

A woman with dark hair is shown in profile, looking down at a tablet she is holding. The background is a blurred city skyline. Overlaid on the lower left of the image are semi-transparent financial charts, including a line graph with orange markers and a bar chart, suggesting a fintech or financial theme.

Pet Insurance 1.0

User Guide

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Overview

Pet Insurance is a highly contextualized **FintechOS** solution aimed at helping insurers to accelerate the deployment of a fully digital quote and buy process for customers seeking to get insurance for their pets - cats and dogs, from their phone.

This solution integrates with different components of the Northstar Insurance Suite, while focusing on the **Pet Insurance** niche. Insurers can use the solution right away, as opposed to starting a **Pet Insurance** delivery business operation from scratch. More details about the available customizations can be found in the [Product Configurations](#) and [Solution Configurations](#) pages.

The cornerstone feature of this accelerator is the **Pet Insurance Mobile Journey** which has the following properties: end-to-end digital experience, fully automated, self-service, white-labelled, created around the needs of pet owners. For more details, see the [Journey Walkthrough](#) page.

In a nutshell, the **Pet Insurance** accelerator package includes:

- A generic product configured for the **Pet Insurance** business, containing 3 modules - **Bronze**, **Gold**, and **Platinum**. When necessary, the product can be further adjusted by using the Insurance Product Factory toolkit. Once activated, insurers can exhibit the [product](#) to potential customers, through mobile channels.
- A collection of formulas and data sets for running pet rating and pricing formulas. They can be modified by using **FintechOS** Business Formulas , in order to accommodate new business needs relative to pet rating, risk assessment, pricing rules, and more.
- A mobile-ready **Minimum Viable Customer Journey** (MVCJ) that enables pet owners to get an insurance quote for their pets, cats or dogs. The happy path has 20 steps and takes less than 5 minutes. During the [journey](#), a customer record, a quote, a policy and a type of payment (with attached card or direct debit details) are created.
- A user interface kit comprised of 27 screens that can be used as a template to further customize the journey's look, in accordance to the insurer's business needs. For more details about the screens and on-screen assets, you can start

from the [Customer Journey](#) walkthrough page and consult the pages dedicated to each journey step.

- A **Data Model**, extended from the Northstar Insurance **Common Data Model**.
- A **Digital Frontend** configured for unauthenticated mobile users.

IMPORTANT!

For the complete list of items included in this package, as well as all the embedded **FintechOS** automation blocks fulfilling the **Pet Insurance** business vertical, go to the [Accelerator Layout](#) page.

Business Pain Points

FintechOS clients use the **Pet Insurance** solution to respond to different challenges related to:

- reducing the cost of customer acquisition;
- reducing the sales cycles;
- coming up with products that can be offered through digital distribution channels;
- creating personalized relevant insurance quotes;
- time-consuming business routines, more prone to human error when done manually - such as registering a new customer, registering a payment method on behalf of the customer, or contract writing;
- last but not least, creating a positive effortless experience for customers seeking insurance for their pets.

The **Pet Insurance** solution helps solve these pain points by packing together different **FintechOS** capabilities and gearing them towards creating a fully digital and fast way for pet owners to get insurance for their pet.

Pet Insurance Key Features

The solution has the following key features:

- registering and storing personal and contract details;
- automatic scoring and underwriting for all the pets;
- automatic premium pricing for all the qualifying pets;
- automatic creation of personalized insurance documents;
- multiple integrations with other **FintechOS** solutions. For details, consult the [Accelerator Layout](#) page.

Pet Insurance Key Benefits

The benefits of using this **Accelerator** for the **Pet Insurance** business vertical are the following:

- speeds up the implementation of a mobile-ready quote and buy journey for pet owners;
- speeds up the deployment of digital insurance products for the **Pet Insurance** niche;
- scales from many to a myriad of users without diminishing the customer experience excellence;
- can be further enhanced via **Innovation Studio** to fit new requirements for the **Pet Insurance** business vertical;
- frees up time for where attention is really needed: selling more insurance!

HINT

The **Pet Insurance Accelerator** is freely available and can be downloaded from the **FintechOS** [Marketplace](#).

Installing Pet Insurance

Follow the below instructions to install and configure **Pet Insurance v1.0.0**.

Prerequisites

Before installing **Pet Insurance v1.0.0**, make sure the following are already installed:

- **HPFI v.21.2.2**
- **SySDigitalSolutionPackages v21.2.2000**
- **Core Insurance Master v2.2.0**
- **Policy Admin v3.2.0**

Below you can find instructions for installing **Pet Insurance v1.0.0**

Pet Insurance v1.0.0 Clean Install

Install the following packages, in this exact order:

1. **Insurance Accelerators Prerequisites v1.0.0**
2. **Pet Accelerator v1.0.0**
3. **Pet Breed v1.0**
4. **Pet Default Product v1.0.0**

Follow the steps below:

1. In **Innovation Studio**, import and install the **Insurance Accelerators Prerequisites v1.0.0** digital package by following the [standard procedure](#).

2. Run the reset SQL Scripts from the root folder in order to reset all the security roles already assigned, endpointXsecurity roles etc.

- BEFORE_resetB2CCustomJourney.sql
- BEFORE_resetB2CUserJourney.sql
- BEFORE_resetEndpointXSecurityRole.sql
- BEFORE_resetSecurityRoleItems.sql

3. Follow step 1 to import and install the **Pet Accelerator v1.0.0** digital package.

4. After installing the **Pet Accelerator v1.0.0** digital solution, perform the following configurations:

4.1 - Copy the **custom** folder from the archive on B2C custom folder on the server.

IMPORTANT!

From **Innovation Studio**: Make sure the **Use Custom Styles** is set on **True**.

Follow this path: Studio → Admin → Settings → Use Custom Styles (true)

4.2 - Add **IPID.pdf** and **TC.pdf** from **UploadEBS** archive folder on upload storage of the server.

4.3 - Check mime type for .mp4

NOTE

On B2C application be sure .mp4 mime type is accepted. (Check IIS/ azure configuration) or add this to B2C webconfig.

```
1 | <remove fileExtension=".mp4" />
2 | <mimeMap fileExtension=".mp4" mimeType="video/mp4" />
```

4.4 - Add specific **B2C** webconfig keys:

```
1 | <!-- FOR B2C Configuration -->
```

```

2 <IMPORTANT: Add specific values for all the keys!>
3
4 <add key="feature-b2c-userjourneys" value="1" />
5 <add key="feature-b2c-userjourneys-impersonated-user"
  value="Guest" />
6 <add key="feature-b2c-userjourneys-api-key"
  value="3YQL1A17vMmx" />
7
8 <add key="FTOSServicesEndpoint" value="" />
9 <add key="FTOSServicesAppId" value="" />
10 <add key="DDMESawUsername" value="" />
11 <add key="DDMESawKey" value="" />
12 <add key="FTOSServicesOCR2Endpoint" value="" />
13 <add key="FTOSServicesOCR2AppId" value="" />
14 <add key="FTOSServicesESignEndpoint" value="" />
15 <add key="FTOSServicesESignAppId" value="" />
16 <add key="FTOSServicesVideoAppEndpoint" value="" />
17 <add key="FTOSServicesVideoAppId" value="" />
18 <add key="FTOSServicesLivenessEndpoint" value="" />
19 <add key="FTOSServicesLivenessAppId" value="" />
20 <add key="SMTP:Port" value="587" />
21 <add key="SMTP:Host" value="msg2.omni-marketing.eu"
  />
22 <add key="SMTP:EnableSSL" value="0" />
23 <add key="SMTP:User" value="fintechos@omni-
  marketing.eu" />
24 <add key="SMTP:Password" value="F1ntec4Ema!1" />
25 <add key="DefaultFromEmail" value="fintechos@omni-
  marketing.eu" />
26 <add key="FTOS_IntegrationProcessBaseUrl_SWL"
  value="https://scanner-ai-api.siwalusoftware.de"/>
27 <add key="FTOS_IntegrationProcessKey_SWL" value="" />

```

4.4.1 - Optional: Configure **B2C** proxy shortcut:

Add this route in **proxy.config** file

```

1   if (output.path === "/pet-acc")
2   {
3       if (output.query.match(/\bsessionId=/i))
4       {
5           output.path = "/Main";
6           output.query += "#/entity/FTOS_INSQB_
  Quote/edit/newEntry/form/FTOS_INSQB_
  PetLandingPage/pageno/1";

```

```

7 |
8 |     }
9 |     else
10 |    {
11 |        output.path = "/Main";
12 |        output.query += "#/userjourney/FTOS_
INSQB_Quote/insert/form/FTOS_INSQB_PetLandingPage";
13 |    }
14 |
15 |    return output.redirect();
16 | }

```

NOTE

In proxy.config file be sure the output.host (name of the host)
output.application (B2CProxy name) and requestHeaders
(#NameOfFrontendDomain, #API Key) are properly set.

5. Follow step 1 to import and install the **Pet Breed v1.0.0** digital package.
6. Follow step 1 to import and install the **Pet Default Product v1.0.0** digital package.

Pet Insurance Accelerator Layout

The Northstar Insurance Suite offers the necessary tools to achieve certain goals specific to the insurance industry - such as policy generation, proposal management, managing and processing insurance claims, processing insurance premium payments. Currently, the modules are agnostic to the insurance verticals, meaning that they can be used to create and customize either life and health, as well as property and casualty insurance products, and policies. Plus, with unlimited scalability and no-code extensibility, the Northstar **Common Data Model** is designed for easy integration via data pipes, and is also open through APIs.

The **Pet Insurance** accelerator is an out-of-the-box **FintechOS** digital solution that helps insurers to deliver a positive effortless mobile quote and bind experience for customers seeking insurance for their pets. This solution integrates with different components of the Northstar Insurance Suite, while focusing on the **Pet Insurance** niche. Insurers can use the solution right away, as opposed to starting a **Pet Insurance** delivery business operation from scratch.

NOTE

For a detailed description of all the assets included in the **Pet Insurance** accelerator package, consult the [Digital Assets](#) page.

Extended Data Model

The first step in accommodating the **Pet Insurance** business niche was to extend the Northstar **Common Data Model**.

Consequently, the **Pet Insurance** solution uses an **Add-on Data Model** developed specifically for pet quoting, on top of the general **Data Model** for insurance.

Defining the data model is typically the first step of developing a **FintechOS** digital solution, as the business logic and the presentation layer of a solution needs data in order to execute. Data models identify what data is needed and how it is organized. They also ensure the quality of data via naming conventions and default values. Data modeling is based on the **Entity - Relationship** paradigm, which uses the concepts of entity, attribute, and relationship to represent data.

NOTE

The solution's data model is compatible with the **Innovation Studio v21.2** and above. For more details about the entities, attributes and their descriptions, consult the Data Model page.

Automation Blocks

Another step was to make use of the available **FintechOS Automation Blocks** in order to automate the solution, while implementing complex decision modeling for a **Pet Insurance** business operation.

As a result, the following **Automation Blocks** are integrated in the **Pet Insurance** solution:

- **Business Formulas** - used for pet rating and pricing.
- **Computer Vision** - used for data collection and validation.
- **Digital Documents Processor** - used for automatically generating quote documents by merging real-time data.

NOTE

For more details about the configurations that control the behavior of the **Pet Insurance** solution, consult the [Solution Configurations](#) page.

Personalized Customer Journey

The **Pet Insurance** solution includes a personalized customer journey that has the following characteristics:

- tailored to the retail individual customer segment.
- identifies the needs of the customer and helps the customer choose the right quote.
- the journey is available in an anonymous environment - the user does not need to authenticate.
- end-to-end digital experience, fully automated, white-labelled.
- mobile - enables pet owners to get pet insurance from their mobile phone.
- unassisted - the users takes all the necessary steps in order for the pet quote to be issued.
- can be modified with **Innovation Studio**.

The happy path has 20 steps and takes less than 5 minutes. During the journey, a customer record, a quote, a policy and a type of payment (with attached card or direct debit details) are created. For more details about the journey steps, start from the [Customer Journey](#) page.

NOTE

For more details about this digital journey, the list of attached forms, and the digital journey navigation rules, check the [Digital Journey Settings](#) page.

Alignment

The **Pet Insurance** solution is aligned with the following modules of the Northstar Insurance Suite:

- The [Product Factory](#) module - for product design and management.
- The [Core Policy Admin](#) module - for the generating the pet quote.
- The [Core Insurance Master](#) - for managing major processes and configurations.

Pet Breeds Recognition

The **Pet Insurance** solution integrates with the **FintechOS Siwalu Connector** in order to process the pet image and get the result (breed name expected). **Siwalu** is an AI-based breed recognition engine - capable of identifying both pedigree and mixed breeds. The **Siwalu** database contains more than 360 dog breeds and 150 cat breeds, and all the breeds officially recognized by the [World Canine Organization](#) and the [Fédération Internationale Féline](#) are among them. Consult the [Pet Breeds](#) page, for a detailed view of the insurable breeds.

HINT

As any other **FintechOS** accelerator, this one is also customizable, either by the no-code approach - using the **Innovation Studio** capabilities or by coding - for those willing to try, the source code is also included in the package, among the assets.

Customer Journey

The **Pet Insurance** solution includes a mobile-ready **Minimum Viable Customer Journey** (MVCJ) that enables pet owners to get an insurance quote for their pets, cats or dogs. The shortest path to buying has 20 steps and takes less than 5 minutes to complete. During the journey, a customer record, a quote, a policy (including policy documents) and a type of payment (with attached card or direct debit details) are created.

Default UI Style

Below is a summary of the default UI style components used for creating the journey:

UI Style	Description
Default font-families	Poppins; Open Sans.
Default primary font color for the headings	#FFFFFF. See it on Color Hex .
Default font color for labels	#5C6D87. See it on Color Hex .
Default font color for texts	#001B43. See it on Color Hex .
Default primary font color the action buttons	#FFFFFF. See it on Color Hex .
Default secondary font color the action buttons	#707B98. See it on Color Hex .
Default primary color for the action buttons	#13D39D. See it on Color Hex .
Default secondary color for the action buttons	#EEF7FF. See it on Color Hex .
Default background color for the happy path flow	#03BD85. See it on Color Hex .
Default background color for off-track steps	#FF7528. See it on Color Hex .

For examples of generic policy documents, consult the [Congratulations](#) page.

For other configurations available at product level, consult the [Product Factory Settings](#) page.

For details about the journey settings from the **Innovation Studio**, consult also the [Digital Journey Settings](#) page.

For more details about the journey steps, check also the following pages:

[Landing page](#)

[Pet name](#)

[Next best friend](#)

[Pet Scan](#)

[Pet Scan Processor](#)

[Pet Scan Results](#)

[Manual Pet Details](#)

[Breed Character](#)

[More Pet Details](#)

[Unable to quote](#)

[Quote](#)

[Excess Amount](#)

[Owner's Contact Details](#)

[Your Turn](#)

[ID Scan](#)

[Owner's Personal Details](#)

[Payment Details](#)

[Direct Debit](#)

[Payment Card](#)

[Congratulations](#)

[Charity Nomination](#)

[Good Luck](#)

Landing Page

This screen allows the pet owner to easily initiate the pet insurance quote and buy flow. Since this step is configurable, the insurer can easily add their logo and a picture or video of choice, in order to make this step relevant and also engaging to both cat

and dog owners.

From here: When the user taps **Get a quote!**, the flow is launched and the [Pet Name](#) screen is displayed.

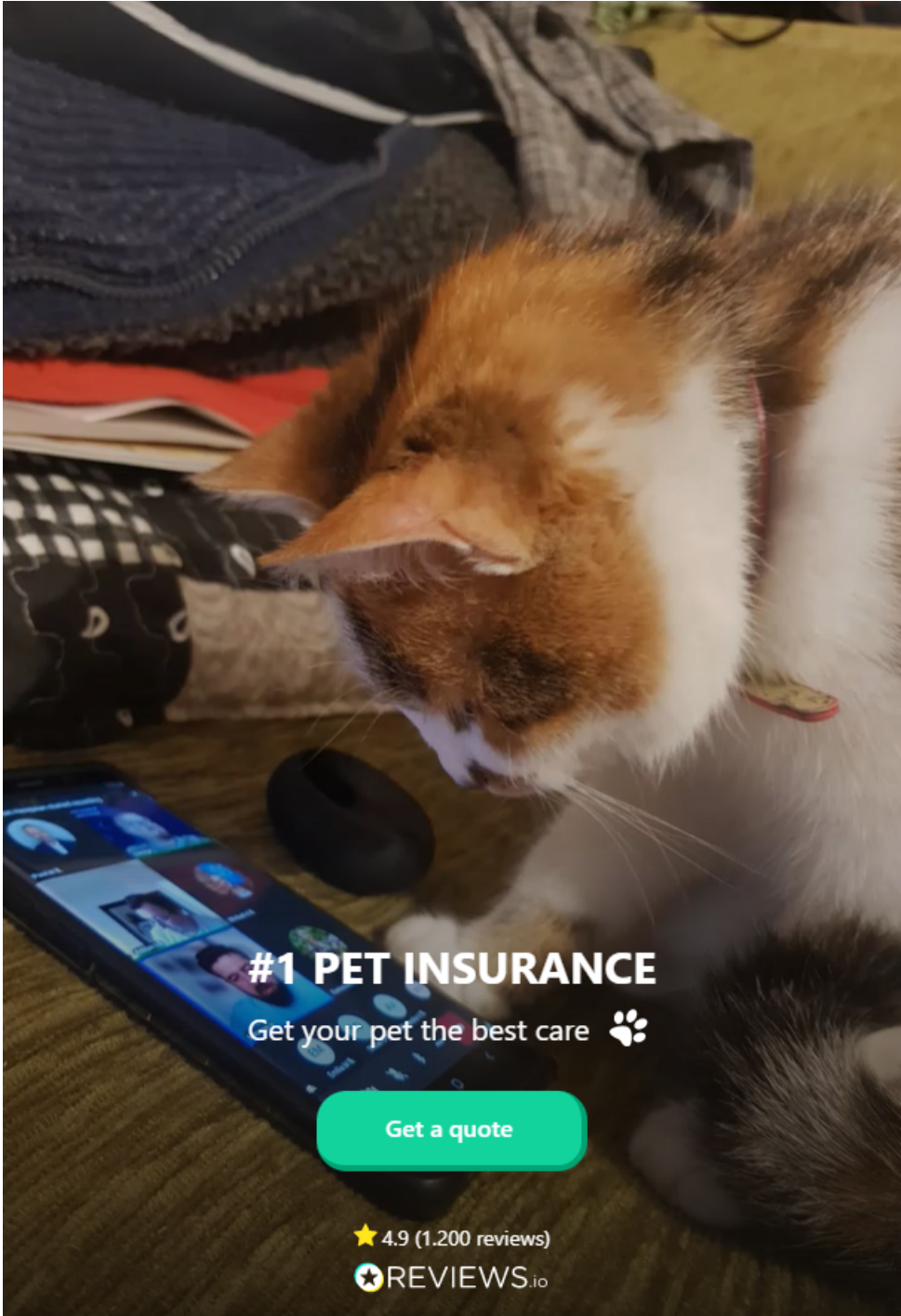
On-Screen Assets

The following user interface components are included with the **Landing Page** screen:

UI Components	Description
Heading Title	The following heading title is displayed in the bottom section: #1 PET INSURANCE
Subtitle	The following subtitle is displayed under the heading title: Get your pet the best care
Text	The following text is displayed above the Reviews.io logo: Rated 4.9 (1.200 reviews)
Action Button	Get a quote! - button used to launch the quote and buy flow.
Image 1	Reviews.io logo - From the public domain, released under the Creative Commons (CC0) license.
Image 2	Pet paw - From the public domain, released under the Creative Commons (CC0) license.
Video	Happy pets (background video) - From the public domain, released under the Creative Commons (CC0) license.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Landing Page** screen:

A calico cat with orange, white, and black fur is looking down at a smartphone. The phone screen shows a video call interface with several small video windows. The cat is wearing a red collar with a tag. The background is a dark, textured surface.

#1 PET INSURANCE
Get your pet the best care 🐾

[Get a quote](#)

★ 4.9 (1.200 reviews)
★ **REVIEWS**.io

HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Pet Name

There are cases when customers own more than one pet and they might seek to cover each one of them. For these cases, without being limited to them, this particular screen allows the pet owner to insert the pet name in order to get a quotation for the chosen pet. This is also the place where the pet owner indicates the pet type - dog or cat. Besides that, the role of this step is to also sort out whether the customer is seeking insurance for an existing pet or for a pet that is going to be purchased. For this step, the values inserted by the user are stored in the Pet entity.

From here:

- When the user presses **Continue**, the application saves the pet name. Next, it displays the [Pet Scan](#) screen.
- If the user taps the **Tell us about your next best friend** text area, the [Next Best Friend](#) screen is displayed.

On-Screen Assets

The following user interface components are included with the **Pet Name** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Please tell us the name of your pet
Supporting Text	The following supporting text is displayed under the heading title: We would like to get to know your best friend
Pet Name Input Form	Under the label Pet's name , this input form allows the user to introduce the pet name.
Pet Type Buttons	Under the label My pet is a , the Dog and Cat buttons allows the user to indicate the pet type.

UI Components	Description
Text	The following text is displayed in the bottom section: "Haven't got your pet yet? Tell us about your next best friend."
Action Button	Continue - This button is used to display the next flow step.
Image	Happy Pets - From the public domain, released under the Creative Commons (CC0) license.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Pet Name** screen:

Next Best Friend

This screen allows the prospective pet owner to enlist for a reminder with regard to getting a quotation in due time after taking responsibility for the newly arrived pet. The screen displays a series of input fields that collect the following details: pet type, breed type, breed name, arrival date, and the prospective pet owner's email address. Collecting details enables the insurer to contact the customer, at some point in the future, in order to complete the quotation process. For this step, all the values inserted by the user are stored in the Pet entity.

From here: When the user hits **Save**, the **Breed Character** screen is displayed.

On-Screen Assets

The following user interface components are included with the **Next Best Friend** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Tell us about your next best friend!
Pet Type Input Buttons	Under the My new friend will be label, two buttons - Dog and Cat , allow the user to indicate the pet type.
Breed Type Input Buttons	Under the Pedigree or Mix? label, two buttons - Pedigree and Mixed breed , allow the user to indicate the breed type.
Breed Name Input Forms	Under the Select breed label, this form allows the user to select a name for the breed, from the dropdown list. If the user previously indicates that the pet is Mixed breed , the Second breed dropdown list also becomes available, in order for the user to select the second breed name.
Arrival Date Date Picker	Under the Arrival date label, the user can select an arrival date for the pet, from the date-time selector.

UI Components	Description
Email Input Form	Under the Your email label, this form allows the user to insert an email address for receiving a reminder to get insurance for the purchased pet, after its arrival date.
Action Button	Save - This button is used to save the details inserted by the user and to trigger the display the next flow step.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Next Best Friend** screen:





Tell us about your next best friend!

My new friend will be

☒ Dog
 ☐ Cat

Pedigree or Mix?

☐ Pedigree
 ☒ Mixed breed

First breed




Second breed

Arrival date



Your email

HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Pet Scan

This screen allows the user to choose a preferred method of input for entering the pet details required for a valid quotation. The pet owner can choose between image scan or manually adding the pet details. Taking a photo of the pet is emphasized on the screen by color choice (happy path green), since the most recent photo of the pet is more fitting for getting the right insurance quotation. For some insurers seeking to prevent fraud, taking a live photo is also a minimal validation of the fact that the pet which is going to be covered is alive and healthy. For this step, the values inserted by the user are stored in the Pet entity.

From here:

- When the user taps **Scan photo**, the [Pet Scan Processor](#) screen is displayed.
- If the user taps **Add manually**, the [Manual Pet Details](#) screen is displayed.

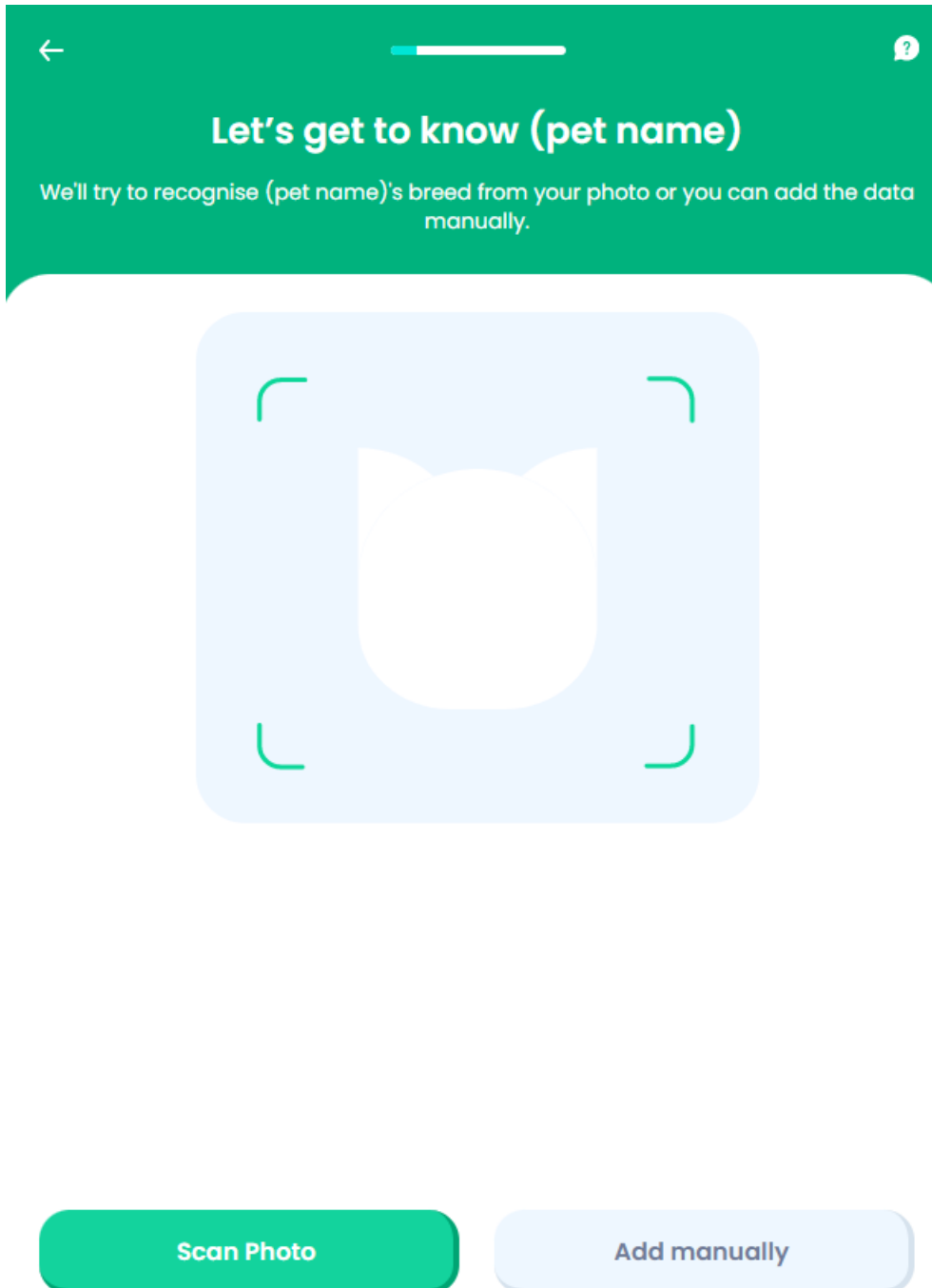
On-Screen Assets

The following user interface components are included with the **Pet Scan** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Let's get to know (pet name)
Supporting text	The following supporting text is displayed under the heading title: We'll try to recognise (pet name)'s breed from your photo or you can add the data manually.
Scan shape	Screen area for scanning. Helps user focus on the functionality.
Action Buttons	Scan Photo - This button is used to launch the camera sub-flow. Add manually - This button is used to launch the manual pet details sub-flow.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Pet Scan** screen:



HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Pet Scan Processor

This screen allows the customer to provide a picture of the pet, by either taking a photo or by adding one. Taking a photo of the pet is emphasized on the screen by color choice (happy path green), since the most recent photo of the pet is understandable more fitting to get the right insurance quotation.

From here:

- Provided the pet image meets the minimum quality standard, the [Pet Scan Results](#) page is displayed.
- If the resulting pet image does not meet the minimum quality standard, the [Manual Pet Details](#) page is displayed.

On-Screen Assets

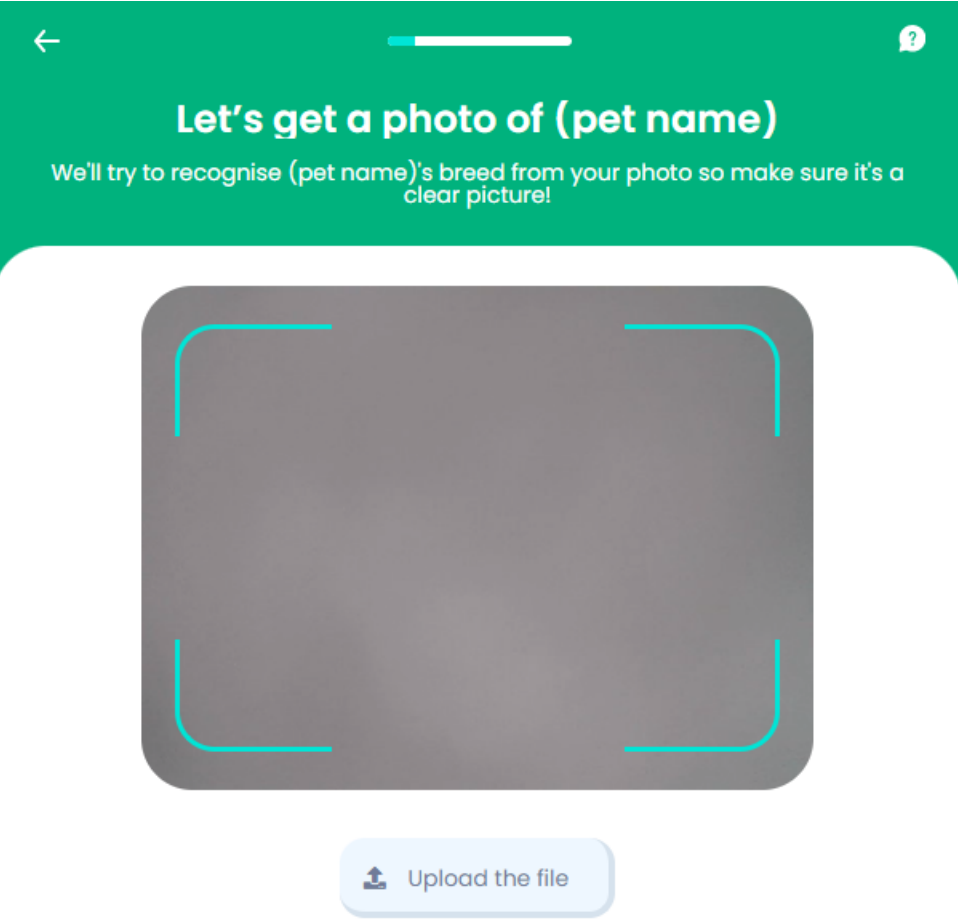
The following user interface components are included with the **Pet Scan Processor** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Let's get a photo of (pet name)
Supporting text	The following supporting text is displayed under the heading title: We'll try to recognise (pet name)'s breed from your photo so make sure it's a clear picture!
Shape	Empty screen area, for camera feedback.

UI Components	Description
Action buttons	Upload the file - This button is used to launch the pet image uploading sub-flow. Process the picture - This button is used to launch the pet scanning sub-flow.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Pet Scan Processor** screen:



Process the picture

HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Pet Scan Results

This step aims to help the parties - insurer and insured, to be on the same side, since correctly specifying the pet breed is required in order to produce a correctly priced quote. By this step, the **Pet Insurance** solution already handled the verification of the provided pet image against a pet image database. As a result of the comparison, the solution returns a name for the pet breed. The screen allows the pet owner to either confirm or invalidate the breed name on display. For this step, the values inserted by the user are stored in the Pet entity.

From here:

- When the user taps **Yes**, indicating that the breed is correct, the [Breed Character](#) page is displayed.
- When the user taps **No**, indicating that the breed is incorrect, the [Manual Pet Details](#) page is displayed.

On-Screen Assets

The following user interface components are included with the **Pet Scan Results** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title 1	The following heading title is displayed in the header section: What a cutie!
Supporting text	The following supporting text is displayed under the heading title: We need you to confirm whether we've identified (pet name) correctly.
Heading Title 2	The following heading title is displayed in the middle section: We think that (pet name) is a (pet breed result)
Subtitle	The following subtitle is displayed in the middle section: Is that correct?

UI Components	Description
Action Buttons	Yes - This button is used to confirm the pet breed result. No - This button is used to invalidate the pet breed result.
Image	Pet Image -The pet image provided by the pet owner.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Pet Scan Results** screen:

?

What a cutie!

We need you to confirm whether we've identified (pet name) correctly.



We think that (pet name) is a Chihuahua

Is that correct?

Yes

No

HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Manual Pet Details

This screen displays a series of input fields that collect details about the pet breed type and pet breed name. The details inserted by the pet owner are going to be used for calculating the premium on the policy and, also, for generating the **Pet Insurance** quote. For this step, the values inserted by the user are stored in the Pet entity.

From here: When the user presses **Continue**, the [Breed Character](#) screen is displayed.

On-Screen Assets

The following user interface components are included with the **Manual Pet Details** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Please tell us about (pet name)
Supporting text	The following supporting text is displayed under the heading title: We need to know the breed details of your best friend
Breed Type Input Buttons	Under the Pedigree or Mix? label, these buttons - Pedigree and Mixed breed , allow the user to indicate the breed type.
Breed Name Input Forms	Under the Select breed label, this form allows the user to select a name for the breed, from the dropdown list. If the user previously indicates that the pet is Mixed breed , the Second breed dropdown list also becomes available, in order for the user to select the second breed name.
Breed Name Input Form	Under the Select breed label, this form allows the user to select a name for the breed, from a dropdown list.
Action Button	Continue - This button is used to display the next flow step.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Manual Pet Details** screen:

Please tell us about (pet name)

We need to know the breed details of your best friend

Pedigree or Mix?

Pedigree

Mixed breed

First breed

Select a value...

Second breed

Select a value...

Continue

HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Breed Character

This screen displays a humorous fact that relates to all pet breeds. The role of this step is to further validate the specific pet breed indicated by the user. It also allows the pet owner the opportunity to feel valued and understood by the insurer.

This screen is used **alternatively** during the journey, as follows:

Scenario 1 - for users who are pet owners and previously indicated a breed, it encourages them to progress towards picking the right insurance cover for the pet breed proper.

Scenario 2 - for users who are prospective pet owners and enlisted for a quote reminder, the screen marks the end of the journey.

From here:

- When the user taps **Continue**, the [More Pet Details](#) screen is displayed (scenario 1).
- When the user presses **Go home**, the journey ends (scenario 2).

On-Screen Assets

The following user interface components are included with the **Breed Character** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Scenario 1 Heading Title	The following heading title is displayed in the header section: Lovely, (pet name) is a (breed name)
Scenario 2 Heading Title	The following heading title is displayed in the header section: Lovely, (name of breed OR mixed breed) are such good pets

UI Components	Description
Text	The following text is displayed in the middle section: "Did you know that (breed selected) can learn over 100 words and gestures, which puts their intelligence and understanding of us on a par with a two year old."
Scenario 1 Action Button	Continue - This button is used to display the next flow step.
Scenario 2 Action Button	Go home - This button is used to end the journey.
Image	Happy Pet 2 - From the public domain, released under the Creative Commons (CC0) license.
Icon	Q&A - From the public domain, released under the Creative Commons (CC0) license.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Breed Character** screen, for scenario 1:



Lovely, Charlie is a “name of breed” !



Did you know that “Breed selected” can learn over 100 words and gestures, which puts their intelligence and understanding of us on a par with a two year old.



HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

More Pet Details

This screen displays a series of input fields that collect details about pet's date of birth and gender. Based on the details inserted by the pet owner the **Pet Insurance** solution establishes - in line with certain assumptions and parameters for pet rating, whether the pet is eligible for cover or not. This underwriting process is completely automated. For the rating values that are used on the **Pet Insurance** product level, consult the [Pet Rating](#) pages. For this step, the values inserted by the user are stored in the Pet entity.

From here: When the user taps **Continue**, the [Quote](#) screen is displayed OR, based on rating results, the [Unable To Quote](#) screen is displayed.

On-Screen Assets

The following user interface components are included with the **More Pet Details** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Let's find out a little more about (pet name)
Supporting Text	The following supporting text is displayed under the heading title: We need these details to find the right products for (pet name).
Pet Birthday Date Picker	Under the label When was (pet name) born? , this date picker captures the value (pet birth date) indicated by the user.
Pet Gender Buttons	Under the (pet name)'s gender label, two buttons - Male and Female , allow the user to indicate the pet gender.
Action Button	Continue - This button is used to display the next flow step.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **More Pet Details** screen:

←

Let’s find out a little more about (pet name)

We need these details to find the right products for (pet name).

When was (pet name) born?

(pet name)’s gender

Male

Female

Continue

HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Unable To Quote

There are cases when a pet is ineligible for this insurance product, or for another **Pet Insurance** product created by the insurer. This screen allows the insurer to display the reason for declining the quote, so that the customers understand why they are not able to obtain cover. Being clear about what can be covered still sends a positive message to the customer, who might own more than a pet. For this step, the values inserted by the user are stored in the Pet Quote entity.

From here: When the user presses **Go home**, the journey ends.

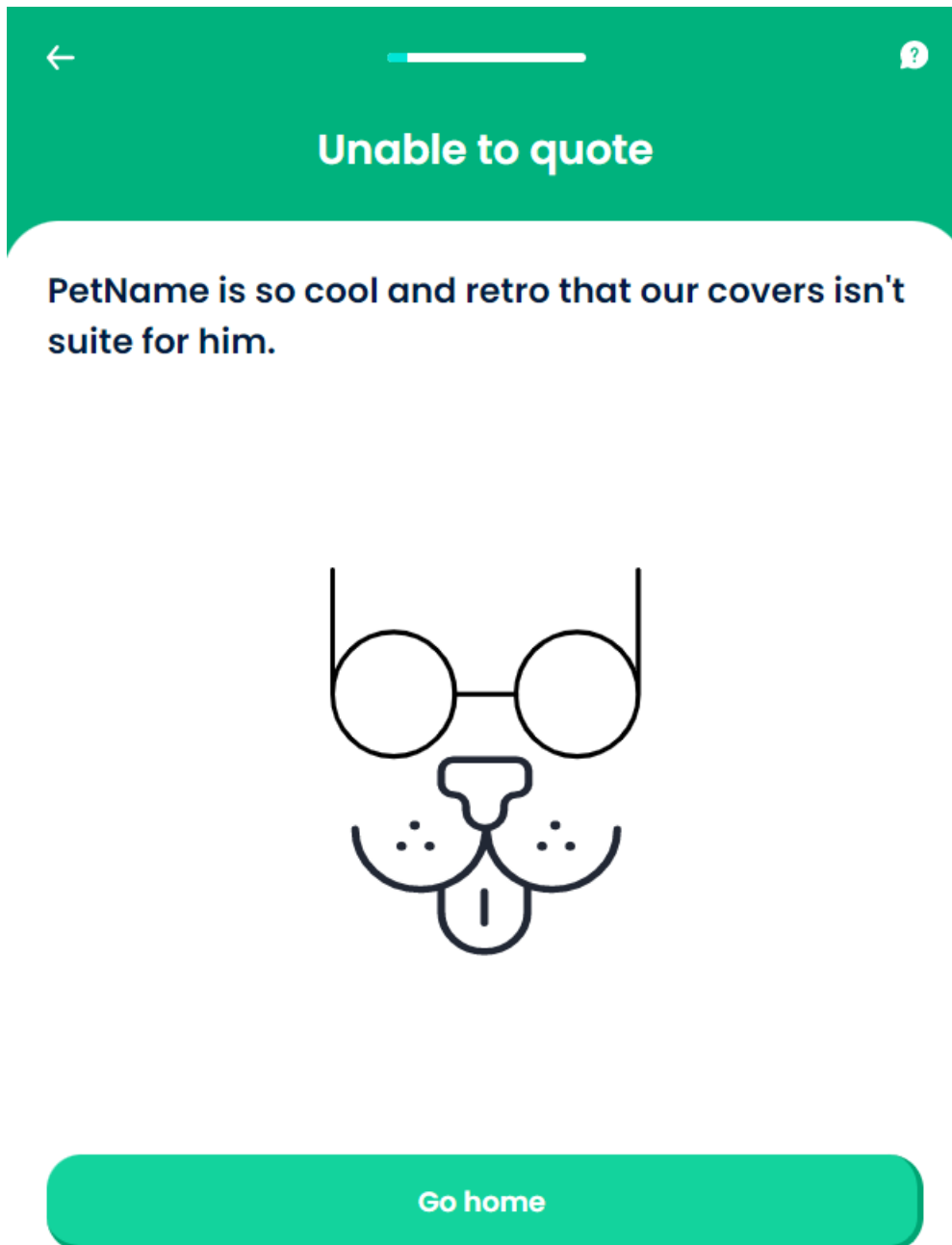
On-Screen Assets

The following user interface components are included with the **Unable To Quote** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Unable to quote
Text	The following text is displayed in the header section: (pet name) is so cool and retro that our covers isn't suite for him.
Action Button	Go home - This button is used to end the journey.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Unable To Quote** screen:



HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Quote

Given the pet met the eligibility and underwriting rules in the previous step, this screen allows the potential customer to consult the cover options available and their prices. The **Pet Insurance** product modules are displayed here, in a summary format. Providing different levels of cover and prices (based on certain assumptions and parameters) allows customers to choose a product that most closely meets their needs and budget.

For this step, the values inserted by the user are stored in the Pet Quote entity.

For more details about the product modules and covers, consult also the [Product Configurations](#) page.

From here: When the user clicks **This is for me!**, the [Excess Amount](#) page is displayed.

On-Screen Assets

The following user interface components are included with the **Quote** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Choose a cover for (pet name)

UI Components	Description
Benefits carousel	This carousel allows the user to navigate between the Pet Insurance product modules - Bronze, Gold, and Platinum. Bronze summary: - Complementary Medicine - Cruciate Ligament Treatment - CT/MRI scans and Associated Costs - Dentistry - Life Cover - Accident - Limited Third Party Liability - Third Party/Public Liability - Accidental damage to property - Time off work - Vetinary fees Gold summary: - Advertising and Rewards Payments - Complementary Medicine - Dentistry - Emergency Boarding - Holiday Cancellation - Special Diet - Third Party/Public Liability - Accidental damage to property - Third Party/Public Liability - Time off work - Vetinary fees Platinum summary: - Advertising and Rewards Payments - Complementary Medicine - Cruciate Ligament Treatment - CT/MRI scans and Associated Costs - Emergency Boarding - Holiday Cancellation - Special Diet - Theft or straying - Time off work - Vetinary fees.
Action Button	This is for me - This button allows the user to indicate the desired cover.
Action Button	Get premium for £ (selected module price)/ month - This button is used to launch the policy configuration sub-flow.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Quote** screen:

Choose a cover for (pet name)

?

Bronze

Gold

Platinum

Gold benefits:

Advertising and Rewards Payments

Complementary Medicine

Dentistry

Emergency Boarding

Holiday Cancellation

Special Diet

Third Party/Public Liability - Accidental damage to property

Third Party/Public Liability

✓

✓

✓

✓

✓

✓

✓

✓

£31.00 per month

£372.00 per year

This is for me

Get Gold for £ 31.00/month

HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Excess Amount

This screen, allows the pet owners to select the excess amount they agree to contribute to a claim made on the pet policy. On this step, the solution stores the amount chosen by the customer for further processing, including quote pricing and also generating the quote document. For this step, the values inserted by the user are stored in the Pet Quote entity.

For more details about handling the excess amount by the **Pet Insurance** solution, consult the [Product Configurations](#) and [Product Definition](#) pages.

From here: When the user clicks **Continue**, the [Owner's contact details](#) page is displayed.

On-Screen Assets

The following user interface components are included with the **Excess Amount** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Cover Options
Supporting Text	The following supporting text is displayed under the heading title: You can choose your policy excess using the slider below
Text	The following text is displayed in the header section: How much would you like to contribute to each claim you make under the policy?.
Amount Input Form	Under the label Amount , this input form captures the value (amount) inserted by the user.
Currency Label	The currency label £ , informs the user about the policy currency.
Excess Amount (range slider)	The slider is an alternative way for the user to indicate the Excess Amount. The slider covers values from 0 to 1000.
Action Button	Continue - This button is used to display the next flow step.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Excess Amount** screen:

The screenshot shows a mobile app interface for 'Cover Options'. At the top, there is a green header bar with a back arrow on the left, a progress indicator in the center, and a help icon on the right. Below the header, the title 'Cover Options' is displayed in white, followed by the instruction 'You can choose your policy excess using the slider below'. The main content area has a light gray background and contains the question 'How much would you like to contribute to each claim you make under the policy?'. Below this question is a slider control. The slider has a green track and a green handle. The value '200' is displayed in a white box on the right side of the slider. To the left of the slider, the word 'Amount' is displayed. Below the slider, the range '0' to '1000' is indicated. At the bottom of the screen, there is a large green button labeled 'Continue'.

←

Cover Options

You can choose your policy excess using the slider below

How much would you like to contribute to each claim you make under the policy?

Amount

£ 200

0 1000

Continue

HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Owner's Contact Details

This screen allows the customer to provide the contact details for receiving the **Pet Insurance** purchase documentation and the account registration information. It also allows the users to set their marketing preferences. For this step, the values inserted by the user are stored in the Retail Applicant Data entity.

From here: When the user clicks **Continue**, the [Your Turn](#) page is displayed.

On-Screen Assets

The following user interface components are included with the **Owner's Contact Details** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: How can we get in touch?
Supporting Text	The following supporting text is displayed under the heading title: Let us know the email address where you would like your documents sent
Phone Number Input Form	Under the label Phone Number , this input form captures the value (phone number) introduced by the user.
Email Input Form	Under the label Email , this input form captures the value (email address) inserted by the user.
Agreement text	The following text is displayed in the middle section: I have read and agree to the terms and conditions and privacy notice.
Toggle On/ Off Button 1	This button is used for the agreement validation.

UI Components	Description
Marketing Preferences Text	The following text is displayed in the middle section: You may contact me with details of other products and services
Toggle On/ Off Button 2	This button is used for the validation of the marketing preferences.
Action Button	Continue - This button is used to display the next flow step.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Owner's Contact Details** screen:

?

How can we get in touch?

Let us know the email address where you would like your documents sent

Phone Number:

!

Email

!

I have read and agree to the terms and conditions and privacy notice

You may contact me with details of other products and services

Continue

HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Your Turn

This screen allows the pet owner to choose a method of input for entering personal details, required for issuing of the policy covering their pet. The user can choose between ID scanning or manually adding the details. ID scan is emphasized on the screen by color choice (happy path green), since this is the easier way of entering the pet owner details in the system. The **FintechOS** ID scan processor is also used to validate the ID of the potential customer. For this step, the values inserted by the user are stored in the Retail Applicant Data entity.

From here:

- When the user taps **Scan photo**, the [ID Scan](#) screen is displayed.
- If the user taps **Add manually**, the [Owner's Personal Details](#) screen is displayed.

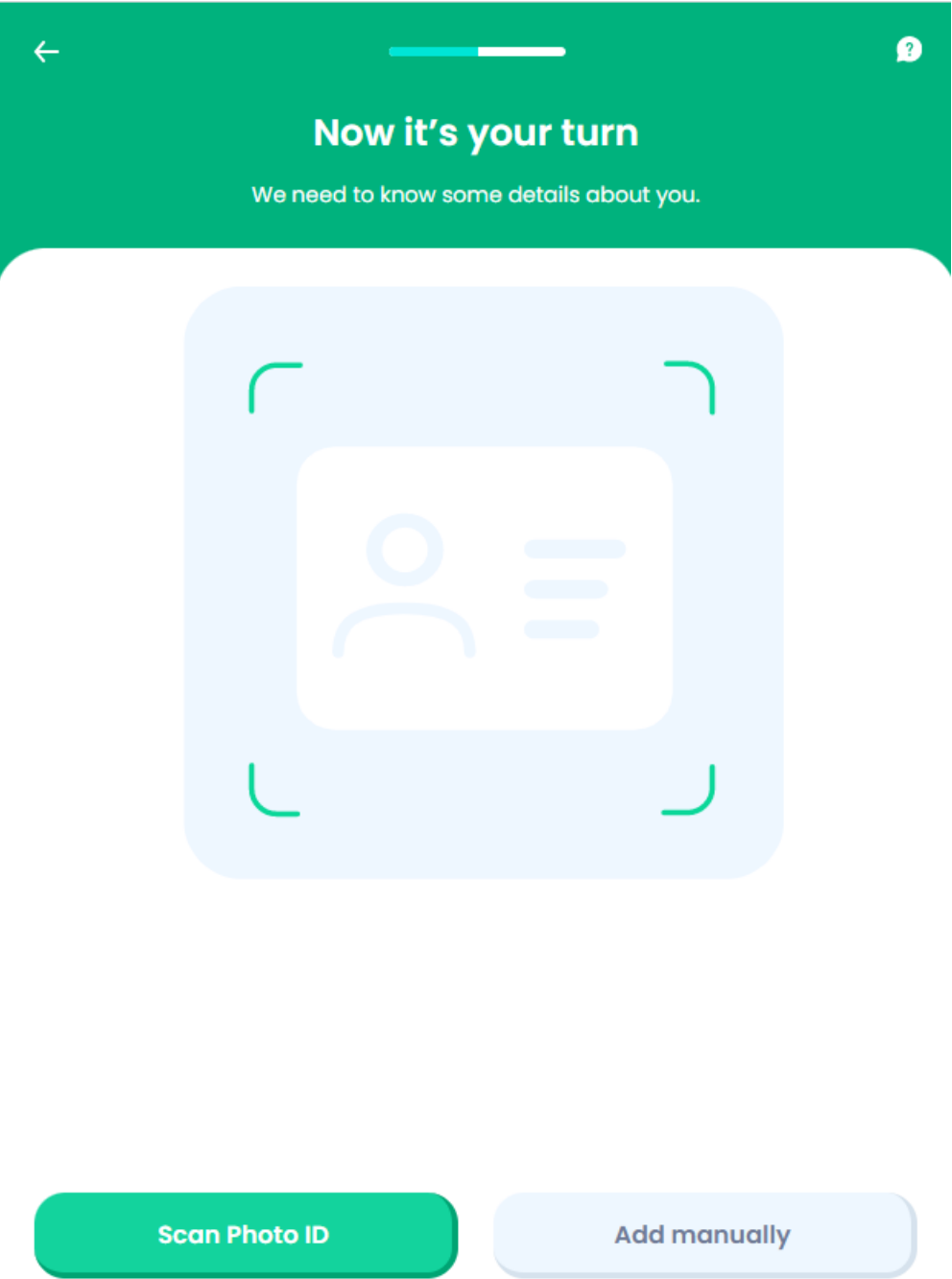
On-Screen Assets

The following user interface components are included with the **Your Turn** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Now it's your turn
Supporting Text	The following supporting text is displayed under the heading title: We need to know some details about you.
ID scan icon	Screen area for scanning. Helps user focus on the functionality.
Action Buttons	Scan Photo ID - This button is used to launch the camera sub-flow. Add manually - This button is used to launch the manual details sub-flow.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Your Turn** screen:



HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

ID Scan

This screen allows the customer to provide a picture of their ID, by either taking a photo or by adding one. Taking a photo of the ID is emphasized on the screen by color choice (happy path green), since it reduces the effort needed to enter the details in the system (and to complete the journey) , and also makes it easier for the system to validate the identity of the potential customer, for the insurer.

From here:

- Provided the ID image meets the minimum quality standard, the [Owner's Personal Details](#) page is displayed.
- If the resulting ID image does not meet the minimum quality standard, the [Owner's Personal Details](#) page is displayed.

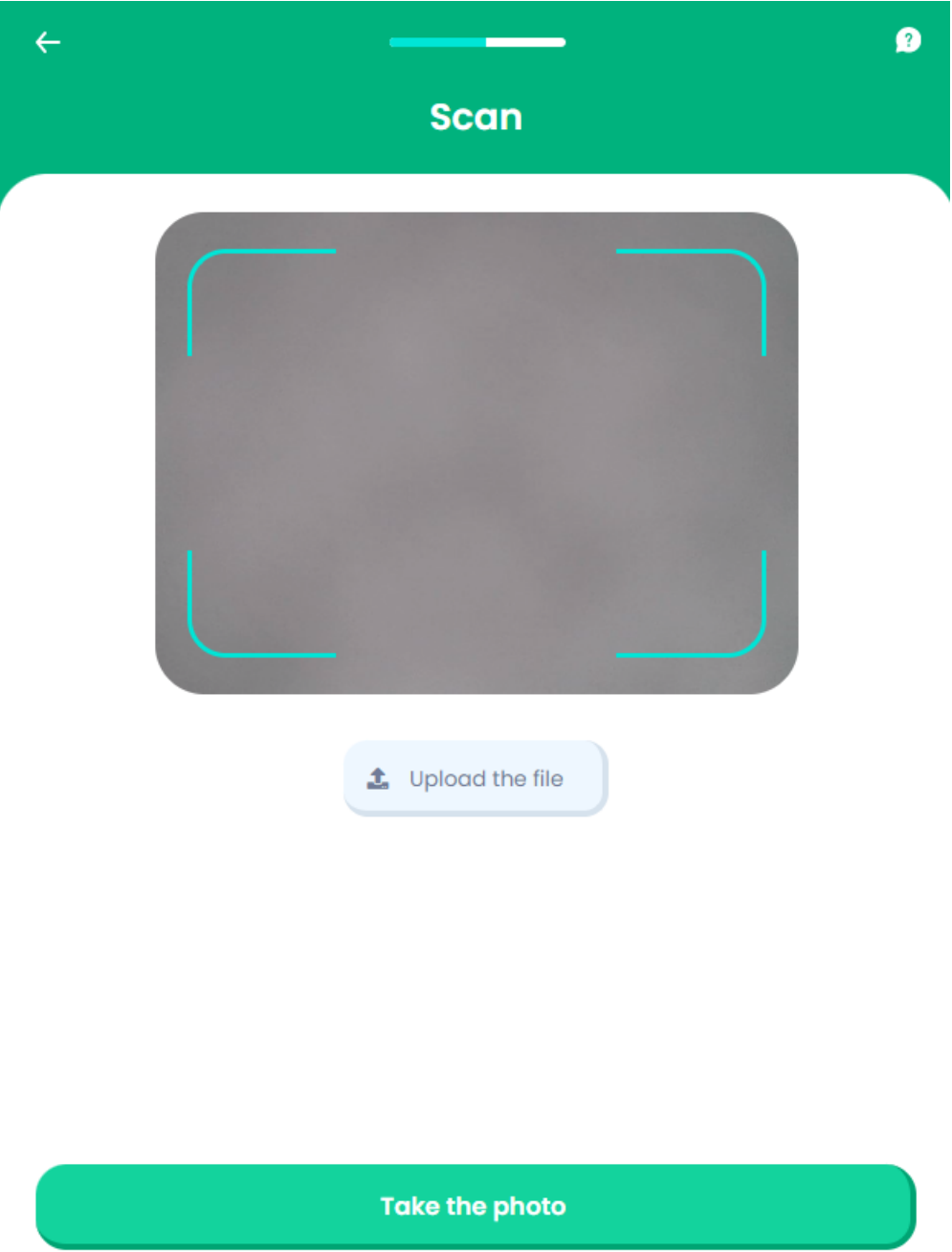
On-Screen Assets

The following user interface components are included with the **ID Scan** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Scan
Shape	Empty screen area, for camera feedback.
Action buttons	Upload the file - This button is used to launch the ID image uploading sub-flow. Take the photo - This button is used to launch the ID scanning sub-flow. Process the file - This button is used to validate the ID.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **ID Scan** screen:



HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Owner's Personal Details

This screen displays a series of input fields that collect details about the pet owner. The fields are pre-filled only if the user chose to take the [ID Scan](#) step, previously. The customer can add missing information and also edit any incorrect information. Personal details are stored by the **Pet Insurance** solution and further used during the journey in order to help the customer complete the purchase (payment processing), and personalize insurance documentation. For this step, the values inserted by the user are stored in the Retail Applicant Data entity.

From here: When the user clicks **Save**, the [Payment Details](#) page is displayed.

On-Screen Assets

The following user interface components are included with the **Owner's Personal Details** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Personal Details
Supporting text	The following supporting text is displayed under the heading title: Please provide your details.
Title Option Set Buttons	Under the label Title , this option set captures the value (title) indicated by the user. The option set values are: Mr , Mrs , Miss , and Ms .
First Name Input Form	Under the label First name , this input form captures the value (first name) inserted by the user, or retrieved from the ID scanning.
Last Name Input Form	Under the label Last name , this input form captures the value (last name) inserted by the user, or retrieved from the ID scanning.
Birthday Date Picker	Under the label Date of birth date , this input form captures the value (birth date) selected by the user with the date selector, or retrieved from the ID scanning.

UI Components	Description
Post Code Input Form	Under the label Post code , this input form captures the value (post code) inserted by the user.
Address Input Form	Under the label Address , this input form captures the value (address) inserted by the user, or retrieved from the ID scanning.
Action Button	Save - This button is used to save the details and display the next flow step.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Owner's Personal Details** screen:

?

Personal Details

Please provide your details

Title

Mr

Mrs

Miss

Ms

First name

!

Last name

!

Date of birth date

!

Postal code

Address

!

Save

HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Payment Details

This screen allows the pet owner to configure the pet policy by indicating a preferred type of payment (direct debit or card payment), the frequency for premium payments and a preferred start date for the cover. Since the payment details provided by the pet owner impact the policy's management, this step leaves no room for errors - following that only option sets are available for input. For this step, the values inserted by the user are stored in the Pet Quote entity.

From here: When the user presses **Continue**, and depending on the payment type selected by the user, the next step on display is either [Direct Debit](#) or [Payment Card](#).

On-Screen Assets

The following user interface components are included with the **Payment Details** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Tell us how you would like to pay
Payment Frequency Option Set Buttons	Under the label How often would you like us to collect payment? , this option set captures the value (payment frequency) indicated by the user. The option set values are: Monthly , and Yearly .
Policy Start Date Picker	Under the label When should we start to cover (pet name)? , this input form captures the value (policy start date) picked by the user.
Payment Type Option Set Buttons	Under the label How would you like to pay? , this option set captures the value (payment type) indicated by the user. The option set values are: Direct Debit and Card .
Action Button	Continue - This button is used to display the next flow step.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Payment Details** screen:

←

?

Tell us how you would like to pay

How often would you like us to collect payment?

Monthly

Yearly

When should we start to cover (pet name)?

How would you like to pay?

Direct Debit

Card

Continue

HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Direct Debit

When the direct debit payment type is chosen by the user, this screen is displayed in order to allow the pet owner to provide the bank details for the future direct debit payments. For this step, the values inserted by the user are stored in the [Direct Debit](#) entity - this is a transient data entity present in the journey for simulation purposes, namely it is a placeholder for the integration with the **Billing and Collection** solution.

Once the policy holder agreed to pay the premiums by direct debit, a direct debit activation procedure must be followed, by the insurer, in order to notify the bank about the payment arrangement and to send the necessary instructions, regularly, so that the bank transfers the premium amount into insurer's account. For the **Pet Insurance** solution, the management of direct debit operations is handled through the integration with the **Billing and Collection** module. However, the **Pet Insurance** solution can be also customized to send the payment details to another third-party billing application.

From here: When the user presses **Continue**, the [Congratulations](#) screen is displayed.

On-Screen Assets

The following user interface components are included with the **Direct Debit** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Direct Debit
Supporting Text	The following supporting text is displayed under the heading title: You have decided to pay your (selected frequency) premium of (calculated premium amount) by DIRECT DEBIT
Account Holder Name Input Form	Under the label Account Holder Name , this input form captures the value (account holder name) inserted by the user.

UI Components	Description
Account Number Input Form	Under the label Account Number , this input form captures the value (account number) inserted by the user.
Sort Code Input Forms	Under the label Sort Code , these paired input forms capture the value (bank sort code) inserted by the user.
Collection Day Dropdown	Under the label Preferred Collection Day , this input form captures the value (preferred collection day) indicated by the user.
Action Button	Continue - This button is used to display the next flow step.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Direct Debit** screen:

←

?

Direct Debit

You have decided to pay your monthly premium of £31 by DIRECT DEBIT

Account Holder Name

!

Account Number

!

Sort Code

Preferred Collection Day

[none]

!

▼

Continue

HINT
For more configurations, consult also the [Digital Journey Settings](#) page.

Payment Card

When the card payment type is chosen by the user, this screen is displayed in order to allow the pet owner to provide the card details for the future payments, on the current policy's installments. For this step, the values inserted by the user are stored in the Billing Payment Card entity - this is a transient data entity present in the journey for simulation purposes, namely it is a placeholder for the integration with the **Billing and Collection** solution.

Once the policy holder agreed to pay the premiums by the card payment method, a billing procedure must be followed, by the insurer, in order to notify the policyholder about the payment arrangement and to send the necessary instructions (the invoice for every installment), regularly, so that the payer transfers the premium amount into insurer's account. For the **Pet Insurance** solution, the management of card payment operations can be handled through the integration with the **Billing and Collection** module. However, the **Pet Insurance** solution can be also customized to send the payment details to another third-party billing application.

From here: When the user presses **Continue**, the [Congratulations](#) screen is displayed.

On-Screen Assets

The following user interface components are included with the **Payment Card** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Pay by Card
Supporting Text	The following supporting text is displayed under the heading title: You have decided to pay your (selected frequency) premium of (calculated premium amount) by PayU
Card Number Input Form	Under the label Card Number , this input form captures the value (card number) inserted by the user.

UI Components	Description
Name of cardholder Input Form	Under the label Name of cardholder , this input form captures the value (cardholder name) inserted by the user.
Expiry date Input Form	Under the label Expiry date , this input form captures the value (card expiry date) inserted by the user.
CVC Input Form	Under the label CVC , this input form captures the value (CVC number) inserted by the user.
Icon	Card logo - From the public domain, released under the Creative Commons (CC0) license.
Action Button	Continue - This button is used to display the next flow step.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Payment Card** screen:

Pay by Card

You have decided to pay your monthly premium of \$1 by PayU

Card Number

Name of cardholder

Expiry date

January 2022

CVC

Continue

HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Congratulations

This screen allows the user to download the insurance **Documents** for their pet, and to nominate an animal charity, if they want. For ore details about the generated documents, check the [Certificate of Insurance](#), [Policy terms and conditions](#), and [Insurance policy document](#) links. For this step, the values inserted by the user are stored in the Pet Quote entity.

From here:

- Scenario 1 - When the user presses **Go home**, the journey ends.
- Scenario 2 - If the user presses **Nominate for charity awards**, the [Charity Nomination](#) screen is displayed.

On-Screen Assets

The following user interface components are included with the **Congratulations** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Congratulations!
Supporting Text	The following supporting text is displayed under the heading title: From (date picked), (pet name) is covered by Northstar (module name) cover
Supporting Text	The following supporting text is displayed in the header section: We have emailed your policy documentation to (email address provided by the user)
Insurance Document Download Icons	These icons allow the user to see the type of insurance documents that were generated for the current quote, in PDF file format - namely, Certificate of Insurance , Policy terms and conditions , and Insurance policy .

UI Components	Description
Insurance Document Download Links	By pressing any of the provided links, the user can download and consult the insurance documents generated for the current quote. See also the row above.
Second Heading Title	The following second heading title is displayed in the bottom section: Animal Charity Awards
Supporting Text	The following supporting text is displayed under the second heading: Do you know a charity who deserves to be recognised for the job they do helping pets?
Nomination Link	By pressing the Nominate for charity awards link, the user launches the nomination sub-flow.
Action Button	Go home - This button ends the journey.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Congratulations** screen:

?

Congratulations!

From 2022-01-25, (pet name) is covered by Northstar Gold cover

We have emailed your policy documentation to me@fintechos.com



Certificate of Insurance



Policy terms conditions



Insurance Product Information Document

Animal Charity Awards

Do you know a charity who deserves to be recognised for the job they do helping pets?

[Nominate for charity awards](#)

Go Home

HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Charity Nomination

This screen allows the user to enroll their preferred animal charity for the insurer's awards. The aim of this screen is to make place for best practices in the insurance industry, since charity award nominations are arguably improving customer engagement and have a positive effect on the insurer's Net Promoter Score (NPS). For this step, the values inserted by the user are stored in the Pet Quote entity.

From here: When the user presses **Send nomination**, the [Good Luck](#) screen is displayed.

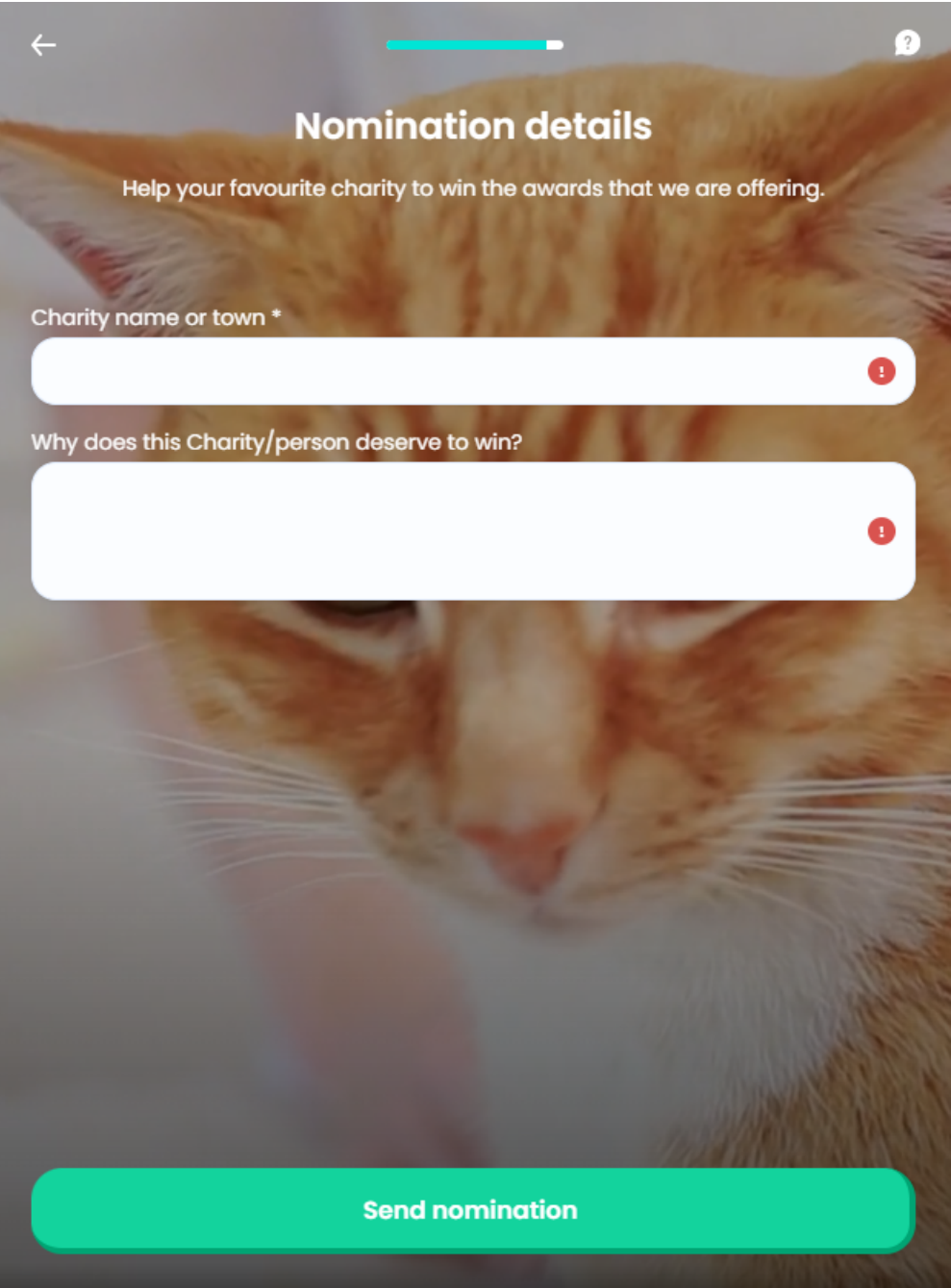
On-Screen Assets

The following user interface components are included with the **Charity Nomination** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Nomination details
Supporting Text	The following supporting text is displayed under the heading title: Help your favourite charity to win the awards that we are offering.
Charity Name Input Form	Under the Charity name or town* label, this input form allows the user to insert a name for the charity, and also the name of the town of their favorite charity.
Win Reason Input Form	Under the Why does this Charity/person deserve to win? label, this input form allows the user to insert a max. 1000 characters long text that details the reason for their nomination.
Action Button	Send nomination - This button is used to display the next flow step.
Video	Happy pets (background video) - From the public domain, released under the Creative Commons (CC0) license.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Charity Nomination** screen:

A screenshot of a mobile application screen titled "Nomination details". The background is a close-up photo of an orange and white cat's face. At the top left is a back arrow, and at the top right is a help icon (question mark in a circle). Below the title is a subtitle: "Help your favourite charity to win the awards that we are offering." There are two text input fields. The first is labeled "Charity name or town *" and has a red exclamation mark icon on its right side. The second is labeled "Why does this Charity/person deserve to win?" and also has a red exclamation mark icon on its right side. At the bottom of the screen is a large green button with the text "Send nomination".

HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Good Luck

In attempting to end the journey on a positive high note, this screen displays the success message with regard to the charity nomination.

From here: When the user presses **Go home**, the journey ends.

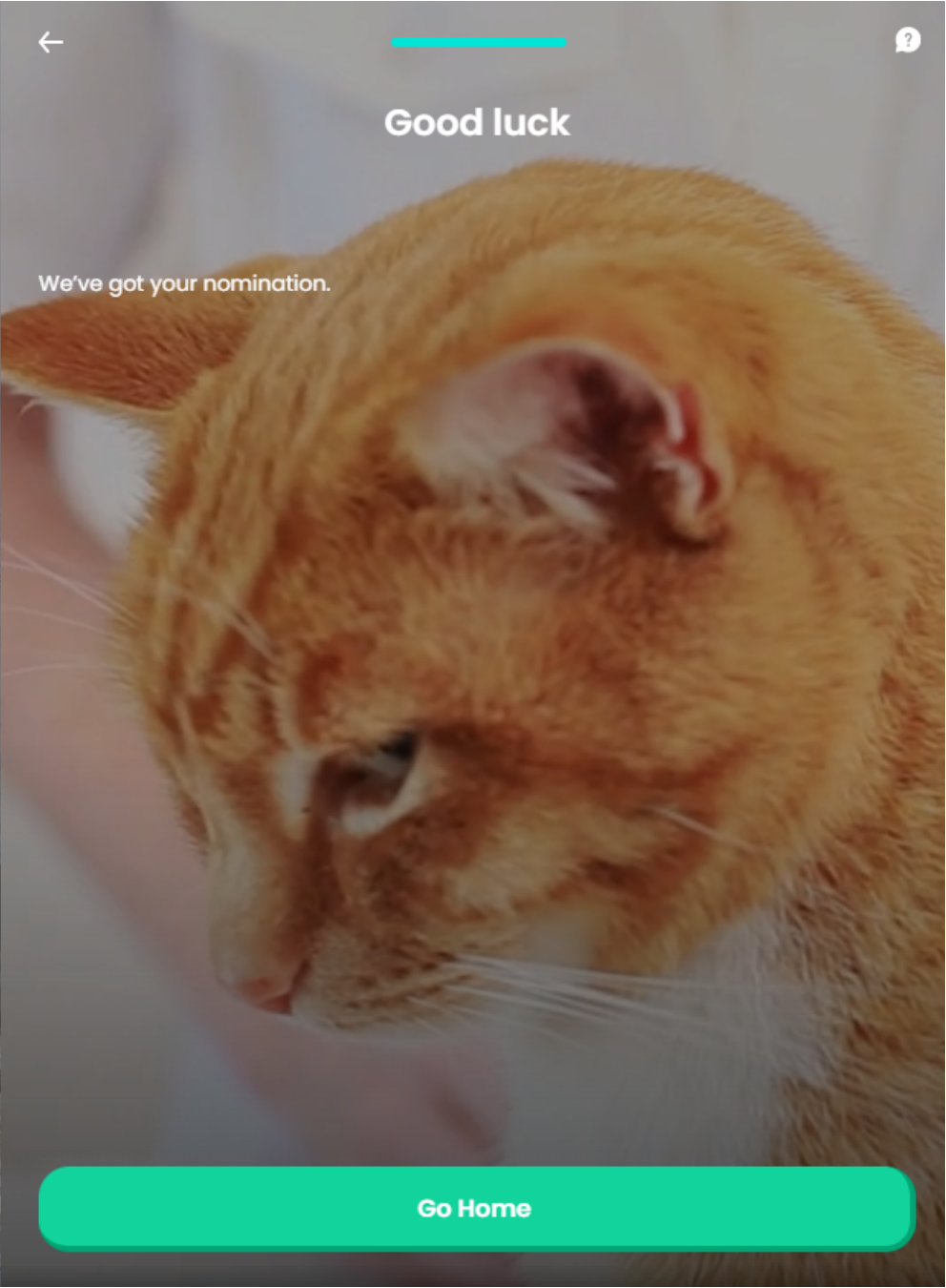
On-Screen Assets

The following user interface components are included with the **Good Luck** screen:

UI Components	Description
Progress Bar	The progress bar gives the user a visual answer to the "How much till I get insurance for my pet?" question.
Back Button	The back button helps the user to re-take previous steps in the flow.
Help Button	The help button allows the user to find support for completing the flow.
Heading Title	The following heading title is displayed in the header section: Good luck
Supporting Text	The following supporting text is displayed in the middle section: We've got your nomination.
Action Button	Go home - This button ends the journey.
Video	Happy pets (background video) - From the public domain, released under the Creative Commons (CC0) license.

For details about the default UI style components used for creating the journey, consult the **UI Style Components** list on the [Customer Journey](#) page.

Below is an example of the **Good Luck** screen:



HINT

For more configurations, consult also the [Digital Journey Settings](#) page.

Solution Configurations

The **Pet Insurance** solution integrates with different components of the Northstar Insurance Suite, while focusing on the **Pet Insurance** niche. Insurers can use the solution right away, as opposed to starting a **Pet Insurance** delivery business operation from scratch.

Digital Solutions Used

The **Pet Insurance** Accelerator runs on top of the following **FintechOS** solutions:

Name	Description
FTOS complete installation KIT - Studio, Portal, Portal B2C	This accelerator includes an anonymous digital journey, so the B2C instance it's essential.
FTOS Standard Sys Packs	During the customer journey, a series of automation processors from the standard Sys Pack is used (e.g. OCR).
Insurance Product Factory	For managing the Pet Insurance product behavior.
Core Insurance Master	For managing the Pet Insurance Quote and Policy behaviors.
INSACC-PRQ	Insurance Accelerators Prerequisites digital solution - for smooth integration of the selected business vertical (Pet Insurance, in this case).

NOTE

For more details, check also the [Installation](#) page.

For more details about how this solution works, check the following pages:

[Digital Journey Settings](#) - for details about the settings used by the solution for the **Pet Insurance** digital journey.

[Business Formulas](#) - for details about the business formulas used, their steps and data sets appended.

[Digital Documents Processor](#) - for details about the settings used by the solution for the Digital Documents Processor.

[Computer Vision](#) - for details about the settings used by the solution for the OCR Processor.

[Endpoints](#) - for details about the endpoints used for making API calls.

[Policy Structure Input](#) - for details about the values used by the solution when making a call to generate a Pet Insurance **Policy**.

[Digital Assets](#) - for details about the contents of the **Pet Insurance** solution package.

Data Model - for details about entities, attributes and their descriptions.

Product Factory Settings

The **Pet Insurance** solution is tailored to the retail individual customer segment and geared towards speeding up the quotation process for cats and dogs. The product offered by the **Pet Insurance** solution is generic, delivered in **Active** status and can be adjusted by using the **Innovation Studio**.

IMPORTANT!

First steps in making the best use of your **Pet Insurance** product: inspect it, configure it, and approve the new product version. Done!

Inspect Your Product

In order to find the **Pet Insurance** product, take the following steps:

1. Go to **Innovation Studio**
2. At the top left corner of your screen, click the main menu icon to open the main dropdown list.
3. From this main list, click **Product Factory**. A second dropdown opens.

4. Next, click **Insurance Products** to go to the **Insurance Products List**.
5. On the **Insurance Products List** page, use the **Search by Name** functionality (use "Pet" for keyword). Once results are displayed on the grid, double-click the **Pet Insurance** record to open it. Here is your **Pet Insurance** product!

Configure Your Product

The **Pet Insurance** [product](#) can be used right away.

However, certain choices that impact the management of the product, the administration of the policies incorporating it, or the premium collection need to be configured to meet your specific business needs. You must make those choices so that the product is also aligned with other Northstar Insurance Suite solutions, or just to your business needs - for example you might want to adjust only the product availability, that is the **Start Date** and **End Date** fields.

Since your product is already in status **Approved** (active), changing it may be done only by adding a new version (details in the next section below). So, you are going to use the product versioning functionality to **add your business choices** to the product. More details about what to look for when adding your product choices, in the [Factory Configurations](#) page.

NOTE

Product status determines if your insurance product is made available for digital journeys targeting potential customers. In order to make it available for the [Minimum Viable Customer Journey](#), after configuring it, the product should be in the **Approved** status.

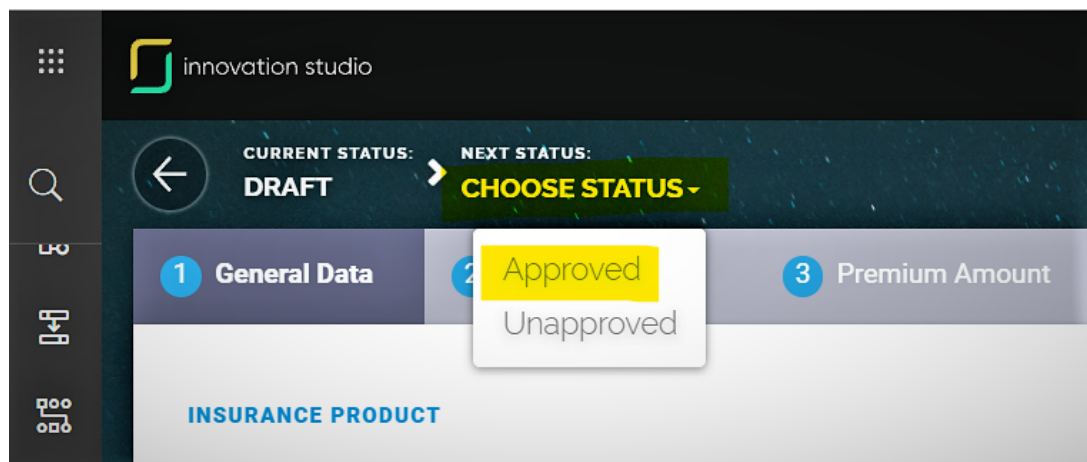
Approve Your Product Version

Follow the details below for add you version (for the necessary updates) to the **Pet Insurance Product**:

1. Go to the **Innovation Studio**
2. At the top left corner, click the main menu icon to open the dropdown list.

3. From the list, click **Product Factory**. A second dropdown opens.
4. Click **Insurance Products** to open the **Insurance Products List** page.
5. From the list, select **Pet Insurance** and double-click it. Once opened, go to the top right corner of the screen, and press the **Plus** button to add a new version of the product. When in **Version Draft** status, your product is editable.
6. Use the form to edit the product. More details about what to look for when adding your product choices, in the [Factory Configurations](#) page.
7. Once finished, go at the top left corner of the screen and use the **Status Picker** to change the status of the version from **Version Draft** to **Approved**. After versioning, the product view opens and you can see your adjustments. You can also check the versioning log in the product's History tab.

Below is an example of the status picker:



Check the following pages for more details about:

- [Product Definition](#) - for details about the main business features of the **Pet Insurance** product.
- [Factory Configurations](#) - for the main product configurations available in **Innovation Studio**.
- [Pricing And Rating](#) - for details about the pricing structure for dogs and cats, rating examples and pedigree breeds that can be covered by the product.

Pet Insurance Product Definition

IMPORTANT!

For the product configurations available in **Innovation Studio**, consult the [Factory Configurations](#) page.

The following business details were used as reference when designing the **Pet Insurance** generic product and the formulas attached to it:

Product Overview

Main business features:

ID	Description	Product Modules		
1	Product Module Name	BRONZE	GOLD	PLATINUM
2	Insurance Type	Non-Life	Non-Life	Non-Life
3	Insurance Subtype 1	Pet	Pet	Pet
4	Insurance Subtype 2	N/A	N/A	N/A
5	Cover Description	Health insurance for Dogs and Cats	Health insurance for Dogs and Cats	Health insurance for Dogs and Cats
6	Coverage and Benefit	Annual limits	Lifetime limits	Lifetime limits
7	Issuing Company	Northstar Digital Insurer	Northstar Digital Insurer	Northstar Digital Insurer
8	Eligibility	Pedigree Cats, Crossbreed Cats, Pedigree Dogs, Crossbreed Dogs.	Pedigree Cats, Crossbreed Cats, Pedigree Dogs, Crossbreed Dogs.	Pedigree Cats, Crossbreed Cats, Pedigree Dogs, Crossbreed Dogs.
9	Exclusions	Dangerous Dogs	Dangerous Dogs	Dangerous Dogs
10	Number of Coverages	1	1	1

ID	Description	Product Modules		
11	Minimum Premium	N/A	N/A	N/A
12	Mandatory Excess	£100	£100	£100
13	Voluntary Excess (in addition to Mandatory Excess)	£50, £100, £150, £200, £250	£50, £100, £150, £200, £250	£50, £100, £150, £200, £250
14	Mandatory Claim Co-payment	20%	20%	20%
15	Rider Flag	No	No	No
16	Min Insured Age	0	0	0
17	Max Insured Age - New	15	9	9
18	Max Insured Age - Renewal	20	15	12
19	Minimum Sum Insured	N/A	N/A	N/A
20	Maximum Sum Insured	See Limits	See Limits	See Limits
21	Coverage Period	1	1	1
22	Coverage Period Unit	Year	Year	Year
23	Premium Payment Period	1	1	1
24	Premium Payment Period Unit	Month / Year	Month / Year	Month / Year
25	Effective Date Rules	30 days in advance	30 days in advance	30 days in advance
26	Any Beneficiaries	Policyholder	Policyholder	Policyholder
27	Beneficiary Options	None	None	None
28	Maximum Beneficiaries	1	1	1

ID	Description	Product Modules		
29	Tax Deductible	No	No	No
30	Tax Deductible Options	None	None	None
31	Maximum Amount to Deductible	N/A	N/A	N/A
32	Complete Application on Mobile	Yes	Yes	Yes
33	After-sales Contact Number	N/A	N/A	N/A

Product Quota Rules

Restrictions on product sales:

ID	Description	Product Modules		
		BRONZE	GOLD	PLATINUM
1	Product quota?	NO	NO	NO
2	Limit by (e.g. Number of products, volume, number of customers etc.)	N/A	N/A	N/A

Customer Communication

Default methods of transmitting the insurance documents towards the customer:

ID	Communication	Method
1	Quote	Email
2	Insurance Product Information Document (IPID)	Email
3	Policy Document	Email

Localization

Allowed territories, languages, currencies:

ID	Description	BRONZE	GOLD	PLATINUM
1	Territory	United Kingdom	United Kingdom	United Kingdom

ID	Description	BRONZE	GOLD	PLATINUM
2	Language	English	English	English
3	Currency	GBP	GBP	GBP

Indemnity Limits And Excess

NOTE

To further configure the indemnity limits and excess for your product, in **Innovation Studio**, go to the **Main Info** tab, the **Policy Coverage** section of your product record. To see the covered risks, go to the **Insurance Risks** section.

The following business details were used as reference values for the **Pet Insurance** product indemnity and excess limits for claims:

Limits

See the description of Limits below.

ID	Limit - Covered risk	Product Modules - Indemnity Limits		
		BRONZE	GOLD	PLATINUM
1	Veterinary Fees	3,500	5,000	10,000
2	Theft or straying	N/A	1,000	1,500
3	Advertising and Rewards Payments	N/A	250	500
4	Third Party/ Public Liability - Accidental damage to property	250	500	750
5	Third Party/ Public Liability	1,000,000	2,000,000	2,000,000
6	Time off work	250	500	750
7	Complementary Medicine	2,000	3,000	5,000
8	CT/ MRI scans and Associated Costs	875	1,250	1,500

ID	Limit - Covered risk	Product Modules - Indemnity Limits		
9	Cruciate Ligament Treatment	500	2,500	2,500
10	Dentistry	5,000	7,500	7,500
11	Emergency Boarding	N/A	750	1,500
12	Holiday Cancellation	N/A	1,000	1,500
13	Life Cover - Illness	N/A	1,000	1,500
14	Life Cover - Accident	500	1,000	1,500
15	Special Diet	N/A	500	750

Excess

Excess for each and every claim unless stated:

ID	Limit	Product Modules - Excess		
		BRONZE	GOLD	PLATINUM
1	Veterinary Fees	Policy Excess	Policy Excess	Policy Excess
2	Theft or straying	N/A	Policy Excess	Policy Excess
3	Advertising and Rewards Payments	Policy Excess	Policy Excess	Policy Excess
4	Third Party/ Public Liability - Accidental damage to property	100	250	250
5	Third Party/ Public Liability	Policy Excess	Policy Excess	Policy Excess
6	Time off work	Policy Excess	Policy Excess	Policy Excess
7	Complementary Medicine	Policy Excess	Policy Excess	Policy Excess

ID	Limit	Product Modules - Excess		
8	CT/ MRI scans and Associated Costs	Policy Excess	Policy Excess	Policy Excess
9	Cruciate Ligament Treatment	Policy Excess	Policy Excess	Policy Excess
10	Dentistry	Policy Excess	Policy Excess	Policy Excess
11	Emergency Boarding	Policy Excess	Policy Excess	Policy Excess
12	Holiday Cancellation	Policy Excess	Policy Excess	Policy Excess
13	Life Cover - Illness	Policy Excess	Policy Excess	Policy Excess
14	Life Cover - Accident	Policy Excess	Policy Excess	Policy Excess
15	Special Diet	Policy Excess	Policy Excess	Policy Excess

Product Limits Descriptions

ID	Limit/ covered risk	Description
1	Veterinary Fees	Maximum amount of vet fees that will be paid relating to each incident involving an accident or illness.
2	Theft or straying	Up to purchase price of the pet / benefit limit stated in the policy schedule.
3	Advertising and Rewards Payments	Covers the cost of local advertising that a pet is missing, and payment of a reward for return of the pet.
4	Third Party/ Public Liability - Accidental damage to property	Accident – Accidental damage to a third parties personal property caused by your pet.
5	Third Party/ Public Liability	Accident – Third Party/ Public Liability (Dogs Only). Where property is damaged or someone is killed, injured or becomes ill as a result of an incident involving the insured pet and the policyholder is legally responsible.

ID	Limit/ covered risk	Description
6	Time off work	Accident – Personal Accident The event of the Policy Owner having to take time off work as a result of being injured by the pet.
7	Complementary Medicine	Refers to Complementary treatments such as Hydrotherapy, Massage and Acupuncture.
8	CT/ MRI scans and Associated Costs	Refers to the cost of CT/ MRI scans as part of an incident of care.
9	Cruciate Ligament Treatment	Separate specific coverage for treatment of Cruciate Ligament Damage.
10	Dentistry	Covers the payment of dental treatment that is required as a result of an accident.
11	Emergency Boarding	Kennel/ Cattery Fee's This is a benefit that is paid should the pet owner be admitted to hospital for more than 96 hours, requiring the Pet to be Boarded. It covers the Boarding costs up to the limits shown in the Policy Schedule. It also provides a benefit of up to £5 per day for Pet sitting at home services.
12	Holiday Cancellation	The cancellation or curtailment of the Policyholders holiday where the pet needs life-saving surgery following an accident or illness within 14 days of your holiday.
13	Life Cover - Illness	Life Cover - Payment of benefit if death occurs due to Illness. Not applicable to Dogs and Cats over 9 years old (we should assume ANB of 10 Years for the purposes of this rule). Covers the purchase cost of the Pet, up to the Limit provided under the policy.
14	Life Cover - Accident	Life Cover - Payment of benefit if death occurs due to an injury. Covers the purchase cost of the Pet, up to the Limit provided under the policy.

ID	Limit/ covered risk	Description
15	Special Diet	Refers to a benefit that pays towards the cost of specific dietary requirements that may be identified by a vet's diagnosis.

Payments And Disbursements

The following is the commission structure for the **Pet Insurance** product:

Item	Value	Rate / Fee	Percent/ Amount
IPT	YES	RATE	12.00%
Other Tax	NO	N/A	N/A
Broker Commission	NO	N/A	N/A
Administration Costs	YES	RATE	20.00%
Other Fees	NO	N/A	N/A

The following are the payments and disbursements options for premium and claim payments:

Item	Description
Premium payment frequency	12 Monthly*, 1 Yearly
Premium payment method	Direct Debit*, Card PayPal
Account Type	Current Account
Card Type	Debit*, Credit
Card Provider	Visa, Mastercard, or Amex
Number of Installments	12 or 1
Claim Payment	Bank transfer*, Cheque

*Default Value

Purchase Eligibility Rules

By controlling to whom the product is offered, the **Pet Insurance** solution helps underwriters to protect themselves from insuring pets that might have a higher than average chance of making a claim.

The following are the default rules that govern the purchasing of the **Pet Insurance** product:

Customer Check

Area	ID	Field / Description	Product Modules		
			BRONZE	GOLD	PLATINUM
Product Holding	1	Policy restrictions	N/A	N/A	N/A
	2	Total sum insured limit	N/A	N/A	N/A
	3	Purchase rules	N/A	N/A	N/A
Customer profile	4	Nationality	UK resident	UK resident	UK resident
	5	Age	Must be over 18 years	Must be over 18 years	Must be over 18 years
Accessibility /	6	Ability to understand	N/A	N/A	N/A
Vulnerability	7	Purchase experience	N/A	N/A	N/A
	8	Age	N/A	N/A	N/A
	8	Comply with W3C standard	NO	NO	NO

Identity Check

Area	ID	Field / Description	Product Modules		
			BRONZE	GOLD	PLATINUM
Customer Identity	1	OTP	NO	NO	NO
	2	Face Recognition	NO	NO	NO
	3	ID scan	NO	NO	NO
	4	KYC	NO	NO	NO

Underwriting Criteria

Area	ID	Field / Description	Product Modules		
			BRONZE	GOLD	PLATINUM
Exclusion	1	Death benefit - Illness	No cover for any cat over 9 years old No cover for any dog over 9 years old.	No cover for any cat over 9 years old No cover for any dog over 9 years old.	No cover for any cat over 9 years old No cover for any dog over 9 years old.
Claim	2	Theft or Straying	Excluded within 14 days of policy start date.	Excluded within 14 days of policy start date.	Excluded within 14 days of policy start date.
	3	Theft or Straying	Benefit is paid after 45 days of Theft or Straying is reported.	Benefit is paid after 45 days of Theft or Straying is reported.	Benefit is paid after 45 days of Theft or Straying is reported.

HINT

If you need to increase the pet eligibility threshold, you can do so by adjusting your product underwriting formula, in **Innovation Studio**.

Pricing And Rating

The **Pet Insurance** solution uses the Business Formulas to automatically calculate the price for the pet insurance cover based on breed type, pet size, and pet age - allowing the insurer to charge the correct price to cover all of the claims made in a given year. For a list of all the formulas used by the **Pet Insurance** solution, consult the [Business Formulas](#) page.

The following is the **Universal Rating** that is added by default to the premium price calculation for both pet types - namely, cat and dog.

	Universal Rating	
Excess Loading		
£0	1.250	
£100	1.150	
£200	1.000	Default
£500	0.925	
Taxes And Fees		
Administration Charge	20%	1.200
Insurance Premium Tax	12%	1.120

Check also the following pages to see how the pricing structure is customized for dogs and cats:

- [Cat Rating](#) - for the default rating structure and some examples of pricing covers for cats.
- [Dog Rating](#) - for the default rating structure and some examples of pricing covers for dogs.
- [Pet Breeds](#) - for the pedigree breeds that can be covered by the **Pet Insurance** product and their size category, for rating.

HINT

If you need to adjust the default input values or arguments, you can do so in **Innovation Studio**. You might also want to consult the [Business Formula Editor](#) documentation.

Dog Rating

The following is the default rating structure (rating schedule) used for pricing covers for dogs:

Dog Rating			
BASE PREMIUM		Monthly	Annual
Pedigree Dog, Small Size, 0-3 years, Bronze Cover		12.17	146.04
Cover Weighting			
Bronze	1.000		
Gold	1.957	Dog must be =< 8 years (= <6 IF Breed Size = Extra Large)	
Platinum	2.544	Dog must be =< 6 years	
Dog Age Weighting			
0-3	1.000		
4-6	1.357		
7-9	1.676		
10-12	2.130		
13+	-	Excluded	
Dog Size Weighting			
Small	1.000		
Medium	1.029		
Large	1.449		
Extra Large	2.517		
Dog Breed Type Weighting			
Pedigree	1.000		
Mixed	0.813		
PREMIUM CALCULATION			

Dog Rating		
Net Premium per Pet Insured	(BASE PREMIUM * COVER FACTOR * AGE FACTOR * SIZE FACTOR * BREED TYPE * EXCESS LOADING)	
Gross Premium	Total Net Premium * ADMIN FEE * IPT	
Minimum Premium	£15.00	IF calculated Total Gross Premium is <£15.00 then Total Gross Premium = £15.00

NOTE

For details about **Administrative Fees** and the **Universal Rating** that is also included in the premium price calculation, see the [Pricing And Rating](#) page.

Pricing Examples

Bichon Frise (Small), 3 Years

Bichon Frise (Small), 3 Years - Bronze Cover

Item Type	Value	Formula Input/Argument	Formula Output
Base Premium	Monthly	146.040	
Cover	Bronze	1.000	
Age Factor	0-3	1.000	
Below Maximum Age (13)?	TRUE	1.000	
Breed Size	Small	1.000	
Breed Type	Pedigree	1.000	
Options			
Excess Amount	£500	0.925	
		Net Premium	135.09
		Total Net Premium	135.09
Admin Fee		1.200	27.02
IPT		1.120	19.45
		Calculated Retail Price	181.56
Below Minimum Price?	15.00	FALSE	

Item Type	Value	Formula Input/ Argument	Formula Output
		Retail Price	181.56
Admin Fee		1.200	30.26
IPT		1.120	19.45
		Net Premium	131.84

Bichon Frise (Small), 3 Years - Gold Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	146.040	
Cover	Gold	1.957	
Age Factor	0-3	1.000	
Below Maximum Age (8 or 6)?	TRUE	1.000	
Breed Size	Small	1.000	
Breed Type	Pedigree	1.000	
Options			
Excess Amount	£500	0.925	
		Net Premium	264.37
		Total Net Premium	264.37
Admin Fee		1.200	52.87
IPT		1.120	38.07
		Calculated Retail Price	355.31
Below Minimum Price?	15.00	FALSE	
		Retail Price	355.31
Admin Fee		1.200	59.22
IPT		1.120	38.07
		Net Premium	258.02

Bichon Frise (Small), 3 Years - Platinum Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	146.040	
Cover	Platinum	2.544	
Age Factor	0-3	1.000	
Below Maximum Age (6)?	TRUE	1.000	
Breed Size	Small	1.000	
Breed Type	Pedigree	1.000	
Options			
Excess Amount	£500	0.925	
		Net Premium	343.66
		Total Net Premium	343.66
Admin Fee		1.200	68.73
IPT		1.120	49.49
		Calculated Retail Price	461.88
Below Minimum Price?	15.00	FALSE	
		Retail Price	461.88
Admin Fee		1.200	76.98
IPT		1.120	49.49
		Net Premium	335.41

Mixed Breed - Labrador Cross (Medium), 7 Years Labrador Cross (Medium), 7 Years - Bronze Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	146.040	
Cover	Bronze	1.000	
Age Factor	7-9	1.676	

Item Type	Value	Formula Input/ Argument	Formula Output
Below Maximum Age (13)?	TRUE	1.000	
Breed Size	Medium	1.029	
Breed Type	Mixed	0.813	
Options			
Excess Amount	£100	1.150	
		Net Premium	235.48
		Total Net Premium	235.48
Admin Fee		1.200	47.10
IPT		1.120	33.91
		Calculated Retail Price	316.48
Below Minimum Price?	15.00	FALSE	
		Retail Price	316.48
Admin Fee		1.200	52.75
IPT		1.120	33.91
		Net Premium	229.83

Labrador Cross (Medium), 7 Years - Gold Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	146.040	
Cover	Gold	1.957	
Age Factor	7-9	1.676	
Below Maximum Age (8 or 6)?	TRUE	1.000	
Breed Size	Medium	1.029	
Breed Type	Mixed	0.813	
Options			
Excess Amount	£100	1.150	

Item Type	Value	Formula Input/ Argument	Formula Output
		Net Premium	460.83
		Total Net Premium	460.83
Admin Fee		1.200	92.17
IPT		1.120	66.36
		Calculated Retail Price	619.36
Below Minimum Price?	15.00	FALSE	
		Retail Price	619.36
Admin Fee		1.200	103.23
IPT		1.120	66.36
		Net Premium	449.77

Labrador Cross (Medium), 7 Years - Platinum Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	146.040	
Cover	Platinum	2.544	
Age Factor	7-9	1.676	
Below Maximum Age (6)?	FALSE	0.000	
Breed Size	Medium	1.029	
Breed Type	Mixed	0.813	
Options			
Excess Amount	£100	1.150	
		Net Premium	-
		Total Net Premium	-
Admin Fee		1.200	-
IPT		1.120	-

Item Type	Value	Formula Input/ Argument	Formula Output
		Calculated Retail Price	-
Below Minimum Price?	15.00	FALSE	
		Retail Price	-
Admin Fee		1.200	-
IPT		1.120	-
		Net Premium	Pet Excluded

Great Dane (Extra-Large), 9 Years

Great Dane (Extra-Large), 9 Years - Bronze Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	146.040	
Cover	Bronze	1.000	
Age Factor	7-9	1.676	
Below Maximum Age (13)?	TRUE	1.000	
Breed Size	Extra Large	2.517	
Breed Type	Pedigree	1.000	
Options			
Excess Amount	£100	1.150	
		Net Premium	708.48
		Total Net Premium	708.48
Admin Fee		1.200	141.70
IPT		1.120	102.02
		Calculated Retail Price	952.20

Item Type	Value	Formula Input/ Argument	Formula Output
Below Minimum Price?	15.00	FALSE	
		Retail Price	952.20
Admin Fee		1.200	158.70
IPT		1.120	102.02
		Net Premium	691.48

Great Dane (Extra-Large), 9 Years - Gold Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	146.040	
Cover	Gold	1.957	
Age Factor	7-9	1.676	
Below Maximum Age (8 or 6)?	FALSE	0.000	
Breed Size	Extra Large	2.517	
Breed Type	Pedigree	1.000	
Options			
Excess Amount	£100	1.150	
		Net Premium	-
		Total Net Premium	-
Admin Fee		1.200	-
IPT		1.120	-
		Calculated Retail Price	-
Below Minimum Price?	15.00	FALSE	
		Retail Price	-
Admin Fee		1.200	-
IPT		1.120	-

Item Type	Value	Formula Input/ Argument	Formula Output
		Net Premium	Pet Excluded

Great Dane (Extra-Large), 9 Years - Platinum Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	146.040	
Cover	Platinum	2.544	
Age Factor	7-9	1.676	
Below Maximum Age (6)?	FALSE	0.000	
Breed Size	Extra Large	2.517	
Breed Type	Pedigree	1.000	
Options			
Excess Amount	£100	1.150	
		Net Premium	-
		Total Net Premium	-
Admin Fee		1.200	-
IPT		1.120	-
		Calculated Retail Price	-
Below Minimum Price?	15.00	FALSE	
		Retail Price	-
Admin Fee		1.200	-
IPT		1.120	-
		Net Premium	Pet Excluded

Cat Rating

The following is the default rating structure (rating schedule) used for pricing covers for cats:

Dog Rating			
BASE PREMIUM		Monthly	Annual
Pedigree Cat, 0-3 years, Bronze Cover		16.83	201.96
Cover Weighting			
Bronze	1.000		
Gold	1.382	Cat must be =< 10 years	
Platinum	2.211	Cat must be =< 6 years	
Cat Age Weighting			
0-3	1.000		
4-6	1.110		
7-9	1.410		
10-12	1.985		
13-19	2.723		
20+	-	Excluded	
Cat Breed Type Weighting			
Pedigree	1.00		
Mixed	0.75		
PREMIUM CALCULATION			
Net Premium per Pet Insured	(BASE PREMIUM * COVER FACTOR * AGE FACTOR * BREED TYPE) * EXCESS LOADING		
Gross Premium	Total Net Premium * ADMIN FEE * IPT		
Minimum Premium	£15.00	IF calculated Total Gross Premium is <£15.00 then Total Gross Premium = £15.00	

NOTE

For details about **Administrative Fees** and the **Universal Rating** that is also included in the premium price calculation, see the [Pricing And Rating](#) page.

Pricing Examples

Pedigree Cat, 5 Years

Pedigree Cat, 5 Years - Bronze Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	16.830	
Cover	Bronze	1.000	
Age Factor	4-6	1.110	
Below Maximum Age(20)?	TRUE	1.000	
Breed Type	Pedigree	1.000	
Options			
Excess Amount	£200	1.000	
		Net Premium	18.68
		Total Net Premium	18.68
Admin Fee		1.200	3.74
IPT		1.120	2.69
		Calculated Retail Price	25.11
Below Minimum Price?	15.00	FALSE	
		Retail Price	25.11
Admin Fee		1.200	4.18
IPT		1.120	2.69
		Net Premium	18.23

Pedigree Cat, 5 Years - Gold Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	16.830	
Cover	Gold	1.382	
Age Factor	4-6	1.110	

Item Type	Value	Formula Input/ Argument	Formula Output
Below Maximum Age(10)?	TRUE	1.000	
Breed Type	Pedigree	1.000	
Options			
Excess Amount	£200	1.000	
		Net Premium	25.82
		Total Net Premium	25.82
Admin Fee		1.200	5.16
IPT		1.120	3.72
		Calculated Retail Price	34.70
Below Minimum Price?	15.00	FALSE	
		Retail Price	34.70
Admin Fee		1.200	5.78
IPT		1.120	3.72
		Net Premium	25.20

Pedigree Cat, 5 Years - Platinum Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	16.830	
Cover	Platinum	2.211	
Age Factor	4-6	1.110	
Below Maximum Age(6)?	TRUE	1.000	
Breed Type	Pedigree	1.000	
Options			
Excess Amount	£200	1.000	
		Net Premium	41.30
		Total Net Premium	41.30

Item Type	Value	Formula Input/ Argument	Formula Output
Admin Fee		1.200	8.26
IPT		1.120	5.95
		Calculated Retail Price	55.51
Below Minimum Price?	15.00	FALSE	
		Retail Price	55.51
Admin Fee		1.200	9.25
IPT		1.120	5.95
		Net Premium	40.31

Mixed Breed Cat, 9 Years

Mixed Breed Cat, 9 Years - Bronze Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	16.830	
Cover	Bronze	1.000	
Age Factor	7-9	1.410	
Below Maximum Age(20)?	TRUE	1.000	
Breed Type	Mixed	0.750	
Options			
Excess Amount	£200	1.000	
		Net Premium	17.80
		Total Net Premium	17.80
Admin Fee		1.200	3.56
IPT		1.120	2.56
		Calculated Retail Price	23.92

Item Type	Value	Formula Input/ Argument	Formula Output
Below Minimum Price?	15.00	FALSE	
		Retail Price	23.92
Admin Fee		1.200	3.99
IPT		1.120	2.56
		Net Premium	17.37

Mixed Breed Cat, 9 Years - Gold Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	16.830	
Cover	Gold	1.382	
Age Factor	7-9	1.410	
Below Maximum Age(10)?	TRUE	1.000	
Breed Type	Mixed	0.750	
Options			
Excess Amount	£200	1.000	
		Net Premium	24.60
		Total Net Premium	24.60
Admin Fee		1.200	4.92
IPT		1.120	3.54
		Calculated Retail Price	33.06
Below Minimum Price?	15.00	FALSE	
		Retail Price	33.06
Admin Fee		1.200	5.51
IPT		1.120	3.54
		Net Premium	24.01

Mixed Breed Cat, 9 Years - Platinum Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	16.830	
Cover	Platinum	2.211	
Age Factor	7-9	1.410	
Below Maximum Age(6)?	FALSE	0.000	
Breed Type	Mixed	0.750	
Options			
Excess Amount	£200	1.000	
		Net Premium	-
		Total Net Premium	-
Admin Fee		1.200	-
IPT		1.120	-
		Calculated Retail Price	-
Below Minimum Price?	15.00	FALSE	
		Retail Price	-
Admin Fee		1.200	-
IPT		1.120	-
		Net Premium	Pet Excluded

Pedigree Cat, 15 Years

Pedigree Cat, 15 Years - Bronze Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	16.830	
Cover	Bronze	1.000	
Age Factor	13-19	2.723	
Below Maximum Age(20)?	TRUE	1.000	

Item Type	Value	Formula Input/ Argument	Formula Output
Breed Type	Pedigree	1.000	
Options			
Excess Amount	£100	1.150	
		Net Premium	52.70
		Total Net Premium	52.70
Admin Fee		1.200	10.54
IPT		1.120	7.59
		Calculated Retail Price	70.83
Below Minimum Price?	15.00	FALSE	
		Retail Price	70.83
Admin Fee		1.200	11.81
IPT		1.120	7.59
		Net Premium	51.44

Pedigree Cat, 15 Years - Gold Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	16.830	
Cover	Gold	1.382	
Age Factor	13-19	2.723	
Below Maximum Age(10)?	FALSE	0.000	
Breed Type	Pedigree	1.000	
Options			
Excess Amount	£200	1.000	
		Net Premium	-
		Total Net Premium	-
Admin Fee		1.200	-

Item Type	Value	Formula Input/ Argument	Formula Output
IPT		1.120	-
		Calculated Retail Price	-
Below Minimum Price?	15.00	FALSE	
		Retail Price	-
Admin Fee		1.200	-
IPT		1.120	-
		Net Premium	Pet Excluded

Pedigree Cat, 15 Years - Platinum Cover

Item Type	Value	Formula Input/ Argument	Formula Output
Base Premium	Monthly	16.830	
Cover	Platinum	2.211	
Age Factor	13-19	2.723	
Below Maximum Age(6)?	FALSE	0.000	
Breed Type	Pedigree	1.000	
Options			
Excess Amount	£200	1.000	
		Net Premium	-
		Total Net Premium	-
Admin Fee		1.200	-
IPT		1.120	-
		Calculated Retail Price	-
Below Minimum Price?	15.00	FALSE	
		Retail Price	-

Item Type	Value	Formula Input/ Argument	Formula Output
Admin Fee		1.200	-
IPT		1.120	-
		Net Premium	Pet Excluded

Pet Breeds

The **Pet Insurance** solution currently identifies all the breeds officially recognized by the [World Canine Organization](#) and the [Fédération Internationale Féline](#). This is achieved through the integration with the **Siwalu** AI-based breed recognition engine - capable of identifying both pedigree and mixed breeds. The Siwalu database contains more than 370 dog breeds and 60 cat breeds. For a detailed view of the Siwalu database entries you can go to [Siwalu Dog Breeds](#) or [Siwalu Cat Breeds](#), or look below.

NOTE

For technical details about the integration with **Siwalu**, consult the [Connectors](#) page.

Pet Insurance Dog Breeds

The following are the pedigree dog breeds that can be covered by the **Pet Insurance** product and their size category, for rating:

ID	Breed name	Size
1	Affenpinschers	Small
2	Afghan Hounds	Medium
3	Airedale Terriers	Large
4	Akitas	Extra Large
5	Alaskan Malamutes	Large
6	American English Coonhounds	Medium
7	American Eskimo Dogs (Toy)	Small
8	American Eskimo Dogs (Miniature)	Small
9	American Eskimo Dogs (Standard)	Medium
10	American Foxhounds	Large
11	American Hairless Terriers	Small

ID	Breed name	Size
12	American Staffordshire Terriers	Large
13	Anatolian Shepherd Dogs	Extra Large
14	Australian Cattle Dogs	Medium
15	Australian Shepherds	Large
16	Australian Terriers	Small
17	Basenjis	Medium
18	Basset Hounds	Medium
19	Beagles (under 13 inch)	Medium
20	Beagles (over 13 inches)	Medium
21	Bearded Collies	Medium
22	Beaucerons	Large
23	Bedlington Terriers	Medium
24	Belgian Malinois	Large
25	Belgian Sheepdogs	Large
26	Belgian Tervuren	Large
27	Bergamasco	Large
28	Berger Picards	Large
29	Bernese Mountain Dogs	Large
30	Bichons Frises	Small
31	Black and Tan Coonhounds	Large
32	Black Russian Terriers	Medium
33	Bloodhounds	Extra Large
34	Bluetick Coonhounds	Large
35	Boerboels	Extra Large
36	Border Collies	Medium
37	Border Terriers	Small
38	Borzois	Large
39	Boston Terriers	Medium
40	Bouvier des Flandres	Large
41	Boxers	Large
42	Briards	Large
43	Brittanys	Medium
44	Brussels Griffons	Small
45	Bull Terriers	Large
46	Bulldogs	Medium
47	Bullmastiffs	Extra Large
48	Cairn Terriers	Small
49	Canaan Dogs	Medium

ID	Breed name	Size
50	Cane Corso	Extra Large
51	Cardigan Welsh Corgis	Medium
52	Cavalier King Charles Spaniels	Medium
53	Cesky Terriers	Medium
54	Chihuahuas	Small
55	Chinese Crested	Small
56	Chinese Shar-Pei	Medium
57	Chinooks	Large
58	Chow Chows	Large
59	Cirnechi dell'Etna	Medium
60	Collies	Large
61	Coton de Tulear	Small
62	Dachshunds (Miniature)	Small
63	Dachshunds (Standard)	Medium
64	Dalmatians	Large
65	Dandie Dinmont Terriers	Medium
66	Doberman Pinschers	Large
67	Dogues de Bordeaux	Extra Large
68	English Foxhounds	Large
69	English Toy Spaniels	Small
70	Entlebucher Mountain Dogs	Large
71	Finnish Lapphunds	Medium
72	Finnish Spitz	Medium
73	Fox Terriers (Smooth)	Medium
74	Fox Terriers (Wire)	Medium
75	French Bulldogs	Medium
76	German Pinschers	Medium
77	German Shepherd Dogs	Large
78	Giant Schnauzers	Large
79	Glen of Imaal Terriers	Medium
80	Great Danes	Extra Large
81	Great Pyrenees	Extra Large
82	Greater Swiss Mountain Dogs	Extra Large
83	Greyhounds	Large
84	Harriers	Medium
85	Havanese	Small
86	Ibizan Hounds	Medium
87	Icelandic Sheepdogs	Medium

ID	Breed name	Size
88	Irish Terriers	Medium
89	Irish Wolfhounds	Extra Large
90	Italian Greyhounds	Small
91	Japanese Chin	Small
92	Keeshonden	Medium
93	Kerry Blue Terriers	Medium
94	Komondorok	Extra Large
95	Kuvaszok	Extra Large
96	Lagotti Romagnoli	Medium
97	Lakeland Terriers	Medium
98	Leonbergers	Extra Large
99	Lhasa Apsos	Small
100	Lowchen	Small
101	Maltese	Small
102	Manchester Terriers (toy)	Small
103	Manchester Terriers (standard)	Medium
104	Mastiffs	Extra Large
105	Miniature American Shepherds	Medium
106	Miniature Bull Terriers	Medium
107	Miniature Pinschers	Small
108	Miniature Schnauzers	Medium
109	Neapolitan Mastiffs	Extra Large
110	Newfoundlands	Extra Large
111	Norfolk Terriers	Small
112	Norwegian Buhunds	Medium
113	Norwegian Elkhounds	Medium
114	Norwegian Lundehunds	Medium
115	Norwich Terriers	Small
116	Old English Sheepdogs	Large
117	Otterhounds	Extra Large
118	Papillons	Small
119	Parson Russell Terriers	Small
120	Pekingese	Small
121	Pembroke Welsh Corgis	Medium
122	Petits Bassets Griffons Vendeens	Medium
123	Pharaoh Hounds	Medium
124	Plotts	Medium
125	Pointers	Large

ID	Breed name	Size
126	Pointers (German Shorthaired)	Large
127	Pointers (German Wirehaired)	Large
128	Polish Lowland Sheepdogs	Medium
129	Pomeranians	Small
130	Poodles (toy)	Small
131	Poodles (miniature)	Small
132	Poodles (standard)	Large
133	Portuguese Podengo Pequenos	Small
134	Portuguese Water Dogs	Medium
135	Pugs	Medium
136	Pulik	Medium
137	Pumik	Medium
138	Pyrenean Shepherds	Medium
139	Rat Terriers	Medium
140	Redbone Coonhounds	Large
141	Retrievers (Chesapeake Bay)	Large
142	Retrievers (Curly-Coated)	Large
143	Retrievers (Flat-Coated)	Large
144	Retrievers (Golden)	Large
145	Retrievers (Labrador)	Large
146	Retrievers (Nova Scotia Duck Tolling)	Medium
147	Rhodesian Ridgebacks	Large
148	Rottweilers	Extra Large
149	Russell Terriers	Small
150	Salukis	Medium
151	Samoyeds	Medium
152	Schipperkes	Small
153	Scottish Deerhounds	Large
154	Scottish Terriers	Medium
155	Sealyham Terriers	Medium
156	Setters (English)	Large
157	Setters (Gordon)	Large
158	Setters (Irish Red and White)	Medium
159	Setters (Irish)	Large
160	Shetland Sheepdogs	Medium
161	Shiba Inu	Medium
162	Shih Tzu	Small
163	Siberian Huskies	Medium

ID	Breed name	Size
164	Silky Terriers	Small
165	Skye Terriers	Medium
166	Sloughis	Medium
167	Soft Coated Wheaten Terriers	Medium
168	Spaniels (American Water)	Medium
169	Spaniels (Boykin)	Medium
170	Spaniels (Clumber)	Large
171	Spaniels (English Cocker)	Medium
172	Spaniels (English Springer)	Medium
173	Spaniels (Field)	Medium
174	Spaniels (Irish Water)	Large
175	Spaniels (Sussex)	Medium
176	Spaniels (Welsh Springer)	Medium
177	Spanish Water Dogs	Medium
178	Spinoni Italiani	Large
179	St. Bernards	Extra Large
180	Staffordshire Bull Terriers	Medium
181	Standard Schnauzers	Medium
182	Swedish Vallhunds	Medium
183	Tibetan Mastiffs	Extra Large
184	Tibetan Terriers	Medium
185	Tibetan Spaniel	Small
186	Toy Fox Terriers	Small
187	Treeing Walker Coonhounds	Large
188	Vizslas	Large
189	Weimaraners	Large
190	Welsh Terriers	Medium
191	West Highland White Terriers	Medium
192	Whippets	Medium
193	Wirehaired Pointing Griffons	Large
194	Wirehaired Vizslas	Large
195	Xoloitzcuintli (Toy)	Small
196	Xoloitzcuintli (Miniature)	Medium
197	Xoloitzcuintli (Standard)	Medium
198	Yorkshire Terriers	Small

Pet Insurance Cat Breeds

The following are the pedigree cat breeds that can be covered by the **Pet Insurance** product:

ID	Breed name
1	Abyssinian
2	American Bobtail
3	American Curl
4	American Shorthair
5	American Wirehair
6	Balinese
7	Bengal Cats
8	Birman
9	Bombay
10	British Shorthair
11	Burmese
12	Burmilla
13	Chartreux
14	Chinese Li Hua
15	Colorpoint Shorthair
16	Cornish Rex
17	Cymric
18	Devon Rex
19	Egyptian Mau
20	European Burmese
21	Exotic
22	Havana Brown
23	Himalayan
24	Japanese Bobtail
25	Javanese
26	Korat
27	LaPerm
28	Maine Coon
29	Manx
30	Nebelung
31	Norwegian Forest
32	Ocicat
33	Oriental
34	Persian
35	Pixie-Bob
36	Ragamuffin

ID	Breed name
37	Ragdoll Cats
38	Russian Blue
39	Savannah
40	Scottish Fold
41	Selkirk Rex
42	Siamese Cat
43	Siberian
44	Singapura
45	Snowshoe
46	Somali
47	Sphynx
48	Tonkinese
49	Turkish Angora
50	Turkish Van

HINT

If you want to create your own integration with another third-party breed recognition provider, you can do so. For that case, consult the [External APIs](#) documentation.

Product Factory Configurations

This section details the default main product configurations according to the **Product Factory** layout. Make your choices and approve them.

Adding Your Version

When your product is already in active status - namely **Approved**, changing it may be done only by adding a new version. So, you are going to use the product versioning functionality to add those choices to your product.

Follow the details below for versioning your **Pet Insurance** product:

- In **Innovation Studio**, navigate down the main menu to **Product Factory**.
- Click **Insurance Products** to open the **Insurance Products List** page.

- From the list, select **Pet Insurance** and double-click it. Once opened, go to the top right corner of the screen, and press the **Plus** button to add a new version of the product. When in **Version Draft** status, your **product is editable**.
- Use the available form to edit your product. (See details in the **Adding Your Product Choices** section, below.)
- Once finished, go at the top left corner of the screen and use the **Change Status** option set to change the status of the version from **Version Draft** to **Approved**. After versioning, the product view opens and you can see your adjustments. You can also check the versioning log in the product's History tab.

Adding Your Product Choices

General Data

The fields that need your attention are highlighted with the "*" sign.

Field	Description
Insurance Type	Pet Insurance
Insurance Product Code	PETINS
Name	Pet Insurance
Currency	*Set the currency.
Start Date	*02/12/2021 OR Change the stored value.
End Date	*31/12/2029 OR Change the stored value.
Use Formula Engine	*Check in order to have the Formula Engine available.
Automatic InForce	*Check to allow Automatic InForce.
Maximum Discount	*Set the maximum percentage of the commercial discount which can be offered in the sales process for your product. This field allows numeric values.
Maximum Commission	*Set the maximum percentage of the commission which can be offered to intermediary sellers. This field allows numeric values.
Description	*Give some details (500 characters) about the pet insurance product.
Commercial Text	*Give some details (300 characters) about the prescribing terms for a pet policy.

After inserting the required information, move to the next section of the tab.

Product Configurations

In this section, describe your product configurations concerning policy coverage, policy administration, the scheduling of payments and billing, and the management of claims.

The following fields are available for configuring **Policy Coverage**:

Field	Description
Grace Period	*Set the grace period for a policy. Input the number of time units for the grace period.
Grace Period Type	*From the option set, choose Days or Months to indicate the type of grace period.
Total Indemnity Limit	*Set the maximum coverage amount provided per insurance policy.

The following fields are available for configuring **Policy Administration**:

Field	Description
Free Withdrawal Period Limit	*Set the Free Withdrawal Period Limit - necessary for Cancellation processes.
Allow Renewal	*Check the box if you allow renewal for policies including this insurance product.
Renew Type	*Choose the type of the insurance policy renewal. The option set values are: No (default), Automatic renewal , and Renewal offers .
Suspension	*Choose if you allow suspension settings on your insurance product. The option set values are: No (default) and Yes .
Type of Suspension	*If Yes, select what type of suspension you allow for policies incorporating your product. The option set values are: Generic and Specific . Choose Specific if you want your particular settings to be included into any suspension flow for that product. Choose Generic if you allow general suspension settings for your product, managed through the Policy Admin module.
Days Before Suspended	*Set the number of days before a policy enters the suspension flow.
Premium Update due to Suspension	*Choose if you allow premium updates on the suspended policies. The option set values are: No and Monthly .

Field	Description
Max. no of consecutive suspended months before lapsing	*Set the maximum number of consecutive suspended months before a policy is moved to the lapsing flow.
Prorata Type Configuration	*Set the proportion rate type for premium payments. The option set values are: - Generic if you allow the generic setting to be used for automatic allocation. - Specific if you want to set a specific rate for automatic allocation. When you choose this option, the Prorata Type option set becomes available and you can choose between its values: Daily or Monthly.

The following fields are available for configuring **Payments Schedule & Billing**:

Field	Description
Payment Period Grace (days)	*Insert the number of days for the payment grace period.
Write off	*Set the tolerance threshold for writing off payments that fall shorter than the expected agreed installment amount (for example 74.5\$ instead of 75\$). The option set values are: No write-off, Generic, and Specific Write Off. Choose: NoWriteOff - if no rule for writing off is going to be applied for your product. GenericWriteOff - if you allow the generic write-off settings to be used. SpecificWriteOff - if you want to set the value for this parameter yourself. When you choose the Specific Write-Off option, a Json pop-up appears and you can add your own key-value pairs, per different currencies. Set the desired values for this parameter. Your inserts are automatically saved.

Field	Description
Statement Generation	*Configure the values to be used for automatic invoice generation. The option set values are: Generic, Specific SGDAY and Specific Day. Choose: Generic - if you allow the generic setting to be used for automatic invoice generation. Specific SGDAY - if you want to set a specific day for generating the invoices on the policies incorporating the Pet Insurance product. When you choose this option, the No. of Days in Advance (SGDAY) field becomes available and you can insert your specific number. Specific Day - if you want the automatic invoice generation to be performed by the system on a specific day of the month. When you choose this option, the Specific day of the month field becomes available and you can insert your specific number.

* **SGDAY** translates to Statement Generation Day - This parameter stores the number of days in advance (before the payment due date), for automatically generating an invoice for a scheduled payment (installment) on a policy.

Further, the following fields are available for configuring the **Claims Management**:

Field	Description
Claim Prescribing Period (months)	*If the case, set the period of prescription for a claim, expressed in months.
Claim Notification Period Limit (hours)	*If the case, set the period during which the claimant can notify the damage produced - in order to open a claim on a policy that contains this insurance product, expressed in hours.

When you finished filling in the data, activate your version of the product. Go at the top left corner of the screen and use the **Change Status** option set to change the status of the version from **Version Draft** to **Approved**.

HINT

For more details about configuring and managing insurance products, consult also the [Insurance Product Factory](#) documentation.

Digital Journey Settings

This section details the default **Pet Insurance Digital Journey** according to the **Innovation Studio** framework.

To access any digital journey record in **Innovation Studio**, take the following steps:

1. In **Innovation Studio**, navigate down the main menu to **Digital Experience**.
2. Click **Digital Experience** and next, click Digital Journeys, to open the **Digital Journeys Menu**, on the left.
3. Click **Digital Journeys** to open the **Digital Journeys List** page.
4. From the list, select and double-click the **PetInsurance** record to inspect the digital journey. When the form opens you can see all the digital flows attached to the **Pet Insurance** customer journey listed in the grid, at the bottom of the form.

Below is an example of such record:

1 General

2 Digital Journey Map

3 Digital Journey Navigation Rules

DIGITAL JOURNEY

Name

PetInsurance

Display Name

Pet Insurance

Description

New Custom Flow

New Form Driven Flow

New Form Driven Flow Mockup

DIGITAL JOURNEY FLOWS

+ Insert

X Delete

Export

Refresh

☐	Name	Description	Type	Form Driven Flow	Custom Flow
☐	Q	Q	Q	Q	Q
☐	FTOS_DFP_OCR_PetInsurance		Custom Flow		FTOS_DFP_OCR_PetInsurance
☐	FTOS_DFP_OCR_PetScan		Custom Flow		FTOS_DFP_OCR_PetScan
☐	FTOS_INSAP_OwnerPersonalDetails		Form Driven Flow	FTOS_INSAP_OwnerPersonalDetails	
☐	FTOS_INSAP_YourTurn		Form Driven Flow	FTOS_INSAP_YourTurn	
☐	FTOS_INSQB_BreedCharacter		Form Driven Flow	FTOS_INSQB_BreedCharacter	
☐	FTOS_INSQB_CharityNomination		Form Driven Flow	FTOS_INSQB_CharityNomination	

The Pet Insurance Digital Journey

The following are the settings for the **Pet Insurance** digital journey:

General Information

Item	Description
Name	PetInsurance
Display Name	Pet Insurance
Description	Fully digital quote and buy process for customers seeking to get insurance for their pets - cats and dogs, from their phone.

Journey Flows

Name	Description	Type
Landing Page	Landing Page	Form Driven Flow
FTOS_INSQB_PetName	FTOS_INSQB_PetName	Form Driven Flow
FTOS_INSQB_NextBestFriend	FTOS_INSQB_NextBestFriend	Form Driven Flow
FTOS_INSQB_PetScan	FTOS_INSQB_PetScan	Form Driven Flow
FTOS_DFP_OCR_PetScan	FTOS_DFP_OCR_PetScan	Custom Flow
FTOS_INSQB_PetScanResult	FTOS_INSQB_PetScanResult	Form Driven Flow
FTOS_INSQB_BreedCharacter	FTOS_INSQB_BreedCharacter	Form Driven Flow
FTOS_INSQB_ManualPetDetails	FTOS_INSQB_ManualPetDetails	Form Driven Flow
FTOS_INSQB_MorePetDetails	FTOS_INSQB_MorePetDetails	Form Driven Flow
FTOS_INSQB_PetQuote	FTOS_INSQB_PetQuote	Form Driven Flow
FTOS_INSQB_ExcessAmount	FTOS_INSQB_ExcessAmount	Form Driven Flow
FTOS_INSQB_ContactDetails	FTOS_INSQB_ContactDetails	Form Driven Flow
FTOS_INSAP_YourTurn	FTOS_INSAP_YourTurn	Form Driven Flow
FTOS_DFP_OCR_PetInsurance	FTOS_DFP_OCR_PetInsurance	Custom Flow
FTOS_INSAP_OwnerPersonalDetails	FTOS_INSAP_OwnerPersonalDetails	Form Driven Flow
FTOS_INSQB_PaymentDetails	FTOS_INSQB_PaymentDetails	Form Driven Flow
FTOS_PYMT_DirectDebit	FTOS_PYMT_DirectDebit	Form Driven Flow
FTOS_PYMT_CardPayment	FTOS_PYMT_CardPayment	Form Driven Flow
FTOS_INSQB_Congratulations	FTOS_INSQB_Congratulations	Form Driven Flow
FTOS_INSQB_GoodLuck	FTOS_INSQB_GoodLuck	Form Driven Flow

Navigation Rules

EntityForm	Entity Form Step	Flow Control Rule
FTOS_INSQB_Congratulations	Congratulations	charityNomation
FTOS_INSQB_PetName	PetName	haventGotAPet
FTOS_INSQB_ContactDetails	Contact Details	termsAndConditions
FTOS_INSAP_YourTurn	YourTurn	scanIdCheck
FTOS_INSQB_PetScan	PetScan	checkAddManually
FTOS_INSQB_PaymentDetails	PaymentDetails	checkDirectDebit
FTOS_INSQB_PetScanResult	PetScanResults	checkCorrectBreed
FTOS_INSQB_BreedCharacter	BreedCharacter	endJourney
FTOS_INSQB_PetScanResult	PetScanResults	checkWrongBreed
FTOS_INSQB_PetScan	PetScan	checkPetScan
FTOS_INSQB_MorePetDetails	MorePetDetails	Age > 10

Entity Forms

NOTE

To inspect the **Pet Insurance** Forms, go to **Innovation Studio** > main menu, on the left > Digital Experience > Digital Journeys > **Form Driven Flows** > Form Driven Flow List Page. Use the **Search by Name** option to find a particular Form and double-click it to view general data, flow map, steps, field options, filtered fields, header items, actions, scripts and security roles attached to that Form.

The **Pet Insurance** [customer journey](#) uses the following **Entity Forms**:

Nr.	Page Name	Current Entity	Display Name
1.	FTOS_INSQB_LandingPage	FTOS_INSQB_Quote	Quote
2.	FTOS_INSQB_PetName	FTOS_INSQB_Pet	Pet
3.	FTOS_INSQB_PetScan	FTOS_INSQB_Pet	Pet
4.	FTOS_INSQB_BreedCharacter	FTOS_INSQB_Pet	Pet
5.	FTOS_INSQB_NextBestFriend	FTOS_INSQB_Pet	Pet
6.	FTOS_INSQB_PetScanResult	FTOS_INSQB_Pet	Pet
7.	FTOS_INSQB_ManualPetDetails	FTOS_INSQB_Pet	Pet
8.	FTOS_INSQB_MorePetDetails	FTOS_INSQB_Pet	Pet

Nr.	Page Name	Current Entity	Display Name
9.	FTOS_INSQB_UnableToQuote	FTOS_INSQB_Quote	Quote
10.	FTOS_INSQB_PetQuote	FTOS_INSQB_Quote	Quote
11.	FTOS_INSQB_ExcessAmount	FTOS_INSQB_Quote	Quote
12.	FTOS_INSAP_YourTurn	FTOS_INSAP_RetailApplicantData	Retail Applicant Data
13.	FTOS_INSAP_OwnerPersonalDetails	ID Scan step	Retail Applicant Data
14.	FTOS_INSQB_ContactDetails	FTOS_INSAP_RetailApplicantData	Retail Applicant Data
15.	FTOS_INSQB_PaymentDetails	FTOS_INSQB_Quote	Quote
16.	FTOS_PYMT_DirectDebit	FTOS_PYMT_DirectDebit	Direct Debit
17.	FTOS_PYMT_CardPayment	FTOS_PYMT_PaymentCard	Payment Card
18.	FTOS_INSQB_Congratulations	FTOS_INSQB_Quote	Quote
19.	FTOS_INSQB_GoodLuck	FTOS_INSQB_Quote	Quote
20.	FTOS_INSQB_CharityNomination	FTOS_INSQB_Quote	Quote

Business Formulas

The Business Formulas engine processes different inputs from the customer's digital journey in order to help determine the eligibility of a pet, and also to calculate the premium amount for the pet quote, based on the module indicated by the pet owner - namely, **Bronze**, **Gold** or **Platinum**. The name of the Business Formula used by the **Pet Insurance** solution is **PetFormula**.

In order to inspect your **Pet Insurance Formula**, take the following steps:

1. In **Innovation Studio**, navigate down the main menu to **Automation Blocks**.
2. Click **Business Formulas** to open the **Business Formulas Menu**, on the left.

3. Click **Formulas** to open the **Formulas List** page.
4. From the list, select and double-click the **PetFormula** record.

	Name	Start date	End date	Business Status	Version	Digital Asset
☒	PetFormula	28/12/2021 20:41		Active	1	Digital Products
☐	PA_Final_Premium	05/12/2021 02:00		Active	1	

Pet Formula

Formula Steps

The following are the steps of the **PetFormula** - used for pet rating:

Name	Exclude From Mapping	Master Type	SubType	CalculationType	Exection Order
BasePremium	FALSE	Simple Type	Decimal	Normal	1
Cover	FALSE	Simple Type	Decimal	Normal	2
Age	FALSE	Simple Type	Decimal	Normal	3
Size	FALSE	Simple Type	Decimal	Normal	4
BreedType	FALSE	Simple Type	Decimal	Normal	5
NetPremium	FALSE	Simple Type	Decimal	Normal	6
AdminCharge	FALSE	Simple Type	Decimal	Normal	7
IPT	FALSE	Simple Type	Decimal	Normal	8

Name	Exclude From Mapping	Master Type	SubType	CalculationType	Exection Order
GrossPremium	FALSE	Simple Type	Decimal	Normal	9

Formula Input

The following are the arguments used as input for the **PetFormula** calculations: `age`, `breedType`, `cover`, `petType`, and `size`.

Data sets

The following are the data sets used inside the PetFormula calculations:

Data Set Name	Data Set Display Name	Data Set Discriminants	Data Set Values
PET_Age	PET_Age	Age; PetType	PET_Age
PET_BasePremium	PET_BasePremium	PetType	PET_BasePremium
PET_BreedType	PET_BreedType	BreedType; PetType	PET_BreedType
PET_Cover	PET_Cover	Cover;	PET_Cover
PET_Size	PET_Size	PetType; Size	PET_Size

HINT

For more details about **Formulas** and how to adjust them, if the case, go to the [Business Formulas](#) documentation.

Digital Documents Processor

This **FintechOS** automation block enables insurers to automatically generate dynamic, personalized business documents – including customized contracts and agreements, by merging real-time data. The **Pet Insurance** solution uses this processor to generate the **Pet Insurance Certificate** that can be downloaded by the customer, during the journey. This document is based on a generic template and the details inserted by the pet owner (more below).

HINT

You might want to change this template, for example in order to add your own logo.

Pet Insurance Certificate

To inspect your **Pet Insurance Digital Document**, take the following steps:

1. In **Innovation Studio**, navigate down the main menu to **Automation Blocks**.
2. Click **Digital Documents** to open the **Digital Documents List** page.
3. From the list, select and double-click the **PetPolicy** record.
4. The **Edit Digital Document** page is displayed. Here you can add your own **Pet Insurance Certificate** template.

EDIT DIGITAL DOCUMENT

DIGITAL DOCUMENT

Name: PetPolicy

Data Source Type: SQL Stored Procedure

Stored procedure: [dbo].[uspPolicyPet] @Id

Date and Numeric Formatting:

Template: PetPolicyAccelerator.docx

Select file or Drop file here

The Certificate configurations are as follows:

Field	Example
Name	PetPolicy
Data Source Type	SQL Stored Procedure
Stored procedure	[dbo].[uspPolicyPet] @Id
Date and Numeric Formatting	N/A
Template	PetPolicyAccelerator.docx

Below is an example of the generic **Pet Insurance Certificate** template document that you have in **Innovation Studio**:



CERTIFICATE OF PET INSURANCE

Policy

Policy Number	{PolicyNumber}
Policyholder	{OwnerFirstName} {OwnerLastName}
Address	{PetAddress}

Pet

Pet	{PetName}
Pet type	{PetType}
Breed	{BreedType}

Cover

Cover Level	{CoverType}
IndemnityLimit	£ 1 000
Validity	1 year
Cover Start Date	{PolicyStartDate}
Expiry Date	{PolicyEndDate}


Jan Colat, General Manager

NOTE

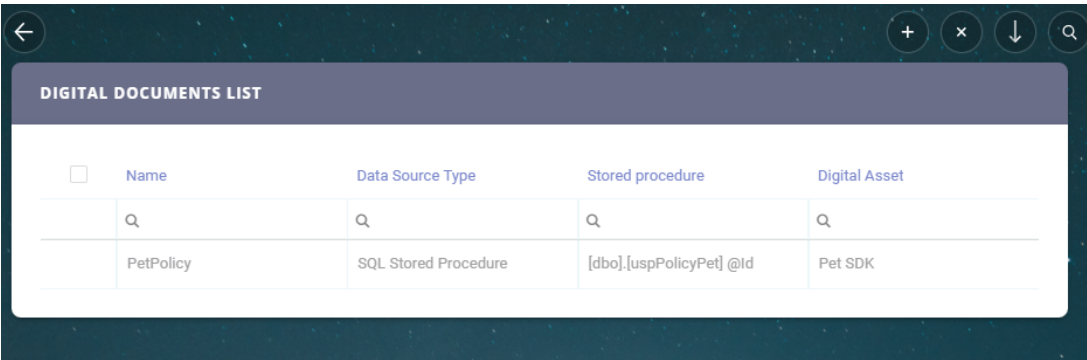
For details about how adjust or add a new Digital Documents, see the [Digital Documents Processor](#) page.

Pet Insurance Certificate Report

Every digital document must be connected to a report (at least) since every **Report** is attached to the **Entity** relevant for the document. This is part of the **FintechOS** way of organizing data and keeping track of details, for you. In this case, the **Pet Insurance Certificate Report** is attached to the Policy entity, in order to keep track of the binding agreements made with your customers.

In order to access the **Report** appended to the generic **Pet Insurance Certificate**, take the following steps:

- 1. In **Innovation Studio**, navigate down the main menu to **Analytics**.
- 2. Click **Reports** to open the **Reports List** page.
- 3. Click the **PetPolicy** list entry. The record opens and you can inspect your report.



The Report configurations are as follows:

Field	Example
Name	PetPolicy
DisplayName	PetPolicy
Scope	Entity
Type	Document
Entity	FTOS_INSPA_Policy

Field	Example
Output Method	Attach to entity
Destination Field	policyDocument
Destination File Name	certificate
Report Render Format	PDF

NOTE

For details about how to attach a document Report to an Entity, see [Digital Documents Processor](#).

Computer Vision

The [Computer Vision](#) automation processor allows you to automatically populate **FintechOS** entity records with text extracted from document scans or photos. The solution can verify the identity of a customer by scanning an ID to authenticate the document and declare whether the ID is genuine or fraudulent. Furthermore, this solution was adjusted to validate the pet photo, based on the [Siwalu](#) data, and identify the name of the pet breed.

To access the **Computer Vision** settings, take the following steps:

1. In **Innovation Studio**, navigate down the main menu to **Digital Experience**.
2. Click **Digital Experience** and next, click Digital Journeys, to open the **Digital Journeys Menu**, on the left.
3. Click **Processor Settings** to open the **Flow Settings List** page.
4. From the list, select and double-click the **PetInsurance** record to see all the settings attached to the **Pet Insurance** digital journey. When the form opens you can see the flow settings listed in the **Processor Settings** grid, at the bottom of the form.

Below is an example of such list:

EDIT FLOW SETTINGS

FLOW SETTINGS

Digital Journey: [Dropdown]

Name: [PetInsurance]

PROCESSOR SETTINGS

[+ Insert] [X Delete] [Export] [Refresh]

☐	Name	Flow Settings	Digital Processor Type	Modified On
☐	Q	Q	Q	Q
☐	DefaultProduct	PetInsurance	Mandatory	10/01/2022 11:44
☐	PetInsurance_OCR	PetInsurance	OCR	10/01/2022 11:44
☐	PetScan_OCR	PetInsurance	OCR	10/01/2022 11:44

PetScan_OCR

For pet scanning, the following **Processor Settings** are used by the Computer Vision (OCR) processor, during the **Pet Insurance** customer journey:

```
{
  "SourceEntityName": "FTOS_INSQB_Pet",
  "Entities": [{
    "DestinationEntityName": "FTOS_INSQB_Pet",
    "SourceEntityName": "FTOS_INSQB_Pet",
    "SourceLookupDestinationName": "FTOS_INSQB_
Petid"
  }],
  "WaitUserConfirmation" : true,
  "ShowUploadPhotoButton" : true,
  "ShowTakePictureButton" : true,
  "RegisterFaceFromOCR" : true,
  "SessionExpiredMins" : 15,
  "RotateImage" : false,
```

```

        "CropImage" : false,
        "MaxRetry": 9999,
        "OptionSets":
    [],
    "LookupEntities": [{
    "MappingName": "PetBreed",
    "EntityName": "FTOS_INSQB_PetBreed",
    "AttributeKey": "Name"
    }],
    "Validations": [{
    "type": "IdROM",
    "Validations": "V01,V05",
    "CheckScriptName": "ValidateIdROM"
    }],
    "AvailableDocumentTypes": [],
    "maskNextStepURLSuccess": {
        "entity": "FTOS_INSQB_Pet",
        "form": "FTOS_INSQB_PetScanResult",
        "section": "Step1"
    },
    "maskNextStepURLFail": {
        "entity": "FTOS_INSQB_Pet",
        "form": "FTOS_INSQB_PetScan",
        "section": "Step1"
    },
    "DocumentType": "IdRom"
}

```

PetInsurance_OCR

For pet owner's ID scanning, the following **Processor Settings** are used by the Computer Vision (OCR) processor, during the **Pet Insurance** customer journey:

```

{
  "SourceEntityName": "FTOS_INSAP_RetailApplicantData",
  "Entities": [{
    "DestinationEntityName": "FTOS_INSAP_
RetailApplicantData",
    "SourceEntityName": "FTOS_INSAP_
RetailApplicantData",
    "SourceLookupDestinationName": "FTOS_INSAP_
RetailApplicantDataid"
  }],
  "WaitUserConfirmation" : true,
  "ShowUploadPhotoButton" : true,
  "ShowTakePictureButton" : true,
  "RegisterFaceFromOCR" : true,
  "SessionExpiredMins" : 15,
  "RotateImage" : false,
  "CropImage" : false,
  "MaxRetry": 9999,
  "OptionSets": [{
    "OptionSetName": "Gender Type",
    "MappingName": "Sex",
    "OptionSetItems": {
      "Male",
      "Female"
    }, {
      "M":
      "F":
    }
  ], {
    "OptionSetName": "Citizenship",
    "MappingName": "Nationality",
    "OptionSetItems": {
      "Romanian",
      "UK"
    }, {
      "ROU":
      "GBR":
    }
  }
}],
  "LookupEntities": [{

```

```

"MappingName": "DistrictCode",
"EntityName": "District",
"AttributeKey": "Code"
}, {
"MappingName": "Country",
"EntityName": "FTOS_CMB_Country",
"AttributeKey": "code"
}],

"Validations": [{
"type": "IdROM",
"Validations": "V01,V05",
"CheckScriptName": "ValidateIdROM"
}, {
"type": "Passport",
"Validations": "V05",
"CheckScriptName": "ValidateIdPass"
}],

"AvailableDocumentTypes": [{
"type": "IdRom",
"DocumentType": "IdentityCard",
"Country": "R0",
"Provider": "Azure"
}, {
"type": "IdBG",
"DocumentType": "IdentityCard",

```

```

    "Country": "BG",
    "Provider": "Abbyy"
  }, {
    "type": "Passport",
    "DocumentType": "MRZ",
    "Provider": "Azure"
  }, {
    "type": "DrivingLicence",
    "DocumentType": "DrivingLicence",
    "Provider": "Azure"
  }],
  "maskNextStepURLSuccess": {
    "entity": "FTOS_INSAP_RetailApplicantData",
    "form": "FTOS_INSAP_OwnerPersonalDetails",
    "section": "OwnerPersonalDetails"
  },
  "maskNextStepURLFail": {
    "entity": "FTOS_INSAP_RetailApplicantData",
    "form": "FTOS_INSAP_YourTurn",
    "section": "Step1"
  },
  "DocumentType": "IdRom"
}

```

HINT

For more details, consult the [Computer Vision](#) or the [Digital Flow Processing](#) pages.

Endpoints

The following are the endpoints used by the **Pet Insurance** solution:

FTOS_INSQB_GetPetDefaultProductDetails

This endpoint retrieves the default product details such as the product Id, product code and product type.

Input parameters: No input.

Output parameters:

- `productId` - The product Id.
- `typeId` - The product type.
- `productCode` - The product code.

FTOS_IP_GetProductItemsAsCards

This endpoint gets the product items and the covered risks for each of them.

Input parameters: `insuranceProductId` - The Id of the specific **Pet Insurance** product.

Output parameters: An array of product item objects. Each product item object contains the following properties:

- `code` - The code of the item.
- `id` - The Id of the item.
- `name` - The name of the item (aka the cover).
- `items` - An array of objects representing the covered risks within the cover. Each covered risk contains the following properties: `id`, `name`, and `limit`.

FTOS_INSQB_GetPetFormulaInput

This endpoint generates the required input to calculate the price of each cover via the **FTOS_IP_PremiumAmountAPI**.

Input parameters:

- `quoteId` - The id of the current quote.
- `cover` - The specified cover.

Output parameters:

- `petType` - The type of the pet (dog or cat).
- `size` - The size of the pet (small, medium or large).
- `cover` - The specified cover.
- `age` - The age of the pet.

FTOS_IP_PremiumAmountAPI

The **FTOS_IP_PremiumAmountAPI** endpoint calculates the premium amount for the items included in a product. The endpoint runs the formulas assigned to each item.

Input parameters:

1. `insuranceTypeName` - The name of an Insurance Type configured in the system and stored on the FTOS_IP_InsuranceType entity.
2. `productCode` - The code of the insurance product.
3. `insuranceProductItemDetails` - An array with details needed to identify and run the formulas - namely the **code** and **calculation details**, as follows:
 - 3.1. `code` - The code of the **Item**.
 - 3.2. `calculationsDetails` - The calculation details:
 - 3.2.1. `petType` - The type of the pet (dog or cat).
 - 3.2.2. `size` - The size of the pet (small, medium or large).
 - 3.2.3. `cover` - The specified cover.
 - 3.2.4. `age` - The age of the pet.

Output parameters:

- **result** - An array of objects containing details about the prices.
- **insuranceProductItemFormula** - The name of the **FTOS_IP_InsuranceProductItemFormula** record, containing the **Formula** attached to the **Item**.
- **formulaResult** - The result returned by the **Formula**.

FTOS_INSQB_GetPolicyInputStructure

This endpoint generates the required input structure to be consumed by the **PolicyGenerationAPI** - which creates the insurance policy for the quote.

Input parameters: **quoteId** - The Id of the quote.

Output parameters: An object with all the requested parameters. For more details about the **output** of this endpoint, see the [Pet Insurance Policy Structure](#) page.

PolicyGenerationAPI

This endpoint generates new policies in the core system. The following information is sent in order for the action to be successful.

Input parameters: The **object** generated by the **FTOS_INSQB_GetPolicyInputStructure** endpoint - see also the [Pet Insurance Policy Structure](#) page.

Output parameters: **result** - An array of objects containing details about the issued policy:

- **policyData** - Array of cover details for each generated policy
- **policyBeginDate** - The policy start date.
- **policyEndDate** - The policy end date.
- **policyId** - GUID identifying the policy inside the **Core Insurance Master** system.
- **policyNumber** - The policy number.

FTOS_INSQB_GetPetPolicyReport

This endpoint calls the report functionality and generates the **Insurance Policy Certificate** for the pet owner.

Input parameters: `policyId` - The Id of the Policy.

Output parameters: `Data` - The link to the specific report.

Policy Structure Input

The object detailed below is generated by calling the **FTOS_INSQB_GetPolicyInputStructure** endpoint. This object is further used as input for the **PolicyGenerationAPI**, in order to create a specific **Pet Insurance Policy**.

Parameter	Description
policyList	List of policies to generate; Multiple policies can be generated at once.
insuranceTypeName	The name of an insurance type configured in the system, in FTOS_IP_InsuranceType entity.
productCode	Insurance product code.
insuranceProductItemList	List of items to be included on the policy.
code	Item code.
insuredAmount	Item insured amount.
finalPremiumAmount	Item premium amount.
issuedDate	Date of issuance, basic format ISO 8601 YYYY-MM-DD.
startDate	Policy begin date, basic format ISO 8601 YYYY-MM-DD.
renewedPolicyNo	Old policy number, in case of renewal.
quoteNo	Quote number.
totalIndemnityLimit	Total indemnity limit on the policy.
validityType	Type of validity. Months value supported in the first version of the API.
validity	How many years/ months/ days the insurer sets this policy to be valid for. Value "12" is supported in the first version of the API.
agent	Object containing the agent details.
agentId	Agent Id.
type	Type of the agent issuing the policy - Individual person or Legal person.

Parameter	Description
broker	Object containing broker details.
brokerId	Broker Id.
contractor	Area containing contractor details.
uniqueIdentifier	CNP or CUI, depending on the contractor's type.
type	Contractor type - Individual person or Legal person.
firstName	Contractor first name.
lastName	Contractor last name.
insured	Area containing insured details.
uniqueIdentifier	CNP or CUI, depending on the insured type.
type	Insured type - Individual person or Legal person.
firstName	Insured first name.
lastName	Insured last name.
beneficiary	Area containing beneficiary details.
uniqueIdentifier	CNP or CUI, depending on the beneficiary type
type	Beneficiary type - Individual person or Legal person.
firstName	Beneficiary first name.
lastName	Beneficiary last name.
currency	Currency.
paymentType	Payment type. It can take these values: OP for bank transfers, PayU for PayU transfers, PayU-on time for PayOnTime transfers, brokerCollection for Broker Collection type transfers.
paymentFrequency	Number of installments on the policy.
mentions	Special mentions at Policy level.

Request Example

The following is a request example:

```
{
  "policyList": [{
    "insuranceTypeName": "",
    "productCode": "",
    "insuranceProductItemList": [{
      "code": "",
      "insuredAmount": "",
      "finalPremiumAmount": ""
    }],
    "issuedDate": "",
    "startDate": "",
    "renewedPolicyNo": "",
  ]
}
```

```

    "quoteNo": "",
    "totalIndemnityLimit": "",
    "validityType": "",
    "validity": "",
    "agent": {
      "agentId": "",
      "type": ""
    },
    "broker": {
      "brokerId": ""
    },
    "contractor": {
      "uniqueIdentifier": "",
      "type": "",
      "firstName": "",
      "lastName": "",
      "email": "",
      "phone": ""
    },
    "insured": {
      "uniqueIdentifier": "",
      "type": "",
      "firstName": ""
    },
    "beneficiary": {
      "uniqueIdentifier": "",
      "type": "",
      "firstName": "",
      "lastName": "",
      "email": "",
      "phone": ""
    },
    "currency": "",
    "paymentType": "",
    "paymentFrequency": "",
    "mentions": "",
    "exchangeRate":
  }
}]

```

Error Messages

Error messages from the PolicyGenerationAPI:

Code	Text	Description
ERR06.01	ERR06.01 - Invalid issued date!	Issue date value provided on issuedDate key is less than current date.
ERR06.02	ERR06.02 - Invalid start date!	Start date value provided on startDate key is less than or equal with issuedDate value.
ERR06.03	ERR06.03 - Invalid paymentType !	Value provided on paymentType key is not valid (not part of the accepted values).
ERR06.05	ERR06.05 - Invalid currency!	Currency code provided on currency key is not identified.
ERR06.08	ERR06.08 - Existing policy for the same quote and insurance type!	Another policy of the same quote and insurance type is already registered.

Digital Assets

The following **Digital Assets** are included in the **Pet Insurance** solution:

SDK Name	Code	Description	Type of Data Items Contained	Type of Metadata Items Contained
Insurance Solutions Prerequisites	INS-PRQ	This asset contains prerequisites required for all insurance solutions.	N/A	dataimport

SDK Name	Code	Description	Type of Data Items Contained	Type of Metadata Items Contained
B2C Setup	B2CSU	This asset contains all the items needed to configure the B2C frontend domain.	FrontendDomain SecurityRole EndpointXSecurity Role	action dataimport workflow workflowLibrary
Insurance SDK	SDK-INS	This asset contains only generic items. It is a reusable kit for the development of insurance solutions.	N/A	action clientScriptLibrary workflow workflowLibrary
CDM Insurance Quote and Bind	CDM-INSQB	This asset contains the CDM (Common Data Model) for generic insurance quote and bind journeys.	N/A	attribute entity entityExtension optionset
DM Pet Add-On	DM-INSQB-PET	This asset contains the Add-on Data Model for the Pet Insurance quote and bind journey.	N/A	attribute entity entityExtension entityView optionset sequencer

SDK Name	Code	Description	Type of Data Items Contained	Type of Metadata Items Contained
Pet SDK	SDK-PET	This asset contains reusable scripts specific only for the Pet Insurance solution.	N/A	action report documentrepo rt workflow
Pet Interface	I-PET	This asset contains all items related to the interface of Pet Insurance MVCJ - namely, the digital journey with all its components related to UI and functionalities.	N/A	clientScriptLibr ary customAction digitalJourney entityForm styleSheet
Pet Settings	PET-Settings	This asset contains the Flow Settings for the Pet Insurance solution.	Flow Settings	N/A

SDK Name	Code	Description	Type of Data Items Contained	Type of Metadata Items Contained
PolicyApiStructure	PolicyApiStructure	This asset contains the Processor Settings (the input structure) for the policy generation API. The settings are specific to the Pet Insurance solution and are used to generate Pet Policies .	Flow Settings	N/A
Pet Breed List	PET-BL	This asset contains breed details for cats and dogs, using Siwalu nomenclature.	Data Import for Cats Data Import for Dogs	N/A
Digital Products	DP-PET	This asset contains the generic Pet Insurance product and the Formulas used for pet rating.	Insurance Product Configurations	Formula Formula Inputs Data Sets

HINT

To inspect the **Pet Insurance** Digital Assets, go to **Innovation Studio** > main menu,

on the left > Configuration Management > Digital Assets > **Digital Assets List** Page and double-click on the desired Digital Asset to view general data about the Asset, the configuration items, related digital solutions, data import files, dependencies, and the configuration items migration section.

Glossary

Please check the **FintechOS** [Getting Started Glossary!](#)
