

NIC Marine Insurance Third-Party API

Version 1.0.0

Generated 11 August 2026

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Overview

REST API for third-party partners to integrate Marine insurance policies with NIC IMIS.

A partner submits a proposal through this API; IMIS then runs the standard underwriting flow (premium calculation → approval workflow → GePG control number → payment → TIRA submission → policy commencement) and pushes status updates back to the partner-supplied callback URLs along the way.

All endpoints are mounted under `/environment/mware/marine/v1/` where `environment` is `uat` or `production`.

Integration scope

Every partner credential is bound to an integration scope managed by NIC operators. Requests authenticated with a credential whose scope does not enable the Marine API are rejected with HTTP 403. Revoked integrations are similarly rejected. Operators can rotate credentials at any time from the mware Integrations dashboard.

Authentication

Every request must include both of these headers:

Header	Description
<code>`API-KEY`</code>	The bcrypt-hashed API key issued to the partner.
<code>`API-SECRETE`</code>	The matching secret (note the spelling).

Keys are issued by NIC operations through the IMIS admin (`/uat/api/v1/refresh_api_key/`). The token TTL is controlled by `API_KEY_EXPIRY` (in minutes).

Callback model

A successful POST to `/proposals/` registers six callback URLs (any subset is allowed; missing channels are silently skipped). IMIS will POST JSON to each URL when the underlying state transition occurs. Delivery is fire-and-forget with a configurable timeout (`MARINE_CALLBACK_TIMEOUT_SECONDS`, default 5s). Every attempt is recorded in `MarineApiCallbackLog`.

Each callback body is wrapped as:

```
{
  "submission_id": 123,
  "partner_reference": "PARTNER-REF-001",
  "kind": "CONTROL_NUMBER",
  ...kind-specific fields
}
```

Partners should respond 2xx to acknowledge receipt. Non-2xx responses leave the corresponding `*_ack` flag false; the dispatcher will retry the callback the next time the same state transition fires (no automatic backoff, since Celery is disabled in this deployment).

Servers

URL template	Description
{scheme}://{host}/{environment}/mware/marine/v1	NIC IMIS marine API

Variables

Name	Default	Allowed values
scheme	https	https, http
host	imis.nicinsurance.co.tz	—
environment	uat	uat, production

Authentication

Name	Type	Location	Header / Param	Description
apiKey	apiKey	header	API - KEY	Bcrypt-hashed key issued by NIC IMIS operations.
apiSecret	apiKey	header	API - SECRETE	Matching secret. The header name is spelled "API-SECRETE".

Endpoints

Discovery

Read-only endpoints for browsing the marine catalogue.

GET `/products/`

List marine products

Returns every approved, non-rider product whose line of business is Marine. Use the `id` of an item to request its dynamic form.

Responses

Status	Description	Schema
200	Catalogue of marine products	ProductListResponse
401	Missing, invalid, or expired credentials	object

GET `/products/{product_id}/form/`

Get the dynamic form schema for a marine product

Returns the form sections and fields the partner must populate when submitting a proposal for this product. Field `api_tag` values are the JSON keys you must use in the `answers` block of the POST body.

Parameters

Name	In	Type	Required	Description
product_id	path	integer	yes	Product id from <code>/products/</code> .

Responses

Status	Description	Schema
200	Dynamic form schema	ProductFormResponse
400	Product exists but is not under the Marine LOB	Error
401	Missing, invalid, or expired credentials	object
404	Product not found	Error

Proposals

Submit a proposal and poll its lifecycle.

POST `/proposals/`

Submit a marine proposal

Creates an Orderpackage, Order, and OrderItem in IMIS; persists each key in `answers` through the standard dynamic-form pipeline; runs premium calculation; and registers callback URLs for the six downstream channels. The proposal then enters the same approval workflow used by the marketplace UI.

`partner_reference` is the partner's idempotency key. Pair every callback body back to it.

Re-submission is blocked. A `partner_reference` identifies one proposal for the life of the integration. Re-POSTing the same reference — whether the prior submission is still pending approval, has a control number, is already paid, or has commenced — returns HTTP 409 (MARINE_DUPLICATE_PARTNER_REFERENCE) with no side effects. To read state, call `GET /marine/v1/proposals/{partner_reference}/` instead.

Request body

Required.

application/json

Schema: ProposalRequest (see Schemas)

Field	Type	Required	Description
<code>partner_reference</code>	string	yes	Idempotency key chosen by the partner. Must be unique per API key — re-using a value that has already been accepted returns HTTP 409 (MARINE_DUPLICATE_PARTNER_REFERENCE) regardless of the prior submission's state.
<code>product_id</code>	integer	yes	
<code>commencement_date</code>	string	yes	Cover start (YYYY-MM-DD, DD-MM-YYYY, or ISO-8601 datetime).
<code>end_date</code>	string	no	Cover end. Defaults to <code>commencement_date + 1 year - 1 day</code> .
<code>sum_insured</code>	number	no	Sum insured for the OrderItem.
<code>sum_assured</code>	number	no	Alias for <code>sum_insured</code> .
<code>property_name</code>	string	no	Short description of the insured item (cargo BL number, hull name, container number, etc.). Stored on <code>OrderItem.policy_property_name</code> . Defaults to <code>partner_reference</code> if omitted.
<code>underwrite_channel</code>	integer	no	UNDERWRITE_CHANNEL enum value. 5 = external partner API. Default: 5
<code>customer</code>	CustomerIndividual	yes	
<code>callbacks</code>	CallbackURLs	no	
<code>answers</code>	object	no	Map of <code>api_tag</code> → answer string, with one entry per visible field in the product's form schema (<code>/products/{id}/form/</code>).

Example

```
{
  "partner_reference": "PARTNER-REF-001",
  "product_id": 111,
  "commencement_date": "2026-06-01",
  "end_date": "2027-05-31",
  "sum_insured": 50000000,
  "property_name": "BL-2026-001 \u2014 Container TGHU1234567",
  "underwrite_channel": 5,
  "customer": {
    "first_name": "Jamhuri",
    "middle_name": "Ya",
    "last_name": "Muungano",
    "email": "ops@partner.example",
    "phone": "+255700000000",
    "identity_number": "19900101-12345-12345-12",
    "gender": "M",
    "date_of_birth": "01-01-1990"
  },
  "callbacks": {
    "control_number": "https://partner.example/webhooks/cn",
    "approval_status": "https://partner.example/webhooks/approval",
    "approval_decision": "https://partner.example/webhooks/decision",
    "payment": "https://partner.example/webhooks/pay",
    "tira_status": "https://partner.example/webhooks/tira",
    "commencement": "https://partner.example/webhooks/commence"
  },
  "answers": {
    "nature_of_business/occupation": "FREIGHT FORWARDER",
    "description(s)_of_good(s)_to_be_dispatched": "DRY GOODS \u2014 1\u00d7720FT CONTAIN
ER",
    "port_of_departure": "DAR ES SALAAM",
    "currency_type": "TZS"
  }
}
```

Responses

Status	Description	Schema
201	Proposal accepted; entering approval flow	ProposalAccepted
400	Validation error. The code field tells you which kind of problem occurred: * MARINE_MISSING_FIELD — a top-level field (partner_reference, product_id, customer.*, commencement_date) is missing. * MARINE_INVALID_PHONE — customer.phone is not a valid mobile phone number. * MARINE_INVALID_IDENTITY_NUMBER — customer.identity_number does not match any accepted identity format (see the identity_number schema). The message lists every accepted format and the errors[0] entry carries the rejected value and accepted_formats. * MARINE_PRODUCT_NOT_MARINE — the product exists but isn't under the Marine line of business. * MARINE_PRODUCT_NOT_APPROVED — product not in Approved status. * MARINE_BAD_DATE / MARINE_BAD_DATE_RANGE — date problems. * MARINE_VALIDATION_FAILED — one or more required dynamic-form fields are missing from answers. The errors array lists each missing field so you can fix them all in one go.	Error
401	Missing, invalid, or expired credentials	object
404	Referenced product not found	Error
409	Duplicate partner_reference. A submission with this reference already exists for the calling API key; re-submission is not allowed in any state. Poll GET /marine/v1/proposals/{partner_reference}/ for the current status. The errors[0] entry includes the prior submission_id and submit_status so the partner can correlate without an extra round trip.	Error
500	Internal error during submission pipeline	Error

GET /proposals/{partner_reference}/

Poll the current state of a submission

Returns the latest snapshot for the most-recent submission with this partner_reference. Useful as a fallback when callbacks are missed.

Parameters

Name	In	Type	Required	Description
partner_reference	path	string	yes	The idempotency key sent on creation.

Responses

Status	Description	Schema
200	Current submission state	ProposalStatus
401	Missing, invalid, or expired credentials	object
403	Submission belongs to a different partner	Error
404	No submission with that partner_reference	Error

Webhook Callbacks

These endpoints describe the JSON payloads NIC IMIS will POST to the partner-supplied URLs registered when the proposal was submitted. The URLs and host belong to the partner — the path strings shown here are illustrative only.

POST x-callback/approval_decision

Webhook (iii): final approval decision

Fired when the workflow reaches its last node (approved / rejected).

Request body

application/json

Schema: ApprovalDecisionCallback (see Schemas)

Field	Type	Required	Description
submission_id	integer	no	
partner_reference	string	no	
kind	string (enum)	no	Allowed: CONTROL_NUMBER, APPROVAL_STATUS, APPROVAL_DECISION, PAYMENT, TIRA_STATUS, COMMENCEMENT
decision	string (enum)	no	Allowed: APPROVED, REJECTED
comment	string	no	Nullable.

Responses

Status	Description	Schema
200	Acknowledged	—

POST x-callback/approval_status

Webhook (ii): approval workflow stage change

Fired on every intermediate stage transition in the underwriting approval workflow.

Request body

application/json

Schema: ApprovalStatusCallback (see Schemas)

Field	Type	Required	Description
submission_id	integer	no	
partner_reference	string	no	

Field	Type	Required	Description
kind	string (enum)	no	Allowed: CONTROL_NUMBER, APPROVAL_STATUS, APPROVAL_DECISION, PAYMENT, TIRA_STATUS, COMMENCEMENT
stage	string	no	Stage name. Nullable.
status	string	no	
comment	string	no	Nullable.

Responses

Status	Description	Schema
200	Acknowledged	—

POST x-callback/commencement

Webhook (vi): policy commenced + documents

Fired when policy items are commenced. Body includes the policy number, dates, and signed URLs for the policy and cover note PDFs.

Request body

application/json

Schema: CommencementCallback (see Schemas)

Field	Type	Required	Description
submission_id	integer	no	
partner_reference	string	no	
kind	string (enum)	no	Allowed: CONTROL_NUMBER, APPROVAL_STATUS, APPROVAL_DECISION, PAYMENT, TIRA_STATUS, COMMENCEMENT
package_id	integer	no	
policy_number	string	no	
policy_start_date	string	no	
policy_end_date	string	no	
policy_document_url	string(uri)	no	Nullable.
covernote_document_url	string(uri)	no	Nullable.

Responses

Status	Description	Schema
200	Acknowledged	—

POST `x-callback/control_number`

Webhook (i): control number issued

Fired when GePG returns a control number for the package bill.

Request body

application/json

Schema: ControlNumberCallback (see Schemas)

Field	Type	Required	Description
submission_id	integer	no	
partner_reference	string	no	
kind	string (enum)	no	Allowed: CONTROL_NUMBER, APPROVAL_STATUS, APPROVAL_DECISION, PAYMENT, TIRA_STATUS, COMMENCEMENT
control_number	string	no	
tax_invoice_document_url	string(uri)	no	

Responses

Status	Description	Schema
200	Acknowledged	—

POST `x-callback/payment`

Webhook (iv): payment received

Fired when GePG reports payment received against the control number.

Request body

application/json

Schema: PaymentCallback (see Schemas)

Field	Type	Required	Description
submission_id	integer	no	
partner_reference	string	no	

Field	Type	Required	Description
kind	string (enum)	no	Allowed: CONTROL_NUMBER, APPROVAL_STATUS, APPROVAL_DECISION, PAYMENT, TIRA_STATUS, COMMENCEMENT
package_id	integer	no	
amount	number	no	
receipt_number	string	no	Nullable.
control_number	string	no	
receipt_document_url	string(uri)	no	Nullable.

Responses

Status	Description	Schema
200	Acknowledged	—

POST x-callback/tira_status

Webhook (v): TIRA submission status + errors

Fired after TIRAMIS responds to the policy submission. Carries the cover-note / sticker number on success, or an errors array on failure.

Request body

application/json

Schema: TiraStatusCallback (see Schemas)

Field	Type	Required	Description
submission_id	integer	no	
partner_reference	string	no	
kind	string (enum)	no	Allowed: CONTROL_NUMBER, APPROVAL_STATUS, APPROVAL_DECISION, PAYMENT, TIRA_STATUS, COMMENCEMENT
status	string (enum)	no	Allowed: SUBMITTED, FAILED
cover_note	string	no	Nullable.
sticker_number	string	no	Nullable.
errors	array of string	no	

Responses

Status	Description	Schema
200	Acknowledged	—

Schemas

Field-level definitions for every object referenced above. \$ref targets resolve to the entries in this section.

Error

Field	Type	Required	Description
status	boolean	yes	Example: False
code	string	yes	Machine-readable error code (e.g. MARINE_PRODUCT_NOT_FOUND).
message	string	yes	
errors	array of FieldError	no	Field-level error details. Populated for MARINE_VALIDATION_FAILED and any other code that needs to report multiple issues at once.

FieldError

A single missing-required-field problem. Returned in the errors array of a MARINE_VALIDATION_FAILED response. Partners can fix every issue in one round trip — the validator emits all problems in a single response rather than failing on the first one.

Field	Type	Required	Description
section	string	no	Form section name (matches the name from /products/{id}/form/).
field_id	integer	no	CheckListQuestionForm.id
api_tag	string	no	JSON key the partner should add to answers.
label	string	no	Human label of the field.
type	string	no	Field type (e.g. text, date, currency, radio, select).
reason	string (enum)	no	Why this field was flagged. Currently always missing. Allowed: missing

LineBusinessBrief

Field	Type	Required	Description
id	integer	no	
code	string	no	
name	string	no	

ProductClassBrief

Field	Type	Required	Description
id	integer	no	
code	string	no	
name	string	no	

Product

Field	Type	Required	Description
id	integer	no	
code	string	no	
name	string	no	
description	string	no	Nullable.
tira_code	string	no	Nullable.
policy_term	integer	no	Nullable.
policy_term_unit	string (enum)	no	Allowed: days, months, years Nullable.
vat_apply	boolean	no	
line_business	LineBusinessBrief	no	
product_class	ProductClassBrief	no	
form_url	string(uri)	no	

ProductListResponse

Field	Type	Required	Description
status	boolean	no	
count	integer	no	
results	array of Product	no	

FormFieldOption

Field	Type	Required	Description
value	string	no	
label	string	no	
triggers_fields	array of FormField	no	Nullable.

FormFieldValidation

Field	Type	Required	Description
min	number	no	Nullable.
max	number	no	Nullable.
min_length	integer	no	Nullable.
max_length	integer	no	Nullable.
validation_label	string	no	Nullable.

FormField

A single input the partner must populate. The `api_tag` is the JSON key to use in the proposal's answers block.

Field	Type	Required	Description
id	integer	no	
api_tag	string	no	JSON key for this field in the answers block.
label	string	no	
description	string	no	Nullable.
type	string (enum)	no	Allowed: integer, text, radio, bool, checkbox, textarea, select, datetime, future_datetime, past_datetime, date, future_date, past_date, time, file, email, corporate, decimal, days_of_year, currency, bank, money, intermediary, bankassurance, sales, property_name, branch, employer, direct_sale_force
required	boolean	no	
validation	FormFieldValidation	no	
options	array of FormFieldOption	no	Nullable.

FormSection

Field	Type	Required	Description
id	integer	no	
code	string	no	Nullable.
name	string	no	Nullable.
description	string	no	Nullable.
index	integer	no	
fields	array of FormField	no	

ProductFormResponse

Field	Type	Required	Description
status	boolean	no	
product	object	no	
submit_url	string(uri)	no	
sections	array of FormSection	no	

CustomerIndividual

Field	Type	Required	Description
type	string (enum)	no	Customer type. Omit (or individual) for a person and supply the individual fields below. Set corporate to insure an organisation and supply the corporate fields (name, reg_no, ...) instead — see CustomerCorporate. The internal corporate_id is no longer accepted; describe the corporate the same way as an individual. Allowed: individual, corporate Default: individual
first_name	string	yes	
middle_name	string	no	Nullable.
last_name	string	yes	
email	string(email)	no	Nullable.
phone	string	yes	E.164 format preferred.
identity_number	string	yes	Customer identity / policy-holder ID number. Validated against a fixed set of accepted formats; a value that matches none of them is rejected with MARINE_INVALID_IDENTITY_NUMBER (HTTP 400) and the full list of accepted formats in the message. Accepted: * National ID (NIDA), e.g. 19900101-12345-12345-12 * 20-digit number, e.g. 12345678901234567890 * TIN with dashes, e.g. T-1234-1234-123-1 * TIN, 12 digits after T, e.g. T123456789012 * Passport / alphanumeric, 5–12 uppercase letters or digits, e.g. AB123456 * Voter (Z) with dash, e.g. Z-123456789 * Voter (Z), 9–12 digits, e.g. Z123456789 * Numeric identifier, 4–12 digits, e.g. 0123456789 * 3-3-3 grouped digits, e.g. 123-456-789 The value is trimmed before matching. Uppercase is required for alphanumeric (passport) IDs. Example: 19900101-12345-12345-12
gender	string (enum)	no	Allowed: M, F Nullable.
date_of_birth	string	no	DD-MM-YYYY or YYYY-MM-DD
signature	string	no	Nullable.

CustomerCorporate

Corporate customer. Send inside the `customer` object with `type: corporate`. The organisation is matched by `reg_no` (then `tin`) and reused if it already exists, so repeat submissions do not create duplicate corporates. No internal id is required.

Field	Type	Required	Description
<code>type</code>	string (enum)	yes	Allowed: corporate
<code>name</code>	string	yes	Registered company name.
<code>reg_no</code>	string	yes	Business registration number (primary match key).
<code>tin</code>	string	no	Taxpayer identification number (secondary match key). Nullable.
<code>vrn</code>	string	no	VAT registration number. Nullable.
<code>short_name</code>	string	no	Nullable.
<code>nature_business</code>	string	no	Nullable.
<code>phone</code>	string	no	Contact mobile; validated when present. Nullable.
<code>email</code>	string(email)	no	Nullable.
<code>address</code>	string	no	Postal address. Nullable.

CallbackURLs

Any subset is allowed. Channels with no URL are silently skipped.

Field	Type	Required	Description
<code>control_number</code>	string(uri)	no	
<code>approval_status</code>	string(uri)	no	
<code>approval_decision</code>	string(uri)	no	
<code>payment</code>	string(uri)	no	
<code>tira_status</code>	string(uri)	no	
<code>commencement</code>	string(uri)	no	

ProposalRequest

Field	Type	Required	Description
partner_reference	string	yes	Idempotency key chosen by the partner. Must be unique per API key — re-using a value that has already been accepted returns HTTP 409 (MARINE_DUPLICATE_PARTNER_REFERENCE) regardless of the prior submission's state.
product_id	integer	yes	
commencement_date	string	yes	Cover start (YYYY-MM-DD, DD-MM-YYYY, or ISO-8601 datetime).
end_date	string	no	Cover end. Defaults to commencement_date + 1 year – 1 day.
sum_insured	number	no	Sum insured for the OrderItem.
sum_assured	number	no	Alias for sum_insured.
property_name	string	no	Short description of the insured item (cargo BL number, hull name, container number, etc.). Stored on OrderItem.policy_property_name. Defaults to partner_reference if omitted.
underwrite_channel	integer	no	UNDERWRITE_CHANNEL enum value. 5 = external partner API. Default: 5
customer	CustomerIndividual	yes	
callbacks	CallbackURLs	no	
answers	object	no	Map of api_tag → answer string, with one entry per visible field in the product's form schema (/products/{id}/form/).

ProposalAccepted

Field	Type	Required	Description
status	boolean	no	Example: True
code	string	no	Example: MARINE_PROPOSAL_RECEIVED
message	string	no	
submission_id	integer	no	
partner_reference	string	no	
submit_status	string (enum)	no	Allowed: RECEIVED, PENDING_APPROVAL
package_id	integer	no	
package_number	string	no	
order_item_id	integer	no	
premium	number	no	
premium_vat_amount	number	no	
premium_vat_exclusive	number	no	
sum_insured	number	no	

ProposalStatus

Field	Type	Required	Description
status	boolean	no	
id	integer	no	
partner_reference	string	no	
submit_status	string (enum)	no	Allowed: RECEIVED, PENDING_APPROVAL, APPROVED, REJECTED, BILLED, PAID, TIRA_SUBMITTED, TIRA_FAILED, COMMENCED, FAILED
cn_ack	boolean	no	
approval_status_ack	boolean	no	
approval_decision_ack	boolean	no	
pay_ack	boolean	no	
tira_ack	boolean	no	
commencement_ack	boolean	no	
last_error	string	no	Nullable.
control_number	string	no	Nullable.
premium	number	no	Nullable.
policy_number	string	no	Nullable.

CallbackEnvelope

Common envelope for every callback body.

Field	Type	Required	Description
submission_id	integer	no	
partner_reference	string	no	
kind	string (enum)	no	Allowed: CONTROL_NUMBER, APPROVAL_STATUS, APPROVAL_DECISION, PAYMENT, TIRA_STATUS, COMMENCEMENT

ControlNumberCallback

Field	Type	Required	Description
submission_id	integer	no	
partner_reference	string	no	
kind	string (enum)	no	Allowed: CONTROL_NUMBER, APPROVAL_STATUS, APPROVAL_DECISION, PAYMENT, TIRA_STATUS, COMMENCEMENT
control_number	string	no	
tax_invoice_document_url	string(uri)	no	

ApprovalStatusCallback

Field	Type	Required	Description
submission_id	integer	no	
partner_reference	string	no	
kind	string (enum)	no	Allowed: CONTROL_NUMBER, APPROVAL_STATUS, APPROVAL_DECISION, PAYMENT, TIRA_STATUS, COMMENCEMENT
stage	string	no	Stage name. Nullable.
status	string	no	
comment	string	no	Nullable.

ApprovalDecisionCallback

Field	Type	Required	Description
submission_id	integer	no	
partner_reference	string	no	
kind	string (enum)	no	Allowed: CONTROL_NUMBER, APPROVAL_STATUS, APPROVAL_DECISION, PAYMENT, TIRA_STATUS, COMMENCEMENT
decision	string (enum)	no	Allowed: APPROVED, REJECTED
comment	string	no	Nullable.

PaymentCallback

Field	Type	Required	Description
submission_id	integer	no	
partner_reference	string	no	
kind	string (enum)	no	Allowed: CONTROL_NUMBER, APPROVAL_STATUS, APPROVAL_DECISION, PAYMENT, TIRA_STATUS, COMMENCEMENT
package_id	integer	no	
amount	number	no	
receipt_number	string	no	Nullable.
control_number	string	no	
receipt_document_url	string(uri)	no	Nullable.

TiraStatusCallback

Field	Type	Required	Description
submission_id	integer	no	
partner_reference	string	no	
kind	string (enum)	no	Allowed: CONTROL_NUMBER, APPROVAL_STATUS, APPROVAL_DECISION, PAYMENT, TIRA_STATUS, COMMENCEMENT
status	string (enum)	no	Allowed: SUBMITTED, FAILED
cover_note	string	no	Nullable.
sticker_number	string	no	Nullable.
errors	array of string	no	

CommencementCallback

Field	Type	Required	Description
submission_id	integer	no	
partner_reference	string	no	
kind	string (enum)	no	Allowed: CONTROL_NUMBER, APPROVAL_STATUS, APPROVAL_DECISION, PAYMENT, TIRA_STATUS, COMMENCEMENT
package_id	integer	no	
policy_number	string	no	
policy_start_date	string	no	
policy_end_date	string	no	
policy_document_url	string(uri)	no	Nullable.
covernote_document_url	string(uri)	no	Nullable.