "05/01/2022",
  "applicantType": "IND",
  "businessNameIndicator": "N",
  "insuredFirstName": "John",
  "insuredLastName": "Smith",
  "mailingAddressSameAsProperty": "Y",
  "floodZone": "X",
  "propertyAddress": {
    "address1": "801 94th Ave N",
    "city": "St Petersburg",
    "state": "FL",
    "zipCode": "33702"
  },
  "lowestFloorElevation": "2",
  "basementEnclosure": "N",
  "basementCoverageEndorsement": "N",
  "numberOfFloors": "1",
  "yearBuilt": 1999,
  "squareFootage": 2051,
  "constructionType": "2",
  "buildingSmartVents": "N",
  "coverages": [
    {
      "coverageName": "A",
      "coverageAmount": 300000
    },
    {
      "coverageName": "B",
      "coverageAmount": 30000
    },
    {
      "coverageName": "C",
      "coverageAmount": 125000
    },
    {
      "coverageName": "D",
      "coverageAmount": 50000
    },
    {
      "coverageName": "F",
      "coverageAmount": 1000
    }
  ],
  "lossInformation": [

```

```

    {
      "dateOfLoss": "01/01/2010",
      "amountPaid": 12345.67,
      "priorLossDamageRepaired": "Y",
      "mitigationType": "ELE"
    }
  ],
  "underwriting": {
    "dwellingUndergoingRemodel": "N",
    "dwellingLocatedOverWater": "N",
    "dwellingMobileHome": "N",
    "dwellingIsContainer": "N",
    "moreThanTwoClaims": "N",
    "dwellingCoverageMoreThanReplacementCost": "N",
    "replacementCostMoreThanMarket": "N",
    "windstormPolicyInPlace": "Y"
  },
  "affinityDiscountGroup": "004",
  "vendorUUID": "bb464c85-a54d-4df9-a082-dc7e81a64158"
}

```

Response Sample Payload

```

{
  "statusCode" : "",
  "messages" : [{
    "messageType": "",
    "messageID": "",
    "messageDescription": ""
  }],
  "quoteNumber" : "09ZPF1234567 99",
  "drpid" : "PWS12345678901234567",
  "minimumCoverageAAmount" : 0,
  "maximumCoverageAAmount" : 0,
  "insuranceCompanyName" : "Acme Insurance Company",
  "coverages" : [
    {
      "coverageName" : "A",
      "coverageDescription" : "Coverage A - Dwelling",
      "selectedFlag" : "Y",
      "coverageAmount" : 300000,
    },
    {
      "coverageName" : "B",
      "coverageDescription" : "Coverage B - Other Structures",
      "selectedFlag" : "Y",
      "coverageAmount" : 30000
    },
    {
      "coverageName" : "C",
      "coverageDescription" : "Coverage C - Personal Property",
      "selectedFlag" : "Y",
    }
  ]
}

```

```

        "coverageAmount" : 150000
    },
    {
        "coverageName" : "D",
        "coverageDescription" : "Coverage D - Loss of Use",
        "selectedFlag" : "Y",
        "coverageAmount" : 0
    },
    {
        "coverageName" : "E",
        "coverageDescription" : "Coverage E - Ordinance or Law",
        "selectedFlag" : "Y",
        "coverageAmount" : 0
    },
    {
        "coverageName" : "F",
        "coverageDescription" : "Coverage F - Resiliency Coverage",
        "selectedFlag" : "N",
        "coverageAmount" : 10000
    }
],
"deductibleOptions" : [
    {
        "displayOrder" : 1,
        "selectedFlag" : "Y",
        "deductible" : 1000,
        "totalPremium" : 2292.00,
        "totalFees" : 100.00,
        "totalAmount" : 2392.00
    },
    {
        "displayOrder" : 2,
        "selectedFlag" : "N",
        "deductible" : 1000,
        "totalPremium" : 2292.00,
        "totalFees" : 100.00,
        "totalAmount" : 2392.00
    }
],
"billingOptions" : [
    {
        "billingType" : "A1",
        "billingDescription" : "Paid In Full",
        "totalDownpaymentAmount" : 0,
        "totalFirstInstallmentAmount" : 0,
        "totalDownpaymentDescription" : "",
        "totalFirstInstallmentDescription" : "",
        "feesDescription" : ""
    },
    {
        "billingType" : "B1",
        "billingDescription" : "Semi-Annual",
        "totalDownpaymentAmount" : 0,
        "totalFirstInstallmentAmount" : 0,
        "totalDownpaymentDescription" : "",
        "totalFirstInstallmentDescription" : "",
        "feesDescription" : ""
    },
    {
        "billingType" : "C1",

```

```

        "billingDescription" : "Quarterly",
        "totalDownpaymentAmount" : 0,
        "totalFirstInstallmentAmount" : 0,
        "totalDownpaymentDescription" : "",
        "totalFirstInstallmentDescription" : "",
        "feesDescription" : ""
    }
}
}

```

Response Error Sample:

```

{
    "message": "Unable to rate Private Flood quote based on information given. See data.messages for more details.",
    "data": {
        "errorCode": 130,
        "statusCode": false,
        "quoteNumber": "09QT10076983 99",
        "drpid": "TRY000000000000034697",
        "messages": [
            {
                "messageType": "W",
                "messageID": "FLD5079",
                "messageDescription": "FLD5079 - Flood zone required for this location"
            },
            {
                "messageType": "C",
                "messageID": "FLD5004",
                "messageDescription": "FLD5004 - Based on the Sq Ft of the Dwelling, the Risk will Exceed The Insurable Rep Cost. Please Verify."
            },
            {
                "messageType": "C",
                "messageID": "FLD5005",
                "messageDescription": "FLD5005 - Dwelling limit does not support the minimum ITV Requirement - Please Increase."
            },
            {
                "messageType": "C",
                "messageID": "FLD5094",
                "messageDescription": "FLD5094 - Replacement cost valuations greater than $1M are ineligible."
            },
            {
                "messageType": "C",
                "messageID": "FLD5035",

```

```

        "messageDescription": "FLD5035 - Dwelling A Must Be at Least 80% of Re
placement Cost Value to be Eligible for Resiliency Coverage"
    }
    ],
    "insuranceCompanyName": "Incline Casualty Company",
    "minimumCovaregeAAmount": 2430800,
    "maximumCoverageAAmount": 6988550
}
}

```