

# Predict API Definition

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# Verisk Marketing Solutions Overview

Verisk Marketing Solutions is a consumer data and insights unit of Verisk that specializes in helping marketers and the platforms and providers they work with continuously maintain a real-time view of their consumers' profiles and behaviors as they change over time. We power personalized interactions to engage them with the right message, at the right time.

Verisk Marketing Solutions brings together the unique behavioral data assets from Jornaya with the proprietary identity graph from Infutor to provide marketers with comprehensive and actionable identity data for every consumer and household in the US, alongside the earliest indicators of their in-market shopping behavior. This one-of-a-kind view is maintained with the highest standards for data security and consumer privacy, preferences, and permissions.

Our solutions ensure marketers have the most complete picture of a consumer's identity, attributes, permissions, and inmarket behaviors—helping to remove the guesswork around who, what, and when to reach out.

- Customers who engage with us experience:
- Lead generation program ROI improvement
- Better customer acquisition & retention outcomes
- Real-time in-market insights (from 55k comparison shopping sites)
- Intelligence to inform cross-sell opportunities
- Improved reputation and financial risk management

#### **Predict Overview**

Jornaya Intelligence is a REST API call that relies on a unique LeadiD token that is generated by our javascript snippet to witness the consumer's experience as they move through a lead funnel. The responses in this request are derived data insights gathered from the lead event. Our predict scores will help you identify and prioritize high-intent leads.

#### **Example Request**

https://api.leadid.com/SingleQuery?lac={ACCOUNTCODE}&id={LEADIDTOKEN}&lak={AUDITKEY}&data ={DATAINTEGRITY}&passthrough={PASSTHROUGH}

#### **Request Parameters**

Name	Value	Required	Description
URL	https://api.leadid.com/SingleQuery	<b>~</b>	The URL to be used for the query.
Method	GET or POST	<b>~</b>	The HTTPS method to be used.
lac	xxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxx	~	Your Jornaya Account Code.
id	36 Character LeadiD token	~	The LeadiD token.
lak	xxxxxx-xxxx-xxxx-xxxx-xxxxxxxxx	<b>~</b>	The Intelligence Profile key for this audit.
lpc	Alphanumeric string	No <sup>1,6</sup>	A value that identifies the Provider from whom you received this lead.



data	Pipe   separated data with field data labels delimited by semicolons. e.g., email;joe@smith.com f_name;joe	No <sup>,2,3,4,5,6</sup>	The data for which you want to determine Data Integrity. Data Integrity is whether or not the information you received in the lead post matches what Jornaya witnessed during the lead event.  For additional information on how Data Integrity works, see <a href="https://marketing.verisk.com/docs/intelligence-data-integrity">https://marketing.verisk.com/docs/intelligence-data-integrity</a> .  *NOTE: Data Integrity field data label and value details can be found in the Data Integrity Field Data section of this document.
recordid	Integer or string	No	This is the Lead Management System's or destination system's unique identifier for the specific lead record.
format	json, xml	No	The format in which you would like the data returned. The default value is JSON.
agency	xxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxx	When Applicable	The agency parameter allows a company that is an AOR or LMS for a client to perform queries on behalf of that client and identify itself accordingly by passing in its own Account Code.
passthrough	Pipe   Separated data with field data labels delimited by semicolons. e.g., country;USA prog_interest;BACHELORS	No <sup>6</sup>	The data for which you want passed through for Predict scoring.  *NOTE: Passthrough field data label and value details can be found in the Passthrough Field Data section of this document.

<sup>&</sup>lt;sup>1</sup> Required for Lead Lineage

- phone1
- email
- f\_name + l\_name
- address1 + zip
- address1 + city + state

- phone1
- email
- address1 + zip
- address1 + city + state

<sup>&</sup>lt;sup>2</sup> Required for Lead Data Integrity

<sup>&</sup>lt;sup>3</sup> **email** is required for Consumer Velocity and Consumer Duplication

<sup>&</sup>lt;sup>4</sup> At a minimum, one of the following combinations are required for Consumer Identity Scores

<sup>&</sup>lt;sup>5</sup> At a minimum, one of the following combinations are required for Consumer Attributes

<sup>&</sup>lt;sup>6</sup> Although not required, include whenever possible. The quality and completeness of the data submitted with the request directly impacts Predict scoring accuracy and robustness.

**API Definition** 



#### **Example Response:**

```
"audit": {
  "age": "07",
  "age rule": 2,
  "authentic": 1,
  "reg rule": 1,
  "call center": 1,
  "call_center_rule": 1,
  "consumer day": 0,
  "consumer_day_rule": 1,
  "consumer_dupe_blocked": 1,
  "consumer dupe blocked rule": 1,
  "consumer_dupe_check": "01",
  "consumer dupe check rule": 2,
  "consumer five minutes": 0,
  "consumer five minutes rule": 1,
  "consumer hour": 0,
  "consumer hour rule": 1,
  "consumer_twelve_hours": 0,
  "consumer twelve hours rule": 1,
  "consumer_velocity_blocked": 1,
  "consumer_velocity_blocked_rule": 1,
  "consumer_week": 0,
  "consumer_week_rule": 1,
  "data_integrity": 0,
  "data_integrity_blocked": 1,
  "data integrity_blocked_rule": 1,
  "data_integrity_default": [],
  "data_integrity_failed": [
     "RTESTY",
     "GMAIL.COM",
     "RTESTY@GMAIL.COM"
  "data_integrity_passed": [
     "R-TEST",
     "TESTY",
     "201 MAPLE AVENUE",
     "AMBLER",
     "ОН",
     "45242"
  "data integrity rule": 2,
  "device blocked": 1,
  "device_blocked_rule": 1,
  "device day": 1,
  "device_day_rule": 3,
  "device five minutes": 0,
  "device_five_minutes_rule": 1,
  "device hour": 0,
  "device_hour_rule": 1,
  "device_twelve_hours": 1,
  "device_twelve_hours_rule": 3,
  "device undefined": 1,
  "device undefined rule": 1,
  "device week": 3,
  "device week rule": 3,
```



```
"duration": "04",
"duration rule": 1,
"entity blocked": 1,
"entity blocked rule": 1,
"entity rule": 1,
"entity value": 0,
"field disclosures": [],
"fields": {
  "f name": 1,
  "l_name": 1,
  "email": 0,
  "phone1": 0,
  "phone2": 0,
  "address1": 1,
  "address2": 1,
  "city": 1,
  "state": 1,
  "zip": 1
"ip blocked": 1,
"ip blocked rule": 1,
"ip day": 30,
"ip day rule": 3,
"ip five minutes": 0,
"ip five minutes rule": 3,
"ip hour": 1,
"ip hour rule": 3,
"ip twelve hours": 30,
"ip twelve hours rule": 3,
"ip week": 30,
"ip week rule": 3,
"lead age": 178075.8440001011,
"lead day": 3,
"lead_day_rule": 1,
"lead_dupe": 0,
"lead dupe blocked": 1,
"lead_dupe_blocked_rule": 1,
"lead_dupe_check": "00",
"lead dupe_check_rule": 1,
"lead_dupe_provider": "",
"lead_dupe_rule": 1,
"lead dupe time": 10.2,
"lead duration": 90,
"lead five minutes": 0,
"lead five minutes rule": 1,
"lead hour": 1,
"lead hour rule": 1,
"lead twelve hours": 3,
"lead twelve hours rule": 1,
"lead velocity blocked": 1,
"lead velocity blocked rule": 1,
"lead week": 6,
"lead_week_rule": 1,
"market": {
  "leadid": {
     "tcpa": {
        "capture": 1,
        "capture_rule": 1,
```



```
"consent": 4,
     "consent rule": 1,
     "contrast": 0,
     "contrast_rule": 2,
     "contrast value": 100,
     "disclosure": 2,
     "disclosure rule": 2,
     "prominence": 0,
     "prominence rule": 2,
     "prominence_value": 100,
     "result": 2,
     "stored": 1,
     "stored rule": 1,
     "type": 2,
     "type rule": 1,
     "visibility": 0,
     "visibility rule": 2,
     "visibility value": 100
  },
  "result": 2
},
"ConsumerData": {
  "IDScores": {
     "raw response": {
        "Detail": {
           "Raw": {
             "PhoneOwnerIDValidation": {
                "Phone": {
                   "PhoneType": "W"
              }
           },
           "IDScores": {
             "ValidAddress": "0",
             "ValidPhone": "100",
             "ValidEmail": "100",
             "ValidName": "0",
              "Deceased": "100",
              "NameToPhone": "0",
              "NameToEmail": "80"
              "NameToAddress": "0",
             "AddressToPhone": "0",
             "AddressToEmail": "10",
             "PhoneToEmail": "10",
              "USLocation": "",
              "ValidPhone2": ""
              "NameToPhone2": "",
              "AddressToPhone2": "",
              "Phone2ToEmail": "",
             "PhoneConfidenceScore": "49",
             "Phone2ConfidenceScore": "",
              "AddressConfidenceScore": "0",
              "ValidCount": "3",
              "LinkageCount": "0.7",
              "RiskFlagCount": "0",
              "ValidationSummary": "PASS",
              "LinkageSummary": "FAIL",
              "RiskFlagSummary": "PASS",
```





```
"IDVerifyScore": "69",
           "ValidZip": "100",
           "ZipToPhone": "0"
        }
     }
  }
},
"ConsumerAttributes": {
  "raw response": {
     "output": [
           "results": [
             {
                "matchLevel": 4,
                "attributes": {
                   "coreDemographics": {
                      "CHILD": "Y",
                      "CHILDAGECD_11_15": null,
                      "CHILDAGECD_16_17": null,
                      "CHILDAGECD 6": "Y",
                      "CHILDAGECD 6 10": null,
                      "CHILDNBRCD": "B",
                      "EHI": "H",
                      "HOMEOWNERCD": "H",
                      "WEALTHSCR": "I",
                      "GENDER": null
                   },
                   "supplementalDemographics": {
                      "CREDITCARD": "Y",
                      "HHNBR": 3,
                      "HHNBRSR": "Y",
                      "LOR": 12,
                      "SOHOCD": null,
                      "VETERANCD": null
                   },
                   "autoInformation": {
                      "AUTOS": [
                         {
                            "FUELTYPECD": "G",
                            "INFERREDDATE": "G",
                            "MAKE": "CHEVROLET",
                            "MFGCD": "G",
                            "MILEAGECD": null,
                            "MODEL": "CORVETTE",
                            "STYLECD": "CONV",
                            "VEH CLASS": "MID SIZE CAR",
                            "VIN": "1G1YY32G615128957",
                            "YEAR": "2001"
                         },
                         {
                            "FUELTYPECD": "G",
                            "INFERREDDATE": "G",
                            "MAKE": "CHEVROLET",
                            "MFGCD": "G",
                            "MILEAGECD": null,
                            "MODEL": "TAHOE",
                            "STYLECD": "UTIL",
                            "VEH CLASS": "FULL SIZE SUV",
```





```
"VIN": "1GNEK13R7VJ391222",
        "YEAR": "1997"
     },
     {
        "FUELTYPECD": "G",
        "INFERREDDATE": "G",
        "MAKE": "MERCURY",
        "MFGCD": "F",
        "MILEAGECD": null,
        "MODEL": "GRAND MARQUIS",
        "STYLECD": "SEDAN",
        "VEH CLASS": "MID SIZE CAR",
        "VIN": "2MELM75W0SX623337",
        "YEAR": "1995"
     },
        "FUELTYPECD": "G",
        "INFERREDDATE": "G",
        "MAKE": "CHEVROLET",
        "MFGCD": "G",
        "MILEAGECD": null,
        "MODEL": "CAVALIER",
        "STYLECD": "CPE 2DR",
        "VEH CLASS": "SMALL CAR",
        "VIN": "1G1JC1247V7141334",
        "YEAR": "1997"
     }
  ]
},
"propertyInformation": {
  "AVM ESTIMATE": 148210,
  "AVM ESTIMATE ERROR": 25632,
  "AVM ESTIMATE PCT ERROR": 172,
  "HEQUITY CONF": 1,
  "HEQUITY EST": 97535,
  "MORTGAGE INFORMATION": [
        "PROP LENDERNAME": "UNIVERSAL MTG",
        "PROP MTGAMT": "55215",
        "PROP MTGDATE": "20210330",
        "PROP MTGDUEDATE": "20460430",
        "PROP MTGINTRATE": null,
        "PROP MTGINTRATETYPE": null,
        "PROP MTGLOANCD": "CNV",
        "PROP MTGREFICD": "T",
        "PROP MTGTERM": "25",
        "PROP RMSEQUITYCD": null
     },
        "PROP LENDERNAME": "BANK OF AMERICA",
        "PROP MTGAMT": "89000",
        "PROP MTGASSUMPTIONAMT": null,
        "PROP MTGDATE": "20051214",
        "PROP MTGDEEDCD": "TR",
        "PROP MTGDUEDATE": null,
        "PROP MTGINTRATE": null,
        "PROP MTGINTRATETYPE": "FIX",
        "PROP MTGLOANCD": "CNV",
```



```
"PROP MTGREFICD": null,
     "PROP MTGTERM": null,
     "PROP RMSEQUITYCD": "Y"
  },
     "PROP LENDERNAME": "UNIVERSAL MTG",
     "PROP MTGAMT": "55215",
     "PROP MTGASSUMPTIONAMT": null,
     "PROP MTGDATE": "19961210",
     "PROP MTGDEEDCD": "TR",
     "PROP MTGDUEDATE": null,
     "PROP MTGINTRATE": null,
     "PROP MTGINTRATETYPE": "ADJ",
     "PROP MTGLOANCD": "FHA",
     "PROP_MTGREFICD": null,
     "PROP_MTGTERM": null,
     "PROP RMSEQUITYCD": null
],
"PROP AC": "ACE",
"PROP ACRES": "2710",
"PROP ADJGROSSSQFT": null,
"PROP_APPRAISED_IMPVAL": null,
"PROP APPRAISED VAL": null,
"PROP ASSED IMPVAL": "28634",
"PROP ASSED VAL": "37178",
"PROP BATHS": "300",
"PROP BATHSCALC": "300",
"PROP BEDRMS": "4",
"PROP BLDSQFT": "2277",
"PROP BLDSQFTIND": "L",
"PROP CNSTRTYPE": "BRF",
"PROP COND": "GOO",
"PROP EFFYRBLD": null,
"PROP_ENERGY": "ECN",
"PROP EXTNW": "FMM",
"PROP_FLR": null,
"PROP FND": "CNB",
"PROP FRPL": "Y",
"PROP_FUEL": "FGA"
"PROP_FULLBATHS": "2",
"PROP GAR": "610",
"PROP GROSSSQFT": null,
"PROP HEAT": null,
"PROP HOMESTEAD": null,
"PROP IMP VALCALC": null,
"PROP IMP VALCALC IND": null,
"PROP IND": "10",
"PROP LANDSQFT": "11805",
"PROP LCTN INFL": null,
"PROP LIVINGSQFT": "1836",
"PROP LOANTOVAL": "103",
"PROP MOBHOME": null,
"PROP MRKTVAL": "106220",
"PROP MRKT IMPVAL": "81810",
"PROP OWNERCD": null,
"PROP OWNEROCC": "Y",
"PROP POOL": null,
```



```
"PROP QLTY": null,
                                 "PROP RMS": "7",
                                 "PROP ROOFCOVER": "2",
                                 "PROP ROOFTYPE": null,
                                 "PROP SALEAMT": "148500",
                                 "PROP SALECD": null,
                                 "PROP SALEDATE": "20051216",
                                 "PROP SALESDEEDCD": "G",
                                 "PROP SALESTRANSCD": "1",
                                 "PROP_SEWER": null,
                                 "PROP STORIESCD": "20",
                                 "PROP STYLE": "CON",
                                 "PROP TAXAMT": "266247",
                                 "PROP TAXYR": "2021",
                                 "PROP UNVBLDSQFT": "1836",
                                 "PROP VALCALC": "106220",
                                 "PROP VAL CALCIND": "M",
                                 "PROP_VIEW": null,
                                 "PROP WATER": null,
                                 "PROP XMTVET": null,
                                 "PROP XMT DISABLED": null,
                                 "PROP YRBLD": "1971"
                           }
                        }
                     1
                   }
                ]
             }
          }
        },
        "predict": {
          "decile": 5,
          "probability": 0.5
       },
       "result": 2
     },
     "result": 3,
     "token": "BFA91C69-B9CE-7DAF-84AD-E78AA50C32BD",
     "total_entities": 1,
     "total_entities_blocked": 1,
     "total entities blocked rule": 1,
     "total entities rule": 1,
     "total hops": 1,
     "total hops blocked": 1,
     "total hops blocked rule": 1,
     "total hops rule": 1,
     "url blocked": 1,
     "url blocked rule": 1,
     "url_rule": 1,
     "url value": 1
  },
  "transid": "A8C989A4-E355-4B16-B01D-9AD70808B8B6"
}
```



# Response Fields

Name	Description		Туре	
audit	Derived data insights gathered from the lead event.  For additional information on audit response fields that are not defined below, see  https://marketing.verisk.com/docs/3rd-party-leads-api https://marketing.verisk.com/docs/jornaya-intelligence-api https://marketing.verisk.com/docs/tcpa-guardian-3rd-party-api		object	
audit. <b>market</b>	App Mai	ketplace responses	object	
audit.market. <b>predict</b>	The Pre	dict response	object	
audit.market.predict. <b>decile</b>	The decile value (i.e. adjusted score).  Possible values are 1-10 where 1-2 is "poor", 2-4 is "fair", 5-6 is "good", 7-8 is "very good" and 9-10 is "excellent".		integer	
audit.market.predict. <b>probability</b>	The probability of the target outcome for the input entity (i.e. raw score).  The probability value is a floating point number between 0 and 1.		float	
	Returned when an error occurred while attempting to score the request.  Provide the response transid when contacting support or reporting errors to administrator.			
	Code	Description		
audit.market.predict. <b>error</b>	1004	<b>Timeout</b> Retry. Contact support if error persists.	object	
	1001	Network error Retry. Contact support if error persists.		
	1030	HTTP error If message indicates a 4XX error, contact support. Otherwise, retry and contact support if error persists.		
audit.market.predict.error. <b>code</b>	The Predict error code number.		integer	
audit.market.predict.error. <b>message</b>	A description of the Predict error.		string	
transid	*NOTE: The destination system is expected to capture the transid returned in the response such that it can be used to the link the original prediction to the actual outcome at a later date. Submitting outcome data regularly is essential for maintaining Predict model performance and accuracy over time.		string	



		d when the entire request failed. Provide the response transid when ng support or reporting errors to administrator.		
	Code	Description		
	100	Internal Error Retry Jornaya side error. Initiate retry logic.		
	1000	Leadid not set  The LeadiD value has not been provided or the HTTPS method (GET or POST) is not in the correct format for the LeadiD value to be set.		
	1001	Malformed LeadiD The LeadiD value is either malformed or blank.		
error	2000	Account code not set The Account code value has not been provided.	object	
	2001	Malformed account code The Account code value is either malformed or blank.		
	4001	Malformed Audit Key The audit key is malformed or blank.		
	5000	Invalid Entry Code The entity code provided is not valid.		
	6000	Invalid Account Code and/or Audit Key Either the account code or audit key provided is invalid.		
error. <b>code</b>	error.code The error code number.		integer	
error.message A description of the error.		string		

#### **Data Integrity Field Data**

- Data you received for the lead being queried that has a corresponding label listed in the table below should be specified
  in the data request parameter.
- Data Integrity field data values should be submitted as you received them or in the format expected to best match what Jornaya witnessed during the lead event. \*NOTE: Each value must be 250 characters or less.
- Include Data Integrity data with the request whenever possible. The quality and completeness of thrree data submitted with the request directly impacts Predict scoring accuracy and robustness.

Label	Description
f_name	First Name
l_name	Last Name
email	Email
confirm_email	Confirm email
phone1	Phone1
phone2	Phone2
phone3	Phone3
address1	Address1
address2	Address2



city	City
state	State
zip	Zip
rn	RN Confirmation
military_affiliation	Military affiliation (yes/no)
military_branch	Military Branch
prog_interest	Program of interest
hs_yr	High School Grad Year
highest_ed	Highest level of education achieved
age	Age
dob	DOB
start_dt	Start date
us_citizen	US Citizen
best_time_call	Best time to call
method_contact	method of contact
submit_confirm	submit confirm
country	Country
work_experience	Work experience
best_day_contact	Best day to contact
pref_phone	Preferred phone
prior_non_us_credits	Prior Non-US Credits
prefer_online_campus	Prefer Online/Campus Degree
time_study	Time dedicated to study
policy_type	Policy type
residence_status	Residence status
dui	DUI
smoker	Smoker
num_accidents	Number of Accidents
married	Married
vehicle_yr	Vehicle Year
vehicle_make	Vehicle Make
vehicle_model	Vehicle Model
vehicle_sub_model	Vehicle sub model/trim package
ins_past_30	Have you been insured in past 30 days?
current_ins	Current insurer
current_exp	Date of current policy expiration
time_current	Length of time with insurance company
time_cont	Length of time continuously insured
vehicle_ownership	Vehicle ownership status
primary_use	Primary use
liability_coverage	Liability coverage level
avg_day_used	Avg days used per week
collision_deductible	Collision deductible
approximate_mileage	Approximate annual mileage



daily_commute	Daily commute
occupation	Occupation
age_1st_licensed	Age when first licensed
license_num	License number
gender	Gender
credit_rating	Credit rating
education	Education
time_residence	Time at current residence
state_licensed	In which state are you currently licensed?
gpa_3	Are you a full time student with a GPA of 3.0 or better?
license_susp_5	Has your license been suspended or revoked in the last 5 years?
sr_22	Do you require an SR-22 statement?
more_one_driver	Do you want to add more than one driver to this quote?
tickets_past_5	In the past 5 years, have you had any tickets, accidents or claims?
property_type	Property Type
year_built	Approx. Year built
own_or_rent	Do you own or rent this property?
live_at_property	Do you live at this property?
prop_address	Property Address
prop_city	Property City
prop_unit	Property unit or apartment
prop_state	Property State
construction_type	Construction type
foundation	Foundation
roof_type	Roof type
roof_age	Roof Age
heating_system	Primary heating system
wiring_type	Wiring type
bedrooms	Bedrooms
bathrooms	Bathrooms
num_stories	Number of stories
garage_type	Garage type
sq_ft	Square footage
security_system	Security system
fire_alarm	Fire alarm
municipal_location	Municipal location
cost_dwelling	Replacement cost of dwelling
personal_liability	Personal liability coverage
desired_deductible	Desired deductible
mortgage_protection	Are you interested in mortgage protection coverage?
count_vehicles	Number of vehicles
since_insured	Insured from/since date
currently_insured	Currently insured from/since date
count_tickets	Number of tickets

# MARKETING SOLUTIONS Predict API Definition



count_claims	Number of claims
count_atfault_acc	Number of at fault accidents
dui_date	Date of DUI
dui_state	State in which DUI was received
loan_amount	Loan Amount
dealer_name	Dealer Name
vehicle_doors	Number of vehicle doors
vehicle_body	Vehicle body type
vehicle_transmission	Vehicle transmission
vehicle_price	Vehicle price
vehicle_color_interior	Vehicle color - interior
vehicle_color_exterior	Vehicle color - exterior
loan_type	Loan Type
vehicle_type	Vehicle Type
industry	Industry

## Passthrough Field Data

- Any available data associated with the lead being queried that has a corresponding label listed in the table below should be specified in the **passthrough** request parameter.
- Include Passthrough data with the request whenever possible. The quality and completeness of the data submitted with the request directly impacts Predict scoring accuracy and robustness.