Welcome to the Socotra
Connected PlatForum 2024

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Dan **Woods**
Founder & CEO - Socotra

Insurance IT Evolution

(1) **Mainframes**
('70s Legacy)

(2) **On-prem x86**
('00s Legacy)

(3) **Modern Cloud**

Migrated Cloud Benefits:
- No physical servers

Native Cloud Benefits:
- No physical servers
- Private multi-tenancy
- High availability
- Multi-site failover
- Instant/automatic scaling
- Microservice design
- Continual upgrades

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Everyone Else Has Public APIs:

salesforce · airbnb · Snapchat · Pinterest · yelp · Instagram · Facebook · Twitter · zoom

SPACEX · HubSpot · DocuSign · twilio · shopify · slack

Uber · GoDaddy · snowflake · NETSUITE · Office 365 · stripe · TESLA

YouTube · PayPal · Marketo · stripe · Square · TD Ameritrade · Evernote

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Google Maps Platform
https://developers.google.com/

= Filter

Directions
Distance Matrix
Elevation
Geocoding
Maximum Zoom Imagery
Street View

Libraries
Overview
Drawing Library
Geometry Library
▶ Local Context Library (Beta) ⚗
Places Library
Place Autocomplete
Visualization Library
Open Source Libraries

More Guides
Content Security Policy Guide
Google Loader Migration Guide
Place Field Migration (open_now, utc_offset)

Was this helpful? 👍 👎

Places Library 🔖 ▾

Send feedback

Select platform: Android   iOS   **JavaScript**   Web Service

➕ **Note: API key restrictions are now enforced**

Overview

The functions in the Places Library, Maps JavaScript API enable your application to search for places (defined in this API as establishments, geographic locations, or prominent points of interest) contained within a defined area, such as the bounds of a map, or around a fixed point.

The Places API offers an autocomplete feature which you can use to give your applications the type-ahead-search behavior of the Google Maps search field. When a user starts typing an address, autocomplete will fill in the rest. For more information, see the autocomplete documentation.

GETTING STARTED

Getting Started

Developer Status Page ↗

Yelp Partner APIs

AUTHENTICATION

Overview

Fusion Authentication

OAuth Authorization

Basic HTTP Authentication (partner-api.yelp.com)

YELP FUSION

Getting Started with the Yelp Fusion API

Display Requirements ↗

API Terms of Use ↗

Rate Limiting

Additional Resources

Basic Usage

In GraphQL, a query document is the string you send to the server to process and request data. It's a read-only operation so you cannot create or manipulate data with it.

The query tells the server what it needs to do, but the fields are what the server uses to identify what data to return. These are usually represented as Objects or Scalars.

A basic request to GraphQL will look like this:

```
JSON

{
    business(id: "yelp-san-francisco") {  # the query with an argument
        name                              # a field that returns a scalar
        id                                # a field that returns a scalar
        coordinates {                     # a field that returns an object
            latitude                      # a field that returns a scalar
            longitude                     # a field that returns a scalar
        }
    }
}
```

Drive   ⌄

    Overview   ⌄

        About DoorDash Drive

        Pricing & payment

        Integration requirements

        Release notes

        Frequently asked questions

    Tutorials   ⌄

        Get started (API)

        Get started (Node.js SDK)

        Get started (Postman)

    How-to guides   ⌄

        Add members to your organization

        Create and manage credentials

        Create JSON Web Tokens (JWTs)

        Simulate deliveries for testing

        Receive delivery updates via webhook

        Use businesses and stores

Get started (API)

This tutorial will introduce you to the Drive API, DoorDash's API for requesting deliveries fulfilled by our fleet of Dashers. It assumes you're comfortable with the basics of calling web APIs, working with JSON, and writing code in a programming language of your choice.

If you're using Javascript, you should use the **Get started (Node.js SDK) tutorial** instead.

> ⓘ **API: DRIVE**
>
> This doc covers the Drive API. If you're an existing customer using the Drive (classic) API, see the **tutorial for getting started with the Drive (classic) APIs**.

Table of contents

1. Sign into the Developer Portal
2. Create an access key
3. Install pre-requisites and create a project
4. Make a JWT
5. Create a delivery
6. Use the Delivery Simulator
7. Get the status of your delivery
8. Finish up

Send an SMS with Twilio's API

Twilio's Programmable SMS API helps you send and receive [SMS messages](#). You'll need to sign up for a [free Twilio account](#) to get started.

> ## Send a simple SMS using the Programmable SMS API
>
> This code creates a new instance of the Message resource and sends an HTTP POST to the Messages resource URI.

For a complete step-by-step guide to sending and receiving messages with Twilio, check out our Quickstarts for Programmable SMS. Just select your server-side programming language of choice and dive in:

- [C#/.NET](#)
- [Java](#)
- [Node.js](#)
- [PHP](#)
- [Python](#)
- Ruby

General Usage

NODE.JS   3.X

```javascript
// Download the helper library from https://www.twilio.
// Find your Account SID and Auth Token at twilio.com/c
// and set the environment variables. See http://twil.i
const accountSid = process.env.TWILIO_ACCOUNT_SID;
const authToken = process.env.TWILIO_AUTH_TOKEN;
const client = require('twilio')(accountSid, authToken)

client.messages
  .create({
     body: 'This is the ship that made the Kessel Run i
     from: '+15017122661',
     to: '+15558675310'
  })
  .then(message => console.log(message.sid));
```

NEXT SAMPLE

EXAMPLE JSON RESPONSE

```json
{
  "account_sid": "ACXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX",
  "api_version": "2010-04-01",
  "body": "This is the ship that made the Kessel Run in
  "date_created": "Thu, 30 Jul 2015 20:12:31 +0000",
  "date_sent": "Thu, 30 Jul 2015 20:12:33 +0000",
  "date_updated": "Thu, 30 Jul 2015 20:12:33 +0000",
```

R/SPACEX API DOCS

Introduction

NOTICE: The V3 API is deprecated as of ...

▸ 📁   Capsules
▸ 📁   Cores
▸ 📁   Dragons
▸ 📁   History
▸ 📁   Info
▸ 📁   Landing Pads
▸ 📁   Launches
▸ 📁   Launch Pads
▸ 📁   Missions
▸ 📁   Payloads
▸ 📁   Rockets
▸ 📁   Roadster
▸ 📁   Ships

Landing Pads

GET **All Landing Pads**

https://api.spacexdata.com/v3/landpads

Returns all landing pads

Optional Ouput Control Querystrings

Param	Sample	Type	Description
id	true	boolean	Set as true to show mongo document id's
limit	3	integer	Limit results returned, defaults to all documents returned
offset	3	integer	Offset or skip results from the beginning of the query

GET **One Landing Pad**

https://api.spacexdata.com/v3/landpads/{{id}}

Returns a specific landing pad

<div>

SPACEX

https://docs.spacexdata.com/

Example Request   All Landing Pads

```
curl --location --request GET 'https://api.spacexdata.com/v3/landpads'
```

Example Response   200 OK

Body   Header (17)

```json
[
  {
    "id": "LZ-1",
    "full_name": "Landing Zone 1",
    "status": "active",
    "location": {
      "name": "Cape Canaveral",
      "region": "Florida",
      "latitude": 28.485833,
      "longitude": -80.544444
```

View More

Example Request   One Landing Pad

```
curl --location --request GET 'https://api.spacexdata.com/v3/landpads/LZ-4'
```

Example Response   200 OK

</div>

Getting Started with the Socotra API

This guide describes how to interact with the Socotra API and demonstrates how it is used.

The Socotra API is a REST API that supports HTTP and JSON - it provides a programmatic approach to build on top of the Socotra platform. All Socotra operations, including retrieving, creating, and manipulating data, are available via a set of HTTP endpoints. Unless otherwise noted, all requests take JSON data as input and return a JSON response.

Socotra also offers a ⬇ `swagger file` for using other tools with the Socotra API.

> ❗ **Important**
>
> The API documentation refers to some return fields as having type `timestamp` . Those represent the number of milliseconds since the UNIX epoch, encoded as strings.

> ❗ **Tip**
>
> Please reach out to Socotra Support (support@socotra.com) if you need any assistance.

What You Need
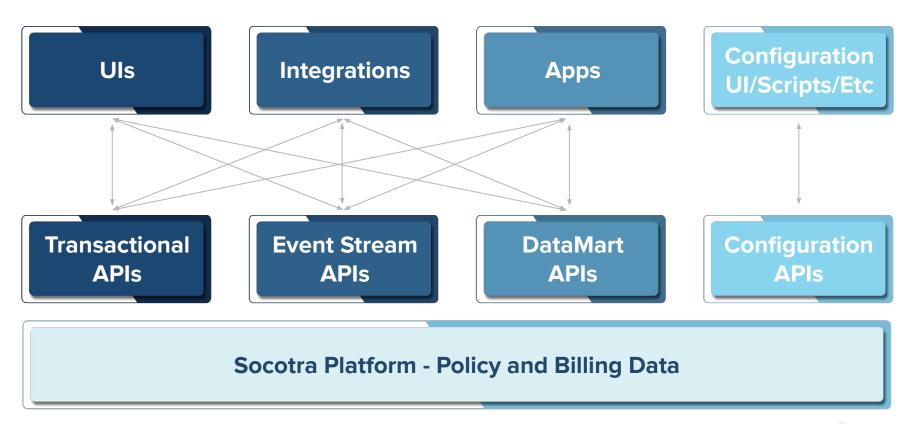
You'll need an account on Socotra Configuration Studio, Socotra's development server. Please contact Socotra Support (support@socotra.com) if you do not have one. We expect that the reader has basic programming experience. (Sample HTTP requests and the example code here are provided in Python.)

The scripts below are based on the default configuration in Configuration Studio.

URLs

Base URL

https://docs.socotra.com/

Integrations and Data Access
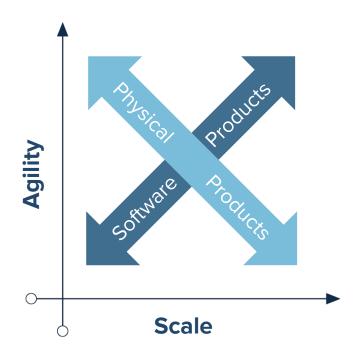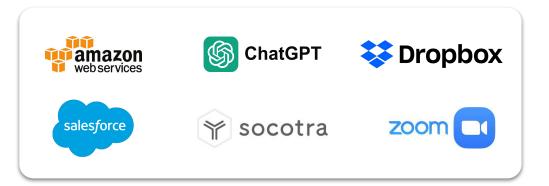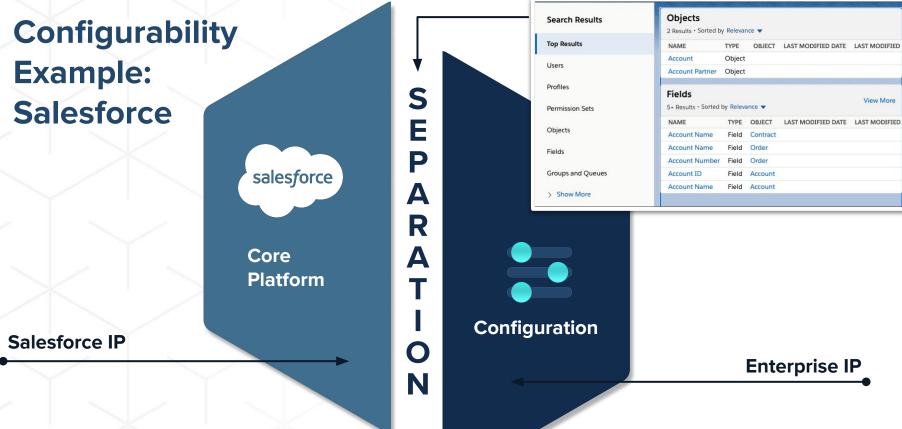
"How well you connect is as important as what you do."

- Dan Woods

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Agility and Scale

Physical Products

Software Products

Agility

Scale

vs.

vs.

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Configurability Example: Salesforce

Configurability Example: Salesforce

Core Platform

salesforce

socotra

Configurability Example: Salesforce

Core Platform

Configuration

socotra

Configurability Example: Salesforce

Core Platform

SEPARATION

Configuration

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Configurability Example: Salesforce

Core Platform

SEPARATION

Configuration

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Configurability Example: Salesforce

Apps, Integrations, Extensions, Plugins, etc

Core Platform

SEPARATION

Configuration

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Configurability Example: Salesforce

Configurability Example: Salesforce

Apps, Integrations, Extensions, Plugins, etc

SEPARATION

SEPARATION

Core Platform

salesforce

Configuration

- <u>Zero</u> Platform Customizations
- Continual, Asynchronous Upgrades
- Easy to Operate On & Maintain
- Fast Engineer Onboarding

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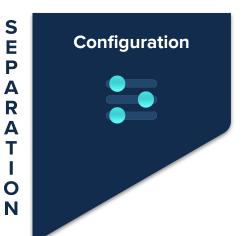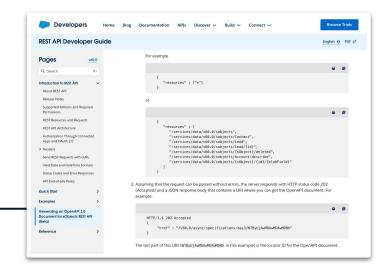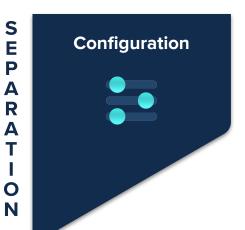
Everyone Else Has Public APIs *and* Configuration:
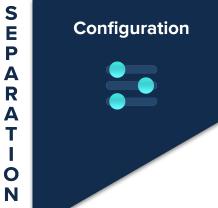
Socotra Configurability

Apps, Integrations, Extensions, Plugins, etc

SEPARATION

Core Platform

salesforce

SEPARATION

Configuration

- <u>Zero</u> Platform Customizations
- Continual, Asynchronous Upgrades
- Easy to Operate On & Maintain
- Fast Engineer Onboarding

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Non-Modern PAS Customization

Apps, Integrations, Extensions, Plugins, etc

'00s Legacy PAS

Configuration
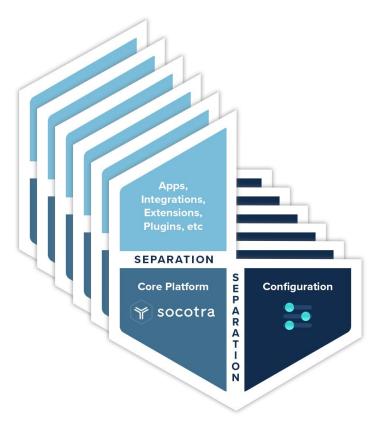
- Intermingled IP
- Upgrades are Slow & Expensive
- Changes Require Contextual Knowledge
- Unbreakable SI Lock-in

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Socotra Configurability + Private Multi-Tenancy

- Unlimited Tenants
- Completely Independent
- Easy to Create or Clone
- Reuse Configurations, Integrations, Extensions, Plugins, and Apps

Apps, Integrations, Extensions, Plugins, etc

SEPARATION

Core Platform

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SEPARATION

Configuration

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Socotra Configurability + Private Multi-Tenancy

Customer environment 1

Apps, Integrations, Extensions, Plugins, etc

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SEPARATION

Configuration

Customer environment 2

Apps, Integrations, Extensions, Plugins, etc

SEPARATION

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SEPARATION

Configuration

Customer environment 3

Apps, Integrations, Extensions, Plugins, etc

SEPARATION

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SEPARATION

Configuration

Socotra Weekly Zero-Downtime Upgrades

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"If you get the policy core right, everything else you can fix. If you get the policy core wrong, nothing can save you."

- Dan Woods

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When Policy Core Fails to Scale...

- High maintenance costs
- Enhancements slow/expensive
- Manual processes
- Difficult to connect
- Slow performance
- Bad customer experiences
- Inability to access data
- Unsupported insurance products
- Rounding errors

When Policy Core Scales...

- Low maintenance costs
- Continual upgrades
- Supports product versioning
- Supports product variations
- Auditable and exact calculations
- Complex endorsements are easy
- Integrates easily
- Data is readily accessible

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▶ Migrating to a Modern Platform with Minimal Disruption, Time, and Cost

Insurance-as-a-Service: Enabling Data Connectivity and Scalability

Scale Use Cases

Cocktails and Networking

Migrating to a Modern Platform with Minimal Disruption, Time, and Cost

▶ Insurance-as-a-Service: Enabling **Data Connectivity and Scalability**

Scale Use Cases
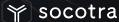
Cocktails and Networking

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Migrating to a Modern Platform with
Minimal Disruption, Time, and Cost

Insurance-as-a-Service: Enabling Data
Connectivity and Scalability

Scale Use Cases

▶ Cocktails **and Networking**

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Thank You!

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Founder & CEO - Socotra
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Migrating to a Modern Platform with Minimal Disruption, Time, and Cost

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Powering Insurers
at Any Scale

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Irene Paguio

Business Development, Go-To-Market Strategy

Three Major Problems Insurers Face as They Scale
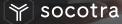
Products

Billing

Performance

Traditional Approaches

Auto Product

Make

Model

IL Driver's License

Color

Auto Product

Make

Model

OH Driver's License

Color

Auto Product

Make

Model

TX Driver's License

Color

Auto Product

Make

Model

FL Driver's License

Color
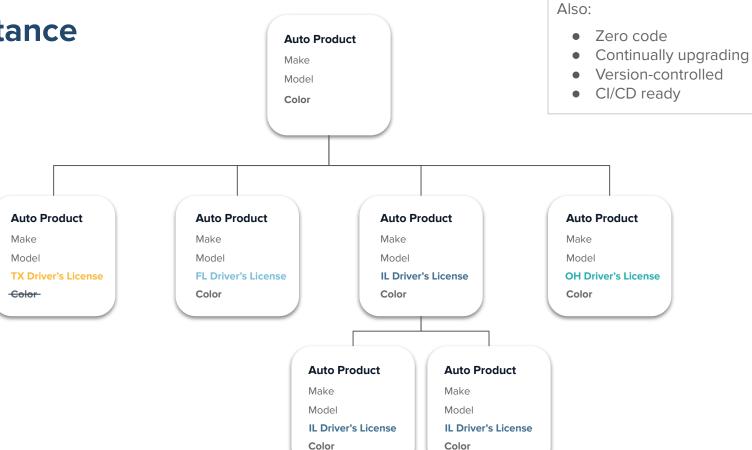
Auto Product

Make

Model

If(state == "Illinois") {

    Use field 'IL Driver's License';

} else If(state == "Ohio") {

    Use field 'OH Driver's License';

 } else if(state == "Texas") {

    Use field 'TX Driver's License';

 } else if(state == "Florida") {

    Use field 'FL Driver's License' ;

 } else{

    error();

 }

if(state == "Illinois") {

    Use field 'Color';

}

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Inheritance Model

Auto Product

Make

Model

Color

Auto Product

Make

Model

TX Driver's License

~~Color~~

Auto Product

Make

Model

FL Driver's License

Color

Auto Product

Make

Model

IL Driver's License

Color

Auto Product

Make

Model

OH Driver's License

Color

Auto Product

Make

Model

IL Driver's License

Color

Auto Product

Make

Model

IL Driver's License

Color

Also:

- Zero code
- Continually upgrading
- Version-controlled
- CI/CD ready

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All Insurance Products Support Inheritance

- Accidental Death
- Business Owners Policy (BOP)
- Boat Renters
- Umbrella
- Commercial Motor & Fleet
- Commercial Package
- Commercial Property
- Consultant Liability
- Cyber
- Disability Income
- Drone
- Tax Audit Insurance
- Sports Wellness
- Excess & Surplus (E&S)

- Dwelling Fire & Property
- Farm / Agricultural
- Flood
- General Liability
- GL, Accident & Health
- GL, Errors & Omissions
- Homeowners (various)
- Jewelry (asset protection)
- Marine
- Multi-Year Guaranteed Annuity (MYGA)
- Personal Motor
- Personal Property
- D&O, Fiduciary & EPL
- Management Indemnity Package

- Long Term Care
- Pet
- Renters
- Short Term Life
- Specialty
- Surety
- Term Life
- Travel
- Usage Based Commercial Motor
- Usage Based Personal Motor
- Vehicle Interruption
- Workers Comp
- Developer's SFR
- Motorcycle/ATV
- UTB/Snowmobile

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Billing

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Billing Workflows

- Policy Quote
- Create Invoice
- Renewal
- Cancelation
- Priced Policy Change
- Unpriced Policy Change
- Billing Schedule Change
- Policy Change Quote
- Delinquency
- Write-off

- Overpayment
- Underpayment
- Disbursement
- Reinstatement
- Reinstatement with Gap
- Temporary Suspension
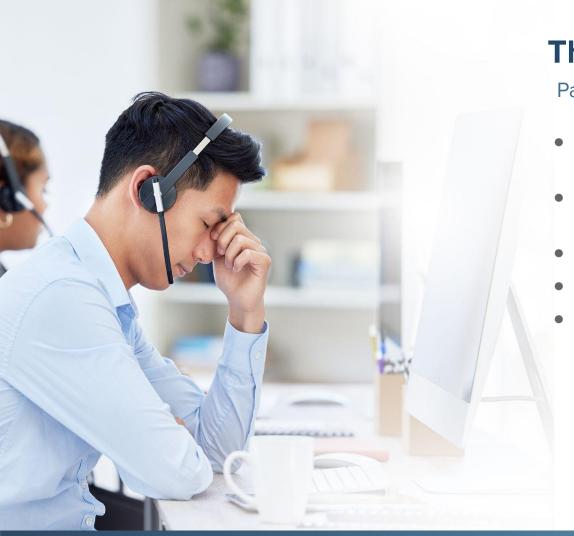- Change Reversal
- Invoicing Hold
- Policy Change

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Everyday Corner Cases

So simple, and yet...

1. Customer wants to make a policy change after paying for a renewal
2. Customer makes a change, and then another, and then asks the impact of reversing the first change
3. Customer asks how a combination of two changes will affect monthly invoices
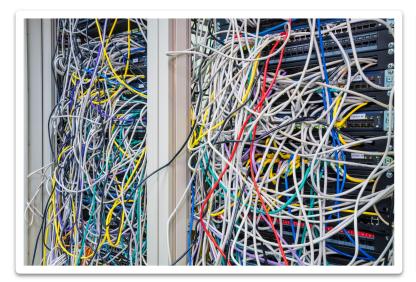4. Customer underpays an invoice, and then asks how much more is owed if policy is immediately cancelled

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The Cost is Real

Pain. Frustration. Waste.

- Trouble with cost breakdowns by transaction

- Have to bring in an system administrator for an override

- Customer receives erroneous invoices

- Retention credits for displeased customers

- Audits are difficult and reveal many things to fix

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Traditional Approach

Highly entangled feature combinations.

Modern Approach

Full feature modularity, supporting all arbitrary feature combinations.
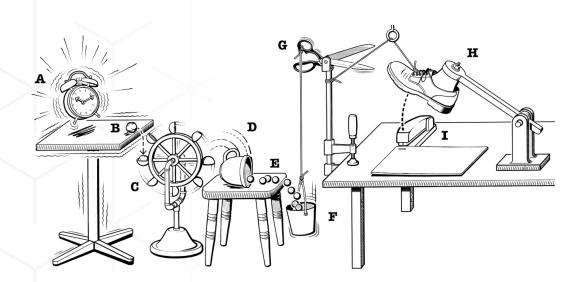
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Performance

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Performance Challenges for Migrated Cloud

- Code full of tech debt and one-off customizations
- Retrofitted for cloud, with inefficient abstractions
- Not using high-performance cloud infrastructure

Unparalleled Reliability

- **Average** downtime across all 2023 customers was **<0.005%** (<26 minutes).

- Socotra's **worst-case** customer experienced less than **0.03%** downtime.

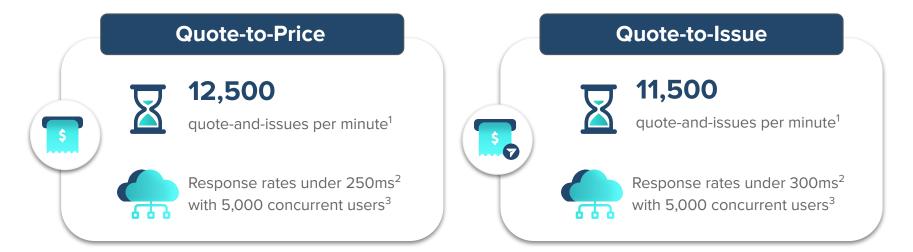- Downtimes includes **both** planned and unplanned

...And each customer **upgraded 50 times!**

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Fast Quote and Issue
Personal Automobile Example

Quote-to-Price

12,500

quote-and-issues per minute[1]

Response rates under 250ms[2]
with 5,000 concurrent users[3]

Quote-to-Issue

11,500

quote-and-issues per minute[1]

Response rates under 300ms[2]
with 5,000 concurrent users[3]

All of the above with an AWS cost of only $300 per day![4]

Independently Audited

(1) These modeled typical auto policies, each with two vehicle exposures.
(2) 95% of transactions completed under these thresholds. Transactions reflect state transitions such as "underwrite" or "price".
(3) Each "concurrent user" makes a transaction request to the API every 5 - 25 seconds, modeling typical behavior for users working quickly through a UI.
(4) These performance numbers were calculated on a "standard" Socotra deployment, and presume constant 24/7 load; higher performance is available by increasing AWS resources!

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Scalability Requires
a Modern Foundation

aws

unqork

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