insurity SpatialKey | API Quick Start Guide

This Quick Start guide covers the basics of our API offerings. Integrations aren't required to get up and running with our web-based platform, but if you're looking to bring hazard scoring directly into your underwriting workflows or automate your portfolio updates into SpatialKey, the APIs can help you do that and more.

We value your feedback. Reach out to your account manager with questions or email support@spatialkey.com.

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What Are the APIs For?

As you review the APIs below, note that SpatialKey API integrations are not a requirement to get up and running with our web-based platform.

Import & Data APIs

Our Import API allows you to automate the import and management of your data within SpatialKey. For example, you can use it to keep your in-force portfolio up to date. You can even pull your data directly from an RMS EDM or AIR's CEDE format.
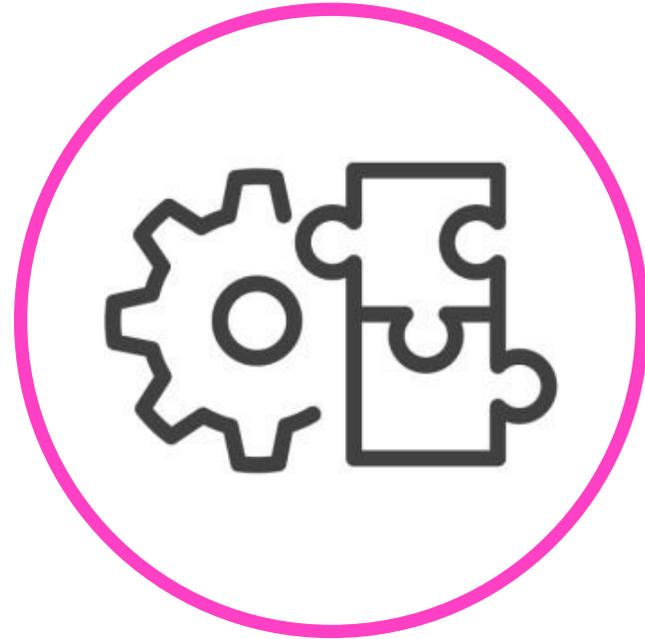
Lookup APIs

The Lookup APIs allow you to run a single location or batch of locations against a variety of hazard and property data—like flood, wildfire, hurricane, and more—with data from dozens of providers all in one API call. Additionally, you can run accumulation models if licensed by your organization.

Use the hazard, property, and accumulation results within your own underwriting workflows to drive straight-through processing and launch the SpatialKey application to investigate exceptions seamlessly, without requiring a user to log into a separate system.

Geocoding APIs

The Geocoding API performs a lookup for a single location and returns latitude/longitude, your address in a standardized format, and an accuracy score.

Configure Geospatial APIs to match
your specific workflow needs

insurity

How to Access the APIs

1. Access API keys

To use the APIs, you need to have access to the following three API keys:

- User API Key
- Org API Key
- Secret Key

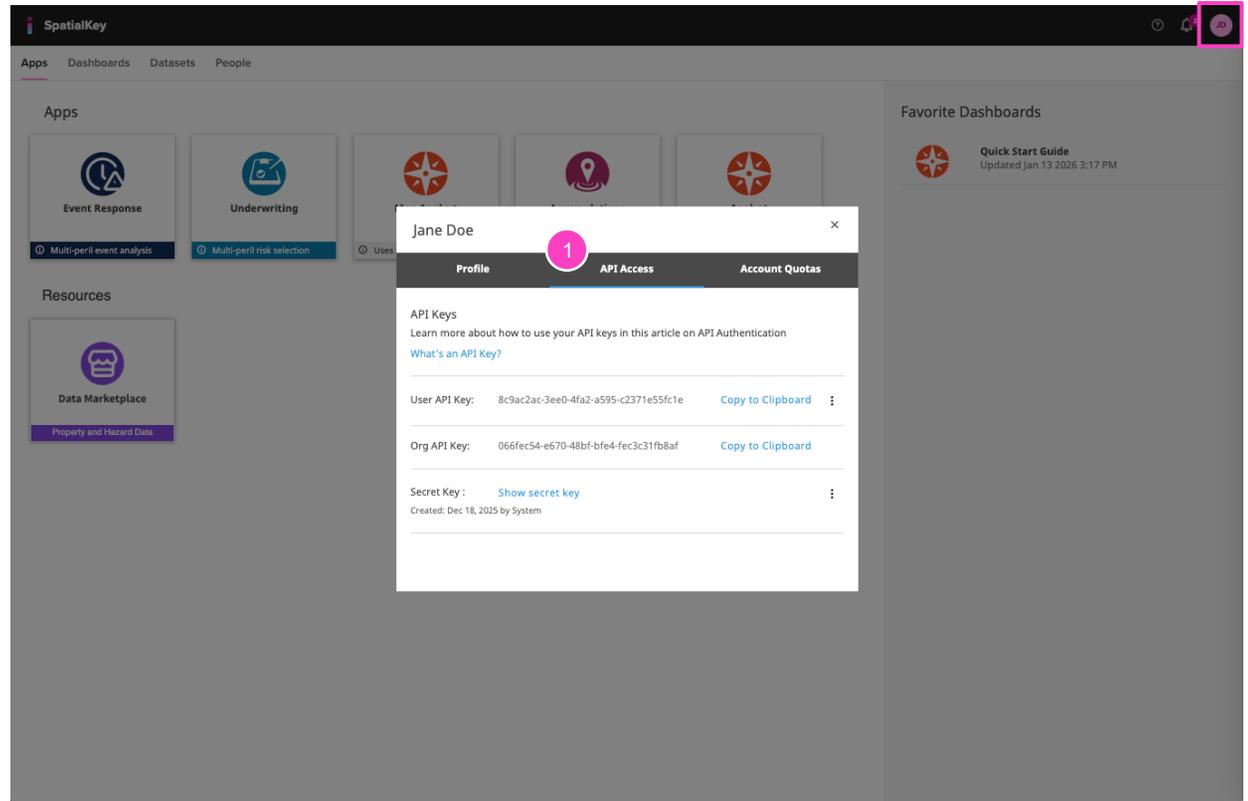Only Data or Super Admins can access all 3 keys.

Click the "API Access" tab on your profile page to find the User API key, Org API Key, and Secret Key.

2. Generate an Access Token

To make authentication secure, you'll use an encrypted, time-sensitive token (valid for up to 1 hour) to pass your keys over to SpatialKey. An access token will be created that can be used to make API calls.

3. Make API calls

Use the access token each time you make a call to one of our APIs to authenticate.

SpatialKey

Apps   Dashboards   Datasets   People

Apps

Event Response
Multi-peril event analysis

Underwriting
Multi-peril risk selection

Resources

Data Marketplace
Property and Hazard Data

Favorite Dashboards

Quick Start Guide
Updated Jan 13 2026 3:17 PM

Jane Doe   ×

Profile   **API Access**   Account Quotas

API Keys
Learn more about how to use your API keys in this article on API Authentication
What's an API Key?

User API Key:	8c9ac2ac-3ee0-4fa2-a595-c2371e55fc1e	Copy to Clipboard
Org API Key:	066fec54-e670-48bf-bfe4-fec3c31fb8af	Copy to Clipboard
Secret Key :	Show secret key	

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1 Access API Keys

2 Generate Access Token

3 Make API Calls

Import & Data APIs

Our Import & Data APIs allow you to automate the import and management of your data within SpatialKey.

Use the **Import API** to connect your systems and seamlessly bring data into SpatialKey.
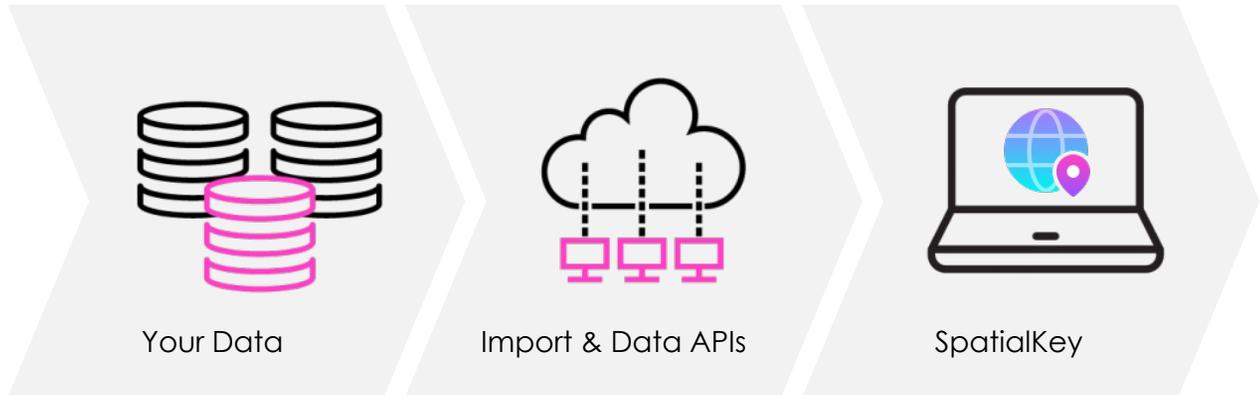
Import options include:

✓ Geocoding (choose to geocode all, none, or only missing coordinates)
✓ Import
✓ Append
✓ Replace

The API supports import of shape files, CSV and multiple CSVs in a ZIP (e.g., location, policy and reinsurance).

Along with your location dataset, you'll need to provide an XML configuration file to define fields.

We also offer **Data Management APIs** that let you:

✓ Find, search, and retrieve info about your data
✓ Manage permissions and assume data ownership
✓ Delete or restore data

> 💡 **TIP!** We also have 2 user-friendly data import options outside of our UI that require less technical knowledge than an API integration:
>
> 1. **The Command Line Tool** allows you to upload and manage data and is executable from your Windows command line with minimal programming knowledge. Check out our Command Line Tool Quick Start Guide for more info.
>
> 2. **Bridge** is a user-friendly desktop app that extracts, transforms, and uploads RMS EDM or AIR's CEDE format for use in SpatialKey. Check out our Bridge Quick Start Guide for more info.

Your Data → Import & Data APIs → SpatialKey

Lookup APIs

The Lookup APIs allow you to run **a single location or batch of locations** against a variety of hazard & property data—like flood, wildfire, hurricane, and more—with data from dozens of providers all in one API call. Additionally, you can run accumulation models if licensed by your organization.

By default, the Lookup APIs will run every model available to you. However, you can supply a list of models to run or exclude to avoid pulling data you don't need. Models not relevant to a location's country will be skipped automatically.

There are 2 options:

1. **Single Lookup**

   For one location at a time.

2. **Batch Lookup**

   For schedules with multiple locations, you can either send each location individually through the single lookup API or all at once by importing a .csv and running a batch using the Import + Lookup API.

   Both methods return a dashboard link, but the batch dashboard includes a summary view of all locations, along with tools to quickly filter results and focus on exceptions.

API Features		
Feature	Single	Batch
Geocoding	✓	✓
Geocoding returns lat/long & standardized address	✓	-
Hazard scores & property characteristics	✓	✓
Accumulations	✓	✓
Dashboard link	✓	✓
PDF Report link	✓	-
Results in JSON format	✓	✓
Results in .CSV format	-	✓

💡 **TIP!** If latitude and longitude are provided, single lookups skip geocoding. For batch lookups, choose to geocode all, none, or only missing coordinates.

Dozens of reports & geocoding in one API

Lookup API

We combine dozens of reports & geocoding into a single call plus:

- Proactively monitor performance
- Run health checks on third-party APIs every 30 minutes
- Increase performance by hosting much of the data in-house
- Identify model changes & verify results
- Use consistent field naming to ensure seamless, quality results

⬇ View all providers & coverage areas

Geocoding APIs

The Geocoding API performs a lookup for a single location and returns:

✓ Latitude
✓ Longitude
✓ Geo-accuracy score
✓ Your address in a standardized format

Your location can be structured two ways:

1. A single combined field (e.g., 1600 Pennsylvania Avenue, Washington, DC 20500)

2. Or broken up and structured by street, city, state, county, postal code, and country

You are free to supply a subset of these fields (e.g., you can specify just street and state). However, the more info you provide, the more accurate the result.

Note that in some cases (e.g., you enter city without street, state or country) the geocoder may return multiple results, each of which will be returned through the API.

Geocoding Credits: SpatialKey partners with Bing, which offer both domestic and international geocoding. They require credits to be purchased, and each geocode will deduct one credit. Ask your Account Rep for more info on purchasing geocoding credits.

Geocoding Cache: Geocodes are not cached when using the Geocoding API. The Import and Lookup APIs cache geocodes for one year to prevent duplicate charges.

Address Field

Q 1600 Pennsylvania Avenue, Washington, DC 20500   ✕

◎ **1600 Pennsylvania Ave NW**
   Washington, District of Columbia 20006, United States

◎ **1600 Pennsylvania Ave SE**
   Washington, District of Columbia 20003, United States

💡 **TIP!** The Lookup and Import APIs include geocoding as part of their calls already and do not need to be combined with this separate API call. Use the Geocoding API anywhere you give users a field for address entry, need to verify an address, and/or convert to a lat/long.

How to Access Technical Documentation

If you're ready to start implementing the APIs or just want to review some examples, here's where to find our detailed technical documentation:

1. Log in to your SpatialKey site.

2. Click on the "?" icon in the header and select "API Documentation. If you don't see this option, reach out to your account manager directly or email our support team to have the API documentation enabled for your account.

3. There you will find detailed API documentation and Postman samples.