



HSB offers two primary APIs:

PRODUCT INTEGRATION API

allows you to integrate HSB's products into your systems so you can quote, bind, generate bordereaux, and produce in-force files. This API allows you to seamlessly incorporate specialty insurance coverages into your workflows.

CLAIMS INTEGRATION API

enables you to report claims and get status updates across the claim life cycle. You can manage claims more efficiently and improve the customer experience. At HSB, we're committed to making it easier for you to deliver value to your policyholders. This commitment has led us to develop a robust API framework that enables seamless integration of our specialty insurance products into your systems.

What exactly are APIs?

Application Programming Interfaces (APIs) are widely used in the insurance industry to facilitate data exchange and system integration. An API is a set of rules that allow different software applications to communicate and exchange data and functionality. HSB offers a secure API framework that is live and optimized for seamless integration. An API provides higher information security with encryption.

Why use APIs?

When you integrate APIs into your workflow, you'll operate with greater efficiency, reduce manual errors, and enhance data accuracy. You'll also benefit from automated submissions, confirmation of First Notice of Loss (FNOL) and claim life cycle updates throughout the claim life cycle.

Using HSB's secure APIs allows you to:

- Streamline operations
- Accelerate claim processing
- Improve data integrity
- Reduce costs
- Improve customer satisfaction

PRODUCT INTEGRATION API

Here's how it works:

Step 1:

Details are sent to HSB via API directly from a policy system.

Step 2:

HSB responds with available coverage options and rates.

Step 3:

Once coverage is bound, the API is initiated to generate the appropriate state-specific forms and schedules.

HSB's Product Integration API is available for a range of specialty products, including:

Commercial

- -Cyber Suite
- Equipment Breakdown
- -Employment Practices
 Liability

Personal

- Home Cyber Protection
- Home Systems Protection
- Service Line

Seamlessly integrate specialty insurance products into your workflows.

HSB's Product Integration API allows the streamlined integration of HSB's specialty insurance products into your systems. This means you can rate, quote, bind, generate bordereaux, and reports of inforce files quickly and easily.

Why use HSB's Product Integration API?

By leveraging this API, you can bring products to market efficiently and keep them up to date with the latest features and enhancements, all with minimal resources. When upgrading from one policy form to another, HSB's APIs — which leverage ACORD data standards — eliminate 90% of the effort typically required, enabling you to offer the latest, most comprehensive coverage available.

Ready to get started?

To begin, engage your IT department. Share these technical notes with them and contact HSB's integration team — they're ready to guide you every step of the way.

API technical notes for IT:

Hosted: Microsoft's Azure Cloud

Secure: Subscription Key + OAuth2 Token/Certificate

Format: SOAP/XML and REST/JSON

Access: Through the HSB APIM Developer Portal:

https://developer.hsbfrontdoor.com/

For support, contact our Integration team at HSBIntegrationTeam@hsb.com.

CLAIMS INTEGRATION API

Here's how it works:

Step 1:

Your adjuster sends an FNOL from your claim system to HSB via the API. An automatic confirmation is sent so your adjuster can know if the claim is received by HSB.

Step 2:

HSB will set up the claim file and send automated information, including the claim number, the assigned claim adjuster, and their contact information.

Step 3:

If you use the claim status API, HSB will send claim updates throughout the life cycle of the claim, as they are available, including closing information.

Available products:

The Claims Integration API is available for any of HSB's specialty insurance products.

Provide superior claims service to policyholders with real-time information.

The Claims Integration API allows you to submit claims, track their progress, and receive real-time status updates. It enables smart, secure claims management, providing a smoother experience for both you and your policyholders.

Why use the Claims Integration API?

The Claims Integration API streamlines the claims handling process, saving time and improving service for our insurance partners. It also ensures that claims data is securely transmitted in compliance with industry regulations.

- Better data quality: Eliminates redundancies and manual re-entry.
- **Improve security:** The API is encrypted and tested using advanced vulnerability assessments and penetration testing tools.
- **Enhance claims management:** Your claims handlers no longer need to navigate to a separate system to submit or track claims.
- **Reduce claims handling time:** Streamline and automate the claims process.
- Prioritize customer service: Provides insurance partners with timely updates and faster claim resolution.

Ready to get started?

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Secure: Subscription Key + OAuth2 Token/Certificate

Format: SOAP/XML

Push API: HSB sends data when it becomes available (via FTP)

Pull API: Clients can initiate a request to retrieve data **Access:** Through the HSB APIM Developer Portal

For support, contact our Integration team at HSBIntegrationTeam@hsb.com.

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Whether you are tech-savvy or need some guidance, HSB offers flexible solutions to integrate our APIs into your systems. We provide everything you need for self-service or can guide you through every step of the process.

Flexible UX for a better experience.

For self-service access:

- 1. Visit the HSB Developer Portal https://developer.hsbfrontdoor.com/>.
- Request access: Fill out our Request Access form, and we will set up your account.
- 3. **Browse:** Once you are granted access, everything you need to implement HSB APIs will be available to you, including:

Technical Specification Documents

Code Schema

Security Tokens on Page

For guided access:

Contact HSBIntegrationTeam@hsb.com to schedule time to talk!

Streamline operations, reduce costs, and improve customer satisfaction with HSB's Application Programming Interface (API).

By integrating HSB's APIs into your systems, you're not just improving workflows — you're bringing your policyholders a better experience. And no matter what your comfort level with APIs, HSB's Integration team is here to help.

Start by connecting with your IT team and reaching out to HSBIntegrationTeam@hsb.com.

HSB

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