

A woman with dark hair, wearing a light-colored shirt, is shown in profile from the chest up, looking down at a tablet computer she is holding with both hands. The background is a blurred cityscape with tall buildings. Overlaid on the lower left of the image is a semi-transparent financial chart with a line graph and several data points. The text 'Proposal Configurator 24.0' is centered in the upper right area, and 'User Guide' is centered below it.

Proposal Configurator 24.0

User Guide

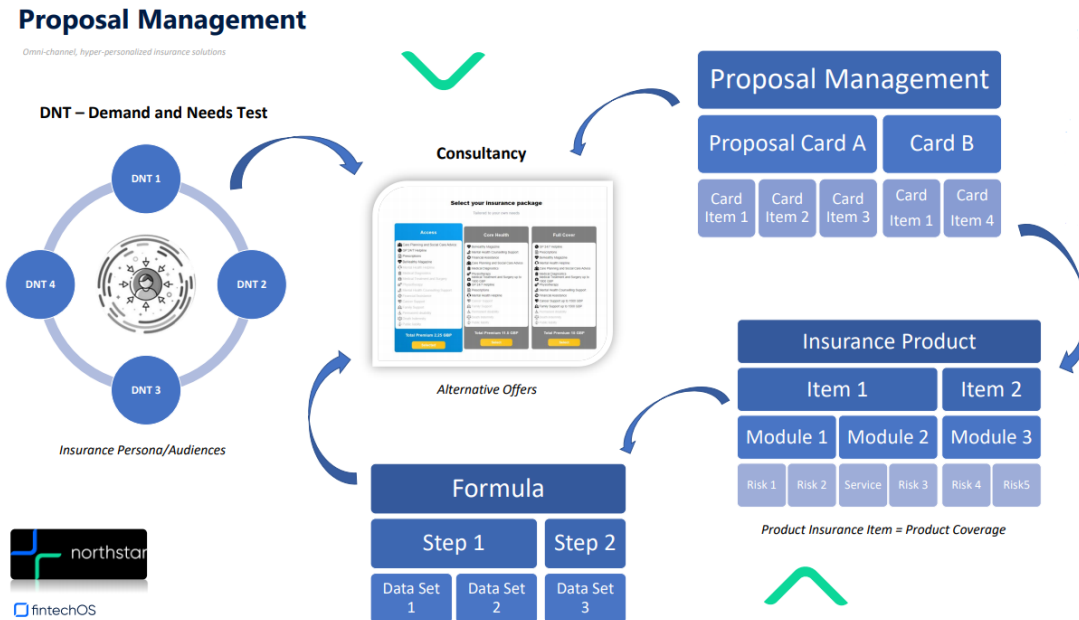
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Overview

Proposal Configurator offers the ability to configure product offerings in logical bundles, covering core and optional benefits comparatively priced by level and benefit type.

Proposal Configurator complies with the Insurance Distribution Directive (IDD) and Demands and Needs Test (DNT) requirements, to deliver customized insurance propositions to customers, with clarity around breadth of coverage and the cost associated with it. The solution allows system operators to organize data for the Quote&Buy process and insurance products.



Benefits and Features

Proposal Configurator is used to display in a Quote&Bind application different offer options mainly based on the user's answers to DNT questions. So, using the answer and the proper configuration made through the Proposal Configurator solution, the system is able to create and expose suitable custom insurance offers for the client's needs.

For example, if there are 3 DNT answers to a specific DNT question such as:

- Option 1 (e.g. Home Insurance);
- Option 2 (e.g. Home Assistance);
- Option 3 (e.g. Civil Liability).

The user is able to select different combinations in the answering process:

- Select only Option 1;
- Select only Option 2;
- Select only Option 3;
- Select Option 1 and Option 2;
- Select Option 1 and Option 3;
- Select Option 2 and Option 3;
- Select all three options.

The DNT questions and answers are closely related to the configuration of an insurance product insofar as the chosen options are mapped to the items of the insurance products used for the offering process.

Therefore, based on what the user has chosen, the mapping is made between the all three options displayed in the Quote&Bind application and three correlated insurance items of the used insurance products:

- Insurance Item 1 (e.g. Home Insurance);
- Insurance Item 2 (e.g. Home Assistance);
- Insurance Item 3 (e.g. Civil Liability).

Utilize **Proposal Configurator** in conjunction with dynamic insurance customer journeys to:

- Provide the ability to set up the Demands and Needs (DNT) questions and answers be configured to the audiences. **Proposal Configurator** offers the possibility to adopt digitalization to generate aligned and

suitable offers to meet customer needs;

- Present benefits, options and costs in a clear way for customers, and is Insurance Distribution Directive (IDD) compliant;
- Configure the proposal. Combine benefits to present multiple and comparable offer cards, assisting the customer to select the best product mix and benefit levels to fit their profile;
- Create different versions for your product.

The following sections highlight benefits and features of the Proposal Configurator module.

Compliant with Insurance Distribution Directive (IDD)

Proposal Configurator enables the dynamic assembly of propositions to be presented to those seeking insurance coverage, whether general insurance or life protection, at levels that can readily be compared and considered from the point of view of relevance and affordability. These propositions are formulated and presented at key stages in a FintechOS insurance customer journey, and can be stored and retrieved as required. They contribute to the interactive and inclusive user experience that cannot be delivered via the first-generation portal technologies.

It is therefore at this level that an insurer, managing general agent (MGA) or other form of distributor is able to differentiate itself from their competitors whilst satisfying IDD requirements of working within a level playing field from a product perspective.

Demands and Needs Test (DNT)

By completing the Demands and Needs Test (DNT), the customer provides personal and financial details that are pertinent to the lines of business they are inquiring into, including:

- Personal details relating to all family members and dependents;
- Financial details, including income, liabilities, outgoings, assets, etc;
- Existing personal insurance and employee benefit levels - life, health and pensions.

The information gathered through DNT is used to formulate coverage options that are aligned to the individuals' stated needs. It offers the benefit of gathering information and presenting insurance coverage options in a way that is:

- Accurate, personalised, suitable;
- Accessible, fair, inclusive;
- Affordable;
- Compliant.

Product Versioning

Product versioning helps to differentiate the sold product at any point in time, ensuring that customers can only buy the current version of a product and make the performance analysis easier. Insurance companies constantly monitor the performance of products to ensure that they can generate the required level of profit which is the difference between net premium collected (income) and the cost of claims paid (expenses). Underwriters can adjust premium rates and coverage to maintain a balance between profitability and price competitiveness.

When creating a new version of a product that is part of, the business user can replace the used formula with a new one. As soon as the new version of the product is approved, the user can see the premium amount calculated for each card using the new formula.

New versions of formulas can also be created and attached either on a coverage or on a product, that is included in the Proposal Configurator solution. When calculating the premium amount for each card, the user can see the result considering the result of the latest approved version of the formula. This can help underwriters with resetting the rates (pricing level) for a risk based on the underlying frequency and cost of claims.

Quote and Bind Configuration

The **Quote&Bind Configurator** is structured in components which represent the configuration steps for a **Proposal Configurator** solution.

In **FintechOS Studio**, each component is marked as a **Q&B Configurator** sub-item menu:

- **Quote Config:** This represents the configuration of the Quote&Bind item which is integrated in the Quote&Bind journey application;
- **DNT Questions:** This represents the options to choose from in the Quote&Bind application;
- **Audience:** This contains the configured audiences representing the group of people to whom the bidding options are addressed;
- **Card Items:** This stores the configured Insurance Product Items which are included in the Quote&Bind application offers through which the Premium Amount calculations are performed;
- **Cards:** This represents the offers which are presented to the client in the Quote&Bind application;
- **DNT Question Answers:** This stores the answers to the options that a user can have, mainly yes or no answers;
- **Insurance Persona:** This represents the segments correlated to the audiences created. More precisely, an insurance persona must be defined for each created audience.

In order to properly configure a **Proposal Configurator** solution, take into consideration the following steps:

1. **Insert and Manage Cards and Card Items:** Insert multiple cards (offers) e.g. A (Base), B (Premium), C (Full), then insert each insurance product item as a card item. For each card, insert card Items, check if the options is active or not and set the order.

2. **Insert DNT Questions and Answers:** These are the options to be selected by the user in the Quote&Bind application, they then translate to boolean answers for the configured DNT question.
3. **Insert Quote Config:** Create a quote type for the desired Quote&Bind application to which it is correlated, and insert the available DNT questions.
4. **Insert the Audience Segment and the Audience:** Define an audience segment based on several criteria. E.g. A “Home Insurance” audience segment can be defined, containing the records in the Quote entity with the `answerId` attribute equal to “Yes - Home Insurance”, and create an audience based on one or more audience segments. See more details about audience and audience segments in the [Campaign](#) documentation.
5. **Insurance Persona and the Insurance Persona Card:** For each audience, define an insurance persona. For each insurance persona, add a number of the available cards, which represent the offer shown for that selection. Finally, add the insurance persona on quote configuration.

Configure the Quote

In order to correlate the existing configuration with a quote process, you need to configure a quote registration. In this way, a quote configuration is integrated with the Quote&Bind application. To set up a quote configuration, you must provide the general information and correlate them with the previously configured [DNT question](#).

In this section, you can configure the quote types to be displayed on the offer cards.

1. Log in to **FintechOS Studio**.
2. Go to **Main Menu > Product Factory > Proposal Configurator > Quote Config**.
3. Click **Insert** to add a new quote.
4. Fill out the fields with the needed information.
 - **Name:** The name of the quote, e.g. Bank Insurance;
 - **Code:** Assign a code for the quote to make it easily recognizable;

PROPOSAL CONFIGURATOR USER GUIDE

- **Insurance Type:** Choose the type of insurance from the option set. Pre-configure the insurance type as per the steps detailed [here](#);
- **Description:** Free text field to describe the created quote;
- **Technical Documentation:** Input a technical description for the created quote, if needed;
- **Offer Template:** Upload a file representing an offer template to be printed;

The screenshot shows the 'Quote Config' form with the following details:

- Name:** Home Insurance
- Code:** BNI
- Insurance Product Type:** Home
- Main Product:** Household Insurance
- Description:** This is a home insurance quote configuration.
- Technical Description:** Technical description.
- Offer Template:** Add file or Drop file here
- Indicative offer:**
- DNT Questions:** (Section header)
- Insurance Persona:** (Section header)

- **Indicative Offers:** Check if the quote coming from the Quote&Bind journey is a journey retrieving indicative quotes.
5. Click **Save and Reload**. The **DNT Questions** and **Insurance Persona** grids are unfolded.
 6. In the **DNT Questions** grid, create the questionnaire by adding the questions which are configured in the **Product Factory > Proposal Configurator > DNT Questions** section.

DNT Questions

+ Insert existing X Remove existing

Name	Question Type	Code	Order
Asigurarea obligatorie de locuinta (PAO)	Bool	PAD	1
Asigurarea extinsa a locuintei	Bool	AEXT	2
Asistenta la domiciliu	Bool	ASD	3
Asigurarea bunurilor	Bool	AB	4
Raspundere civila	Bool	RC	5

7. Similarly, in the **Insurance Persona** grid, add the persona types which are configured in the **Product Factory > Proposal Configurator > Insurance Persona** section.

Insurance Persona

<input type="checkbox"/>	Name	Persona Type	Persona	Audience
	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>
	Asigurare Baza	Audience		Asigurare Baza
	Asigurare Extinsa	Audience		Asigurare Extinsa
	Asigurare PAD	Audience		Asigurare PAD
	Asigurare Premium	Audience		Asigurare Premium
	Asigurare Totala	Audience		Asigurare Totala
	New test	Audience		New test

- After configuring the **DNT Questions** and **Insurance Persona**, click **Save and Close**. The quote is listed in the **Quote Config List** grid.

Quote Config list

<input type="checkbox"/>	Name	Insurance Type	Code
	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>
	Bank insurance	Home	BRD
	Household insurance	Home	HHI
	Home insurance	Home	BNI

In **Quote Config**, you are also able to configure the **Main Product** which is used in order to give the renewal logic on a Masterpolicy, using the main product configurations, except for **Renewal Type** value. The **Main Product** attribute is displayed on the **Quote Config** form, which allows you to select an existing approved insurance product as being the main product in a quotation process and on a Masterpolicy.

Select the desired product from the list, and the renewal logic which is given, which is applied to a Masterpolicy, taking into consideration the main product’s renewal configurations from product level, except the **Renewal Type**.

Configure DNT Questions

In this section, you can configure the DNT Questions that are further added in the **DNT Questions** grid when configuring the quote. These are then displayed in the application, and the offer is customized according to the customer's answer to the demands and needs test questionnaire.

1. Go to **Main Menu > Product Factory > Proposal Configurator > DNT Questions**. The DNT questions are listed in this screen, **DNT Questions List**.
2. Click **Insert** to add a new question. The following screen is displayed.

3. Fill out the displayed fields:
 - **Name:** The DNT question name to be displayed in the Quote&Bind application;
 - **Code:** Assign a code to the DNT question;
 - **Question Type:** From the drop down, select the bool type of the question used in order to define the implied audiences;
 - **Description:** Free text field to input a description for the created question;
 - **Technical Description:** Input a technical description for the created question, if needed;
 - **Tooltip:** This field holds the description of the DNT Question from a customer point of view, that appears when the user hovers over the question.
4. After following these steps, click **Save and Close**. The question is now available in the **DNT Questions List** screen.

Name	Question Type	Code	Order
Time Limited	Bool	PET_LIM	31
Lifetime	Bool	PET_LFT	30
Online Channel	Bool	PET_ONL	29
Direct Channel	Bool	PET_DIR	28

Configure the Audience

The audience configuration process represents one of the major actions of customizing a Quote&Bind offer application. In this way, the offered insurance options can target a certain segment of customers so that the offers fit the needs of this created audience. The audience is configured using the [Hyperpersonalization Processor](#).

For the audience configuration process, you must firstly create targeted customer segments for the sales process, and then the created segments can constitute a customer audience to which insurers can address with various offers, in our case, with one or more offer cards.

1. Go to **Main Menu > Product Factory > Proposal Configurator > Audience**. The audiences list is displayed, as shown below.

Audiences list

Name	Type	Contact Entry	Business Status
Asiguran Baza	DNT Insurance	FTDS_INSOB_QuoteProperty	Approved
Asiguran Estima	DNT Insurance	FTDS_INSOB_QuoteProperty	Approved
Asiguran PAD	DNT Insurance	FTDS_INSOB_QuoteProperty	Approved
Asiguran Premium	DNT Insurance	FTDS_INSOB_QuoteProperty	Approved

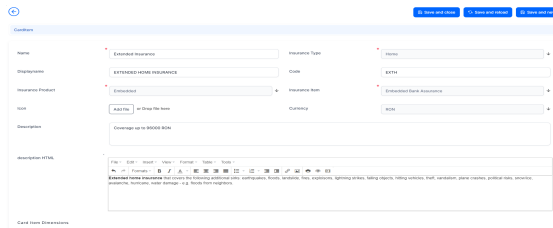
2. Add new audience types as per the [Hyperpersonalization Processor](#) documentation.

Configure Card Items

In order to combine the Quote&Bind process with the coverages of the product, you need to configure the card items, that are then linked with the product item. Then, the offer types are created. You can choose the offers to display to a specific type of person and the number of cards.

Different versions can be created for the cards, by clicking **Insert** in the **Card Item Versions** section, and inputting the needed details.

1. Go to **Main Menu > Product Factory > Proposal Configurator > Card Items**.
2. Click **Insert** to add a new card. The following screen is displayed:



3. Fill out the displayed fields:
 - **Name:** The name set for the current card item;
 - **Insurance Type:** Choose the type of insurance from the option set. The insurance type needs to be pre-configured as per the steps detailed [here](#).
 - **Display Name:** Input the name of the card item to be displayed in the user interface, in the Quote&Bind offer cards;
 - **Code:** Assign a code for the card item in order to make it easily recognizable;
 - **Insurance Product:** The correlated insurance product;
 - **Insurance Item:** The correlated insurance item;
 - **Icon:** Upload an icon which will appear in the offer card near its item, in the Quote&Bind application;
 - **Currency:** The currency set for the insurance item according to which the premium amount is calculated taking into account the exchange rate in case of other currencies in the Quote&Bind bidding process;
 - **Description:** Free text field to describe the configuring card item;
 - **Description HTML:** Specific area for describing the card item, description which is displayed in the Quote&Bind application when clicking on the desired Offer Card. When selecting the desired card, the user is able to read the description for all the included card items.
4. Click **Save and Reload**. The **Card Item Dimension** grid is unfolded.
5. Click **Insert** to add a new card item dimension. The **Card Item Dimension** screen is displayed.

6. Fill out the **Name** and **Display Name** fields for the card item dimension.

7. Click **Save and Reload**. A grid is displayed, presenting the **Key** and **Value**. The keys are automatically retrieved from the Business Formulas, as every item has its own calculation formula.

8. Click **Save and Close**. The card item is now displayed in the **Card Items List** grid.

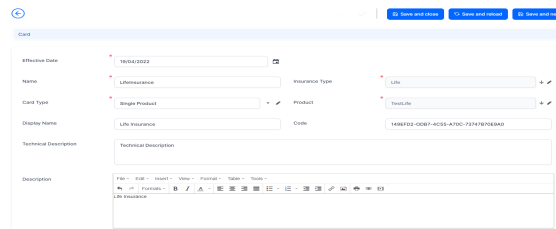
Name	Insurance Type	Displayname	Code	Insurance Product
Extended Insurance	Home	EXTENDED HOME INSURANCE	EXTH	Embedded
Home Assistance	Home	Home Assistance	HHHA	Household Insurance
Household Insurance IP	Home	Household Insurance IP	Household Insurance IP	Household Insurance IP
IP_test	Home	IP_test	IP_test	IP Household Insurance
J-3rdCardItem	Home	J-3rdCardItem	J-3rdCardItem	J-Coverage

Configure Cards

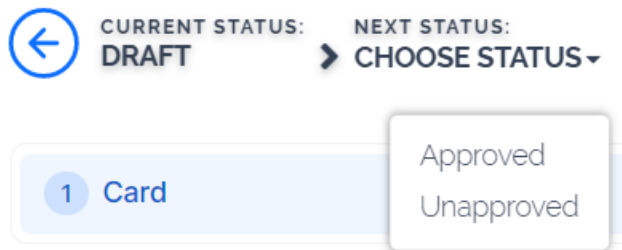
In this section, you can configure the cards that are displayed in the interface, in an insurance Quote&Bind service extension application, after the customer answers the DNT questionnaire. These are added to specific insurance persona, which is configured in the **Q&B Configurator > Insurance Persona** section.

1. Go to **Main Menu > Product Factory > Proposal Configurator > Cards**. The **Card List** screen is displayed.
2. Click **Insert** to add a new card.
3. In the **Card** tab, fill out the following fields.
 - **Effective Date:** The date when the specific card version is available in the system. You can choose a date which is greater or equal to the current date. The date cannot be greater than the end date of the insurance product;
 - **Name:** The name set for the configured card;
 - **Insurance Type:** Choose the type of insurance from the option set. The insurance type needs to be pre-configured as per the steps detailed in the [Insurance Product Factory](#) guide;
 - **Card Type:** Drop down to choose the card type. The possible values are Single Product and Multi Product;
 - **Product:** Drop down to choose the product for the card;
 - **Display Name:** The card name to be displayed in the user interface, in the Quote&Bind offer cards;
 - **Code:** Assign a code for the card in order to make it easily recognizable;
 - **Technical Description:** Specific area for the technical description;
 - **Description:** Free text field to input a description for the created card.

This is displayed in the Quote&Bind offer cards.



4. Click **Save and Reload**. The record is saved, and now the card is in **Draft** status, as shown in the top left corner.
5. After the card is configured, you can choose the next status as **Approved** or **Unapproved**.



6. To create a new version for the card, after the card is set in the **Approved** status, click **New Version**.
7. View the versioning history of the card by accessing the **History** tab.

HISTORY					
<input type="button" value="Refresh"/>		<input type="button" value="Export"/>			
<input type="checkbox"/>	Label	Name	Attribute Version Date	Attribute Version	Modified by user
<input type="checkbox"/>	Approved		01/04/2022 12:36	3	
<input type="checkbox"/>	Version Closed		01/04/2022 12:36	2	
<input type="checkbox"/>	Version Closed		01/04/2022 03:00	1	

For more information about editing cards in various status modes go to the [Business Workflows](#) page of the [FintechOS Studio](#) user guide.

If the **Effective Date** is further than the current date, the card passes to the **Pending** status, and becomes **Approved** when reaching the **Effective Date**.

If the **Effective Date** is equal to the current date, then the version of the card automatically passes to the **Approved** status.

When first time creating a card, set the status from **Draft** to **Pending**, and after that, evaluate the **Effective Date**. You can edit the card in **Pending** status.

The FTOS_IP_Approve_PendingCards job is used to approve the cards based on the **Effective Date**. Read more by accessing the [Scheduled Jobs](#) page.

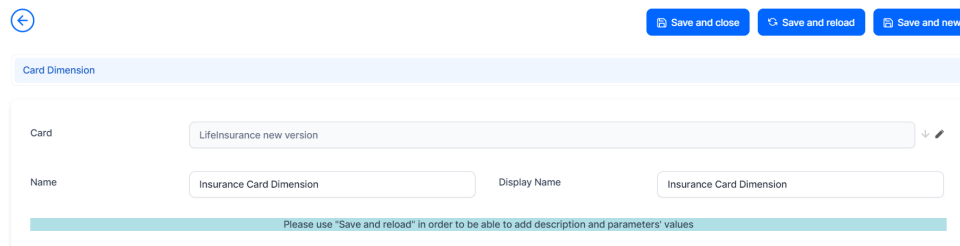
The status change of the old version to the closed version is only done when the new version is approved.

After you have saved the version of the card, in the **Card** section, the **Card Dimensions**, **Insurance Persona Cards** and **Card Item Config** sections are unfolded.

Card Dimensions

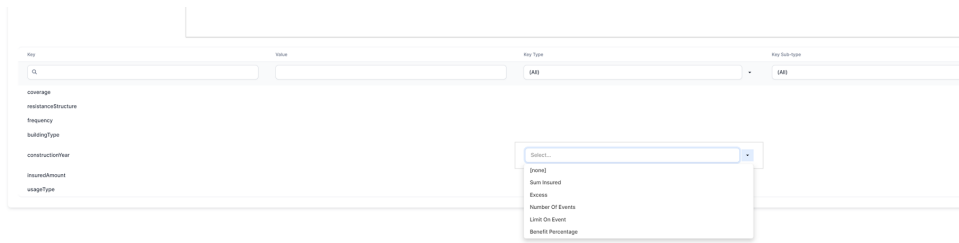
You can define a dimension for the card, for **Single Product** cards with **Tariff = Per Product**. You can use some default values for the inputs of the premium calculation formula. To add a card dimension, follow the steps below:

1. In the **Card Dimensions** section, click **Insert**.
2. Fill out the **Name** and **Display Name** fields.

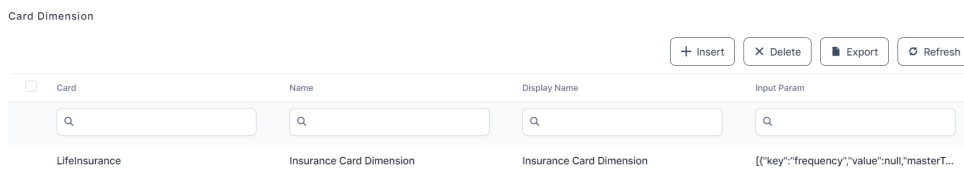


The screenshot shows a web interface for configuring a Card Dimension. At the top right, there are three buttons: "Save and close", "Save and reload", and "Save and new". Below these is a "Card Dimension" header. The form contains a "Card" dropdown menu with "Lifeline new version" selected. Below that are two input fields: "Name" with the value "Insurance Card Dimension" and "Display Name" with the value "Insurance Card Dimension". A teal banner at the bottom of the form reads: "Please use 'Save and reload' in order to be able to add description and parameters' values".

3. Click **Save and Reload**.
4. You can now fill out the **Description** and **Description HTML** fields, and they keys from the formula attached on product level are also displayed. You can manually add a **Value** for every key, and choose the **Key Type** and **Key Sub-type**, as per below.



5. Click **Save and Close**.
6. The configured card dimension is now displayed in the **Card Dimension** section.



Insurance Persona Cards

In this section, you can insert the persona to be displayed on the card. Each insurance persona is correlated with different cards. The offer cards are displayed according to the insurance persona resulting from the customer's selection of options.

For each insurance persona there can be added as many cards as necessary in a desired order and having an offer card as a highlighted offer, the most suitable offer for the customer's needs.

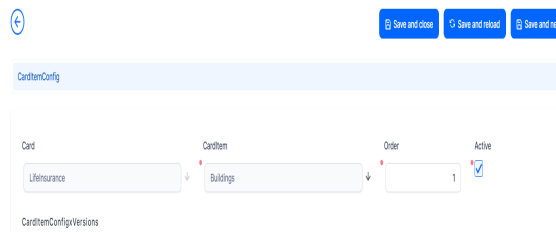
1. In the **Insurance Persona Cards** section, click **Insert** to add a new card.
2. Fill out the following fields.
 - **Card:** The correlated card for the created insurance persona;
 - **Insurance Persona:** Insurance persona which needs to be previously configured in the system;

- **Highlighted:** If the field is ticked, then in the Quote&Bind application when displaying the Offer Cards, one or more Cards with this setting is highlighted as the most suitable option for the customer's needs;
 - **Name:** Name for the insurance persona card;
 - **Order:** The order in which the cards are displayed in the Quote&Bind application's interface.
3. Click **Save and Close**.

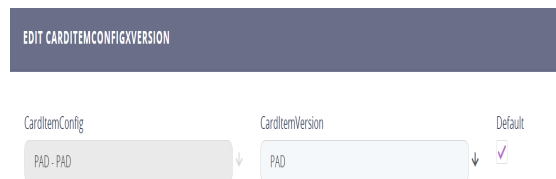
Card Item Config

1. In the **Card Item Config** section, click **Insert**.
2. Fill out the following fields.
 - **Card:** By adding card items on a card, the card name is filled in the interface by default;
 - **Card Item:** The name of the card item chosen from the already created card items in order to correlate it with the card;
 - **Order:** The order in which the item appears displayed on the card;
 - **Active:**
 - **Active** = the card item is included as a covered item in that offer card, meaning that it is taken into consideration for premium amount calculation.
 - **Not Active** = the card item is grayed-out in the offer card, not included in the offer for premium calculations, showing

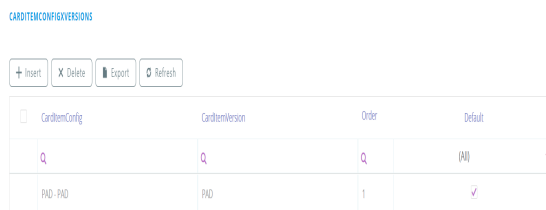
the customer what the offer is like without that item.



3. Click **Save and Reload**. The **Card Item Config X Versions** section is unfolded. Each card item can have multiple versions.
4. Click **Insert** to create a new card version.
5. Fill out the following fields.
 - **CardItemConfig**: Auto-populated field with the card item name;
 - **CardItemVersion**: Option set field to choose the card item version, after the versions are previously configured;
 - **Default**: If ticked, this version appears as the default.



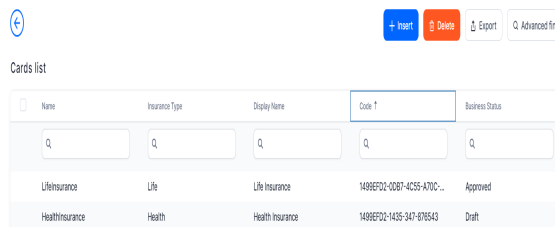
6. Click **Save and Close**. The created version is now listed in the **Card Item Config X Versions** section of the **Card Item Config** screen.



7. Click **Save and Close**. The created card item is displayed in the **Card Item Config** section of the **Card** screen.



8. Click the **Test Calculation** tab and input the formula in the **Calculation Values** section. To learn more about configuring Business Formulas, check the [FintechOS Studio](#) guide.
9. Click **Save and Close**. The card is now listed in the **Cards List** screen.



Configure DNT Question Answers

In this section, you can configure the answers for the DNT questions created earlier, based on which the fitting cards are displayed. The DNT Answers represents the proper options which are used for offer calculations. This means that the registered answer has an impact on the premium amount calculation displayed for each insurance offer.

1. Go to **Main Menu > Product Factory > Proposal Configurator > DNT Question Answers**.
2. Click **Insert** to insert a new DNT answer.
3. Fill out the following fields.

- **Name:** Input the DNT question answer name;
- **DNT Question:** Input the correlated DNT question for which the answer is available;
- **Code:** Input a specific code for the DNT question answer;
- **Description:** Input a description for the DNT answer;
- **Technical Description:** Input a technical description for the DNT answer;
- **Is Default:** If checked, this answer is taken as the default answer.

DNT Question Answer

Name: No-J-Home Assistance?

DNT Question: J-Home Assistance? Code: false

Description: No

Technical Description: Technical Description

Is Default:

4. Click **Save and Close**. The answer is listed in the **DNT Question Answers** list.

DNT Question Answers list

Name	Code	DNT Question
No-J-Home Assistance?	false	J-Home Assistance?
No-J-Third Party?	false	J-Third Party?
No-Lifetime	False	Lifetime
No-Online Channel	False	Online Channel
No-Third party liability	false	Third party liability
No-Time Limited	False	Time Limited
Yes-Building	true	Building
Yes-Content	true	Content
Yes-Direct Channel	True	Direct Channel
Yes-Home Assistance	true	Home Assistance

Configure the Insurance Persona

Each audience created must be correlated with an insurance persona, which is correlated with a quote.

In this section, you can configure the types of insurance persona and the cards to be displayed.

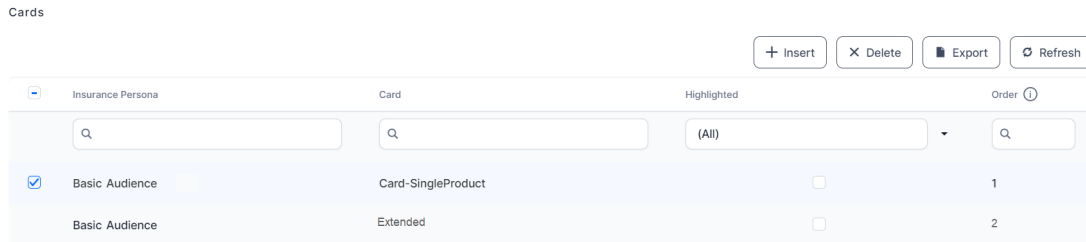
1. Go to **Product Factory > Proposal Configurator > Insurance Persona**.
2. Click **Insert** to add a new persona.
3. In the **Insurance Persona** screen, fill out the following fields:
 - **Persona Type:** Option set field. Choose the type of insurance person:
 - **Persona** - A single segment is addressed. You need to have an existing configured audience segment;
 - **Audience** - Multiple segments are addressed. You need to have an existing configured audience.
 - **Name:** The insurance persona name;
 - **Persona:** The correlated persona in case that the Persona Type is set as Persona;
 - **Audience:** The correlated audience in case that the Persona Type is set as Audience;
 - **Formula:** Dropdown to choose the formula to be used for the insurance persona;

- **Description:** Input a description for the created persona.

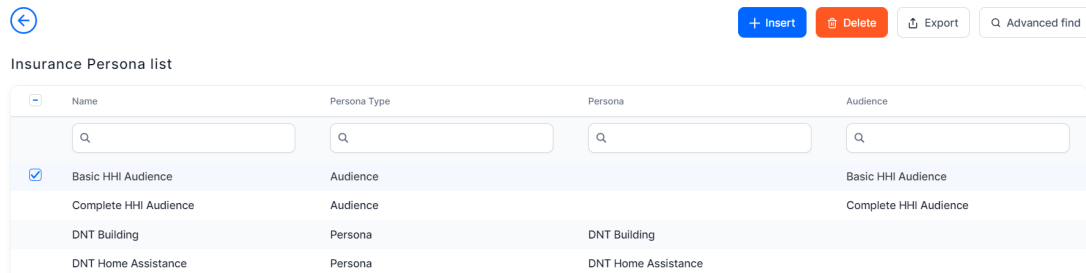
4. Click **Save and Reload**. The **Cards** grid is unfolded.
5. In the **Cards** grid. Click **Insert** to add the cards to be displayed for the created persona. Choose the cards from the given list.
6. The **Insurance Persona Card** screen is displayed. Fill out the following fields:
 - **Card:** The correlated card for the created insurance persona;
 - **Insurance Persona:** Insurance persona configured existing in the system;
 - **Highlighted:** If the field is ticked, then in the Quote&Bind application when displaying the Offer Cards, one or more Cards with this setting will be highlighted as the best option for the customer’s needs;
 - **Name:** Name for the insurance persona card;
 - **Order:** The order in which the cards are displayed in the Quote&Bind application’s interface.

7. Click **Save and Close**. The created insurance persona card is displayed in the **Cards** section.

- Set the order of the cards in this section by using drag and drop. Choose which of the displayed cards is highlighted in the interface by ticking the **Highlighted** box of the specific card.



- Click **Save and Close**. The created persona is displayed in the **Insurance Persona List** grid.



Proposal Configurations

Proposal Configurator comes with a series of an API and a series of endpoints used to calculate the premiums that are displayed on the offer cards, and to generate card details.

Find below the APIs and Scheduled Jobs for Proposal Configurator:

- [Calculate Card Premiums API](#)
- [Scheduled Jobs](#)

Proposal Configurator Scheduled Jobs

The following scheduled jobs are used with the **Proposal Configurator** solution.

Job Name	FTOS_IP_UpdateDetailsJSONOnQuoteConfigs
Scheduled	At 6:00 AM, daily run
Description	The job runs to update the configJSON object for all records of the Quote Config entity
Schedule Services	FTOS_IP_UpdateDetailsJSONOnQuoteConfigs (on demand server automation script)

Job Name	FTOS_IP_ApprovePendingCards
Scheduled	daily run
Description	The job runs to approve all the pending cards having the effective date less or equal than the current date.
Schedule Services	FTOS_IP_ApprovePendingCards (on demand server automation script)