



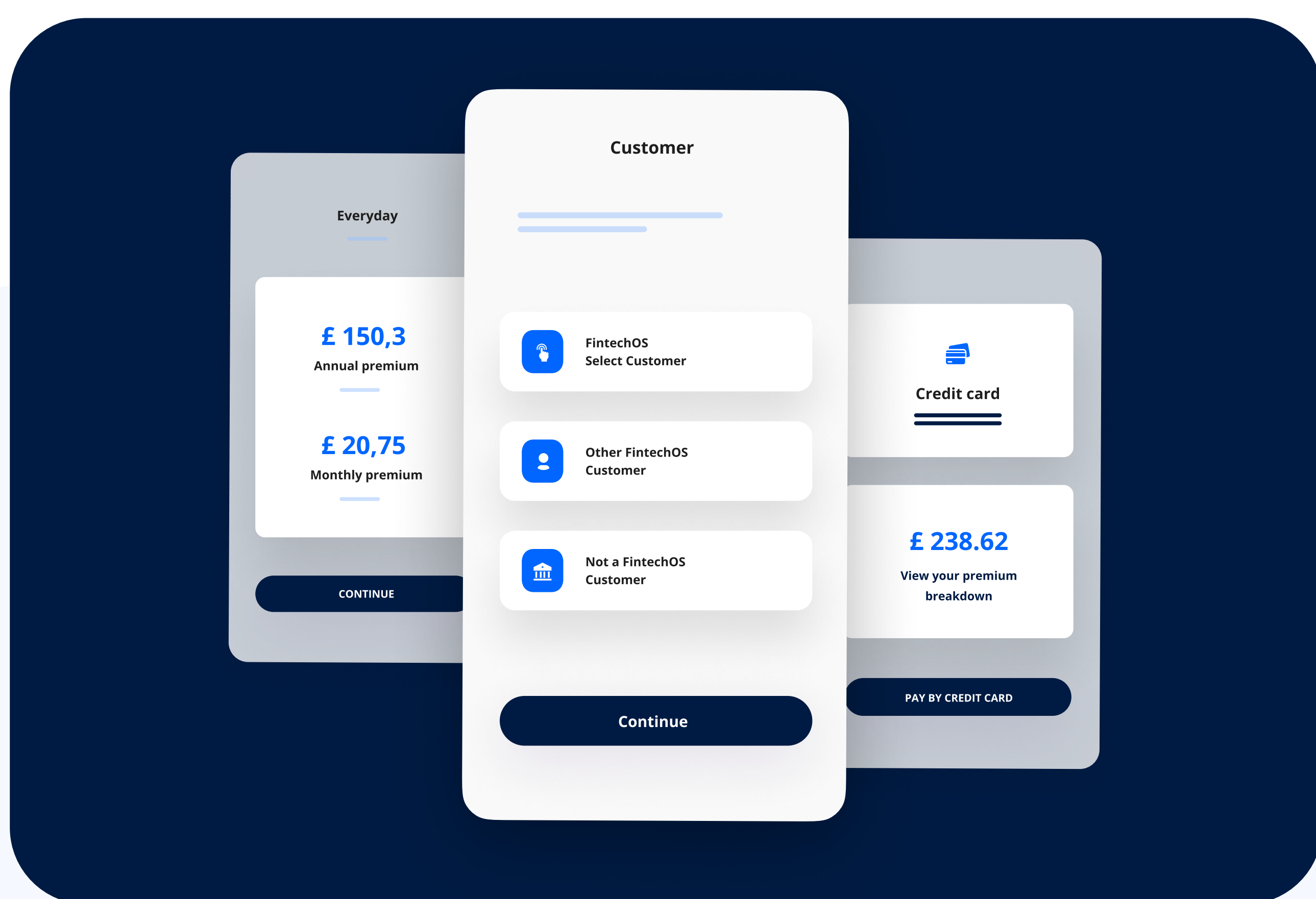
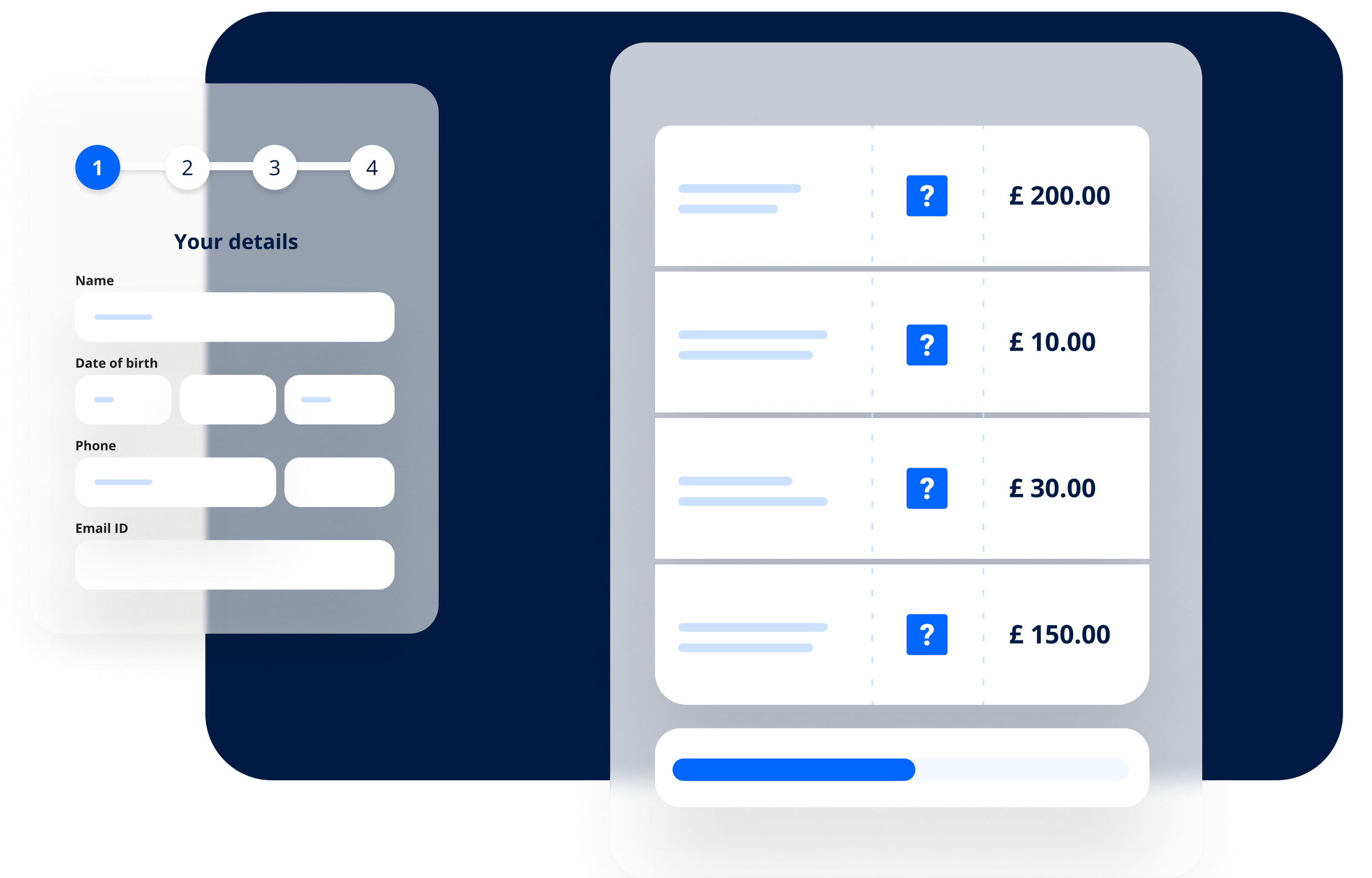
# General Insurance





# General Insurance

Aggregators and embedded insurance showcase that without a customer-centric approach, general insurance is becoming a commoditized industry.



## Differentiation and building value in a crowded marketplace

Society is changing rapidly and so is the landscape for general insurance. Innovations such as the rise of electric self-driving cars and long-term trends such as climate change call for new forms of

coverage and new ways to assess risk. Customer expectations are changing equally rapidly. With the rise of digitization in all aspects of life, customers increasingly buy through digital channels, aggregators, or buy coverage as an embedded product. Insurers are under pressure from new competitors such as car manufacturers that bundle insurance with their products in their own fight for relevance.

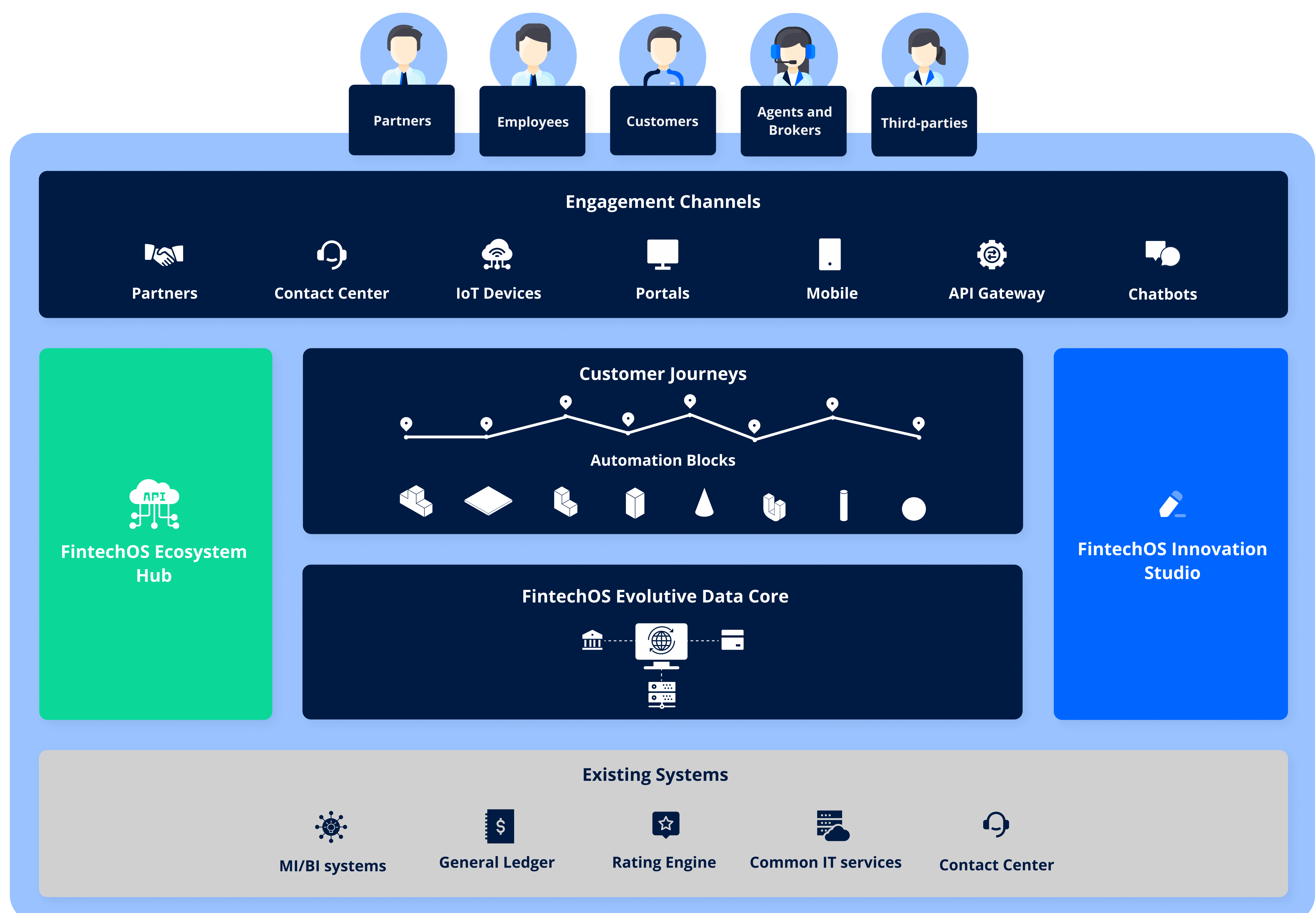
To overcome these challenges insurers must focus on customer centricity. Insurers should provide targeted, relevant products and support tailored services to add more value to customers' lives. At the same time, insurers must reduce operational costs and eliminate inefficient processes, limiting their ability to compete against digital-first entrants. If insurers want to become more than a commodity product in the eyes of the customer, a step change in their use of technology and innovation is needed.



# Introducing FintechOS Northstar for General Insurance

FintechOS Northstar is designed and built to be the customer-centric platform for insurance products and services. It lets you build smarter products, provide market-leading customer experiences and deliver personalized interactions. Northstar empowers insurers to quickly create value through a combination of pre-built functionality and configurable customer journeys, all supported with low-code innovation.

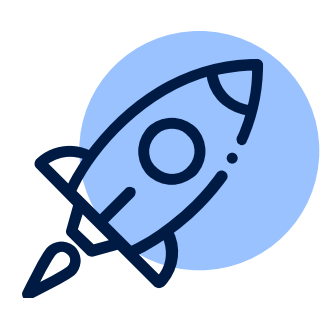
Northstar will allow you to design and build end-to-end customer journeys across insurance. It has pre-built, configurable journeys for Quote & Bind, Policy Servicing and Claims Management, supported by a depth of functionality and processes including underwriting and billing, to enable you to deliver bespoke, personalised propositions for your customers. Whilst Northstar



has full Policy Administration and Claims Management capabilities, you can accelerate your digital transformation by immediately deploying Northstar as a digital-on-top architecture into your existing estate, innovating at speed.



## Benefits for General Insurance



### Launch a new product line in record time

Launch an entirely new product line from Agent and Customer interfaces to Policy Administration and Claims Management, getting to market quickly with our pre-built and low-code approach.



### Create efficiency on top of legacy

Innovate your products and services with Northstar while keeping your system of record in place. Take control of your transition without a significant technology investment.



### Reduce operating costs

Replace costly business processes with seamless digital customer journeys to save time, effort and money.



### Become customer-centric

Organize your services around the policyholder and create a truly personalized experience for each and every one of your customers.



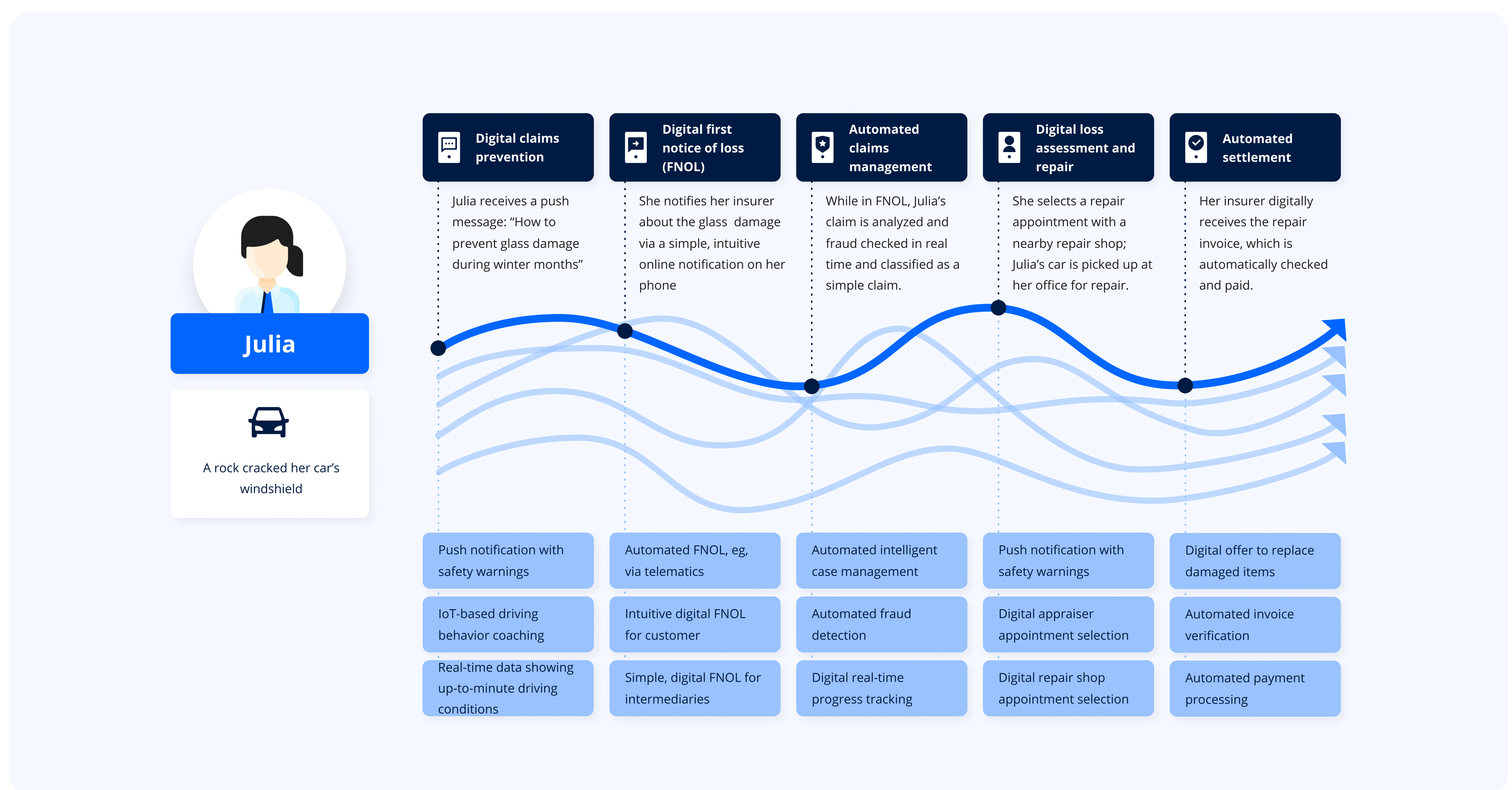
### Continuous Innovation

Use the flexibility of Northstar to learn what works for your customers and empower your teams to apply those lessons quickly.



# Customer Journey

Customer data is an integral part of the FintechOS Northstar platform, enabling data-driven customer journeys and improvements in overall customer experience

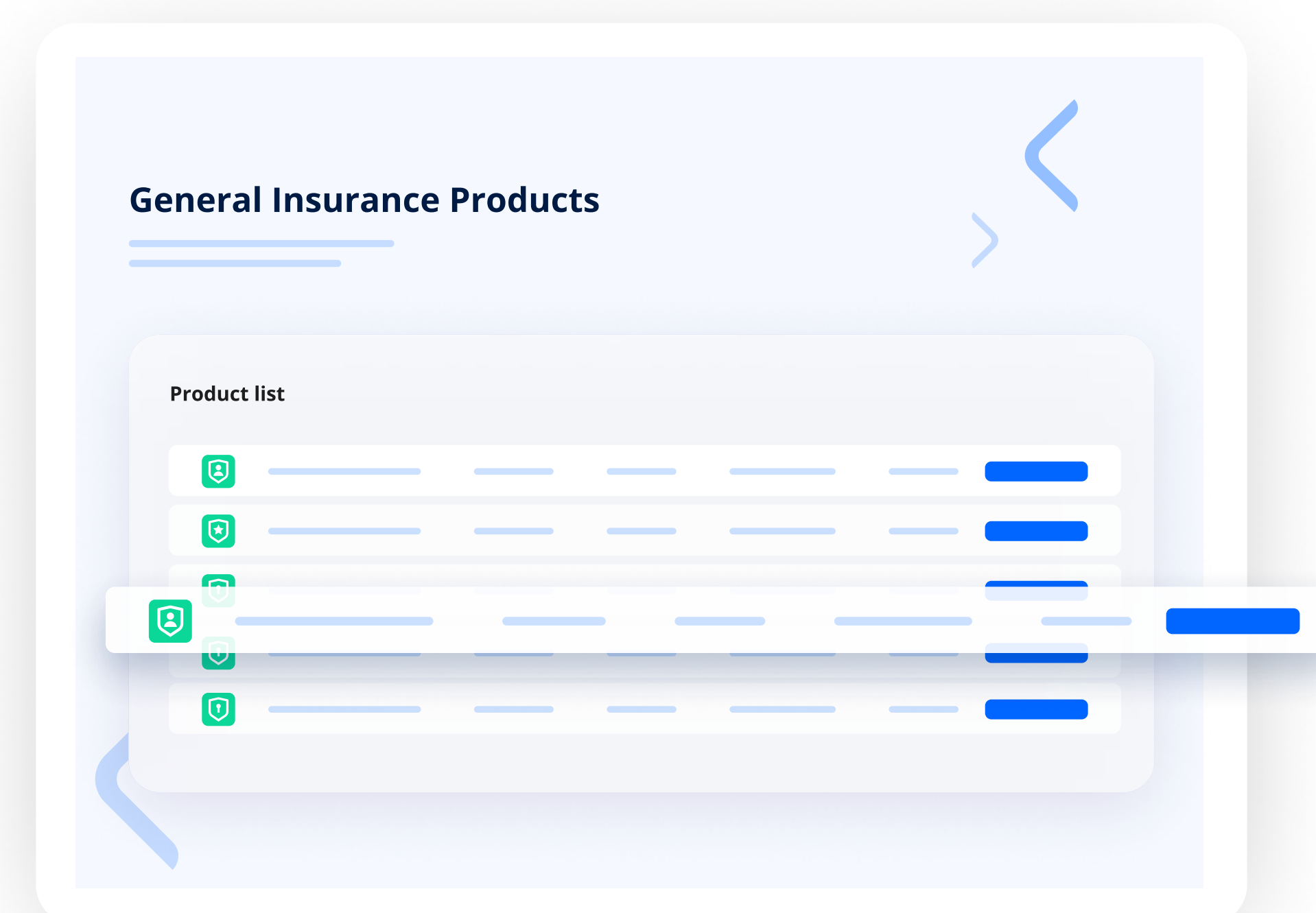




# Life Insurance solutions

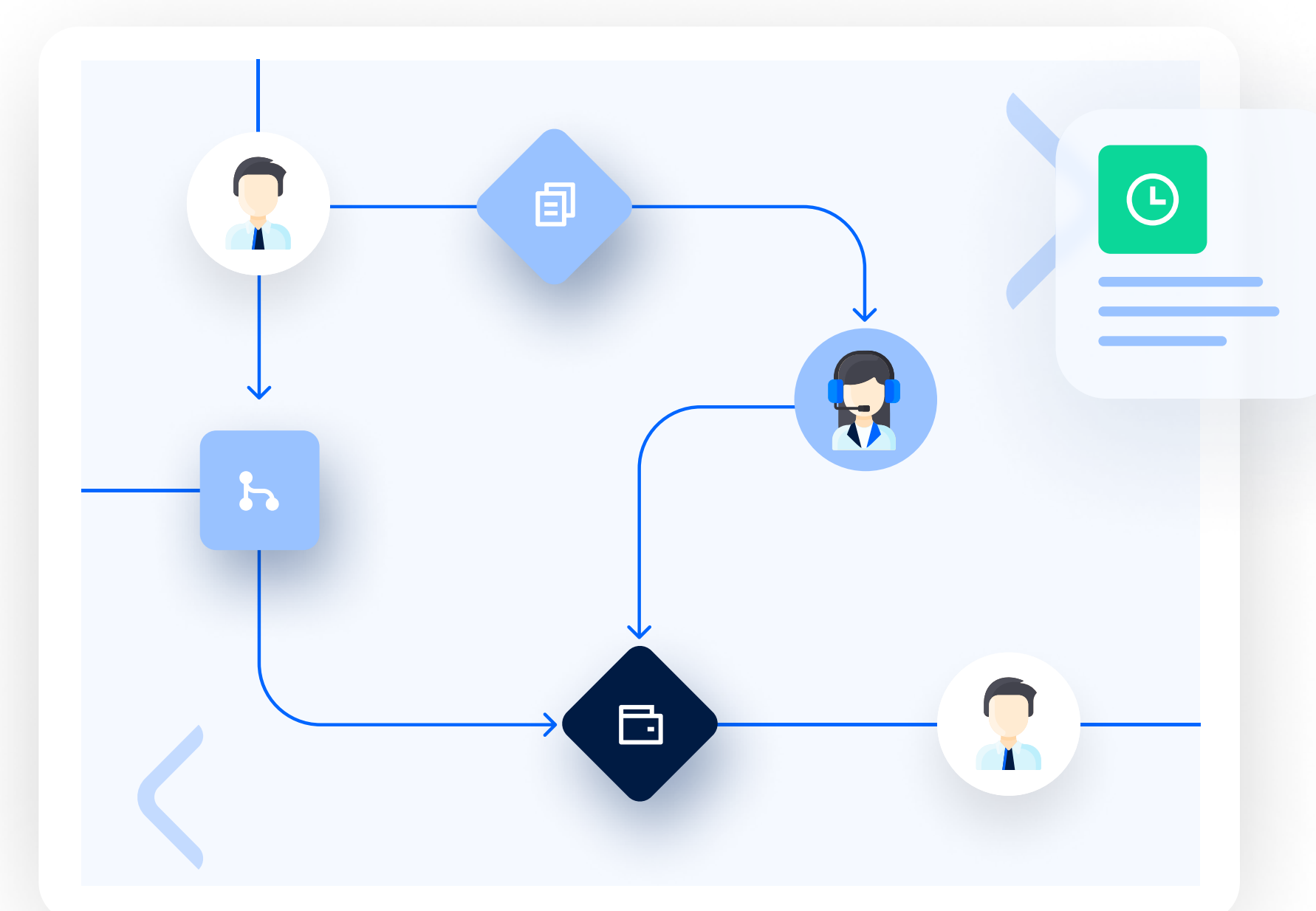
## Policy Administration and Servicing

Innovate and create propositions with the speed to lead the market. Northstar delivers policy creation, administration, and servicing in one digital layer, connected to the flexibility of the Northstar platform and FintechOS ecosystem.



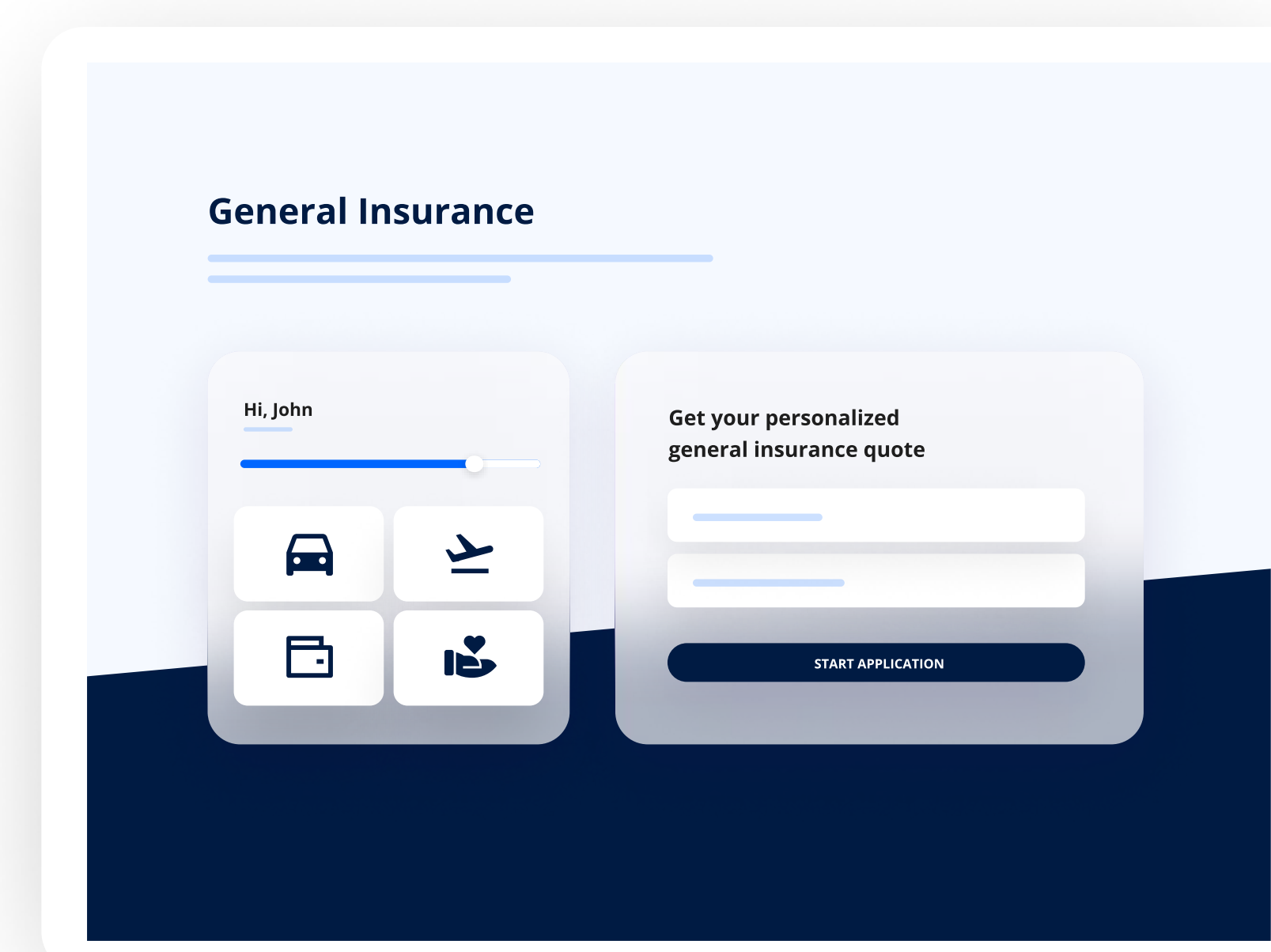
## Claims Automation

Reduce the time it takes to resolve claims and create a better experience from first notification to full resolution. Seamlessly interact with providers and other Third Parties and leverage automation to free your back office from manual tasks.



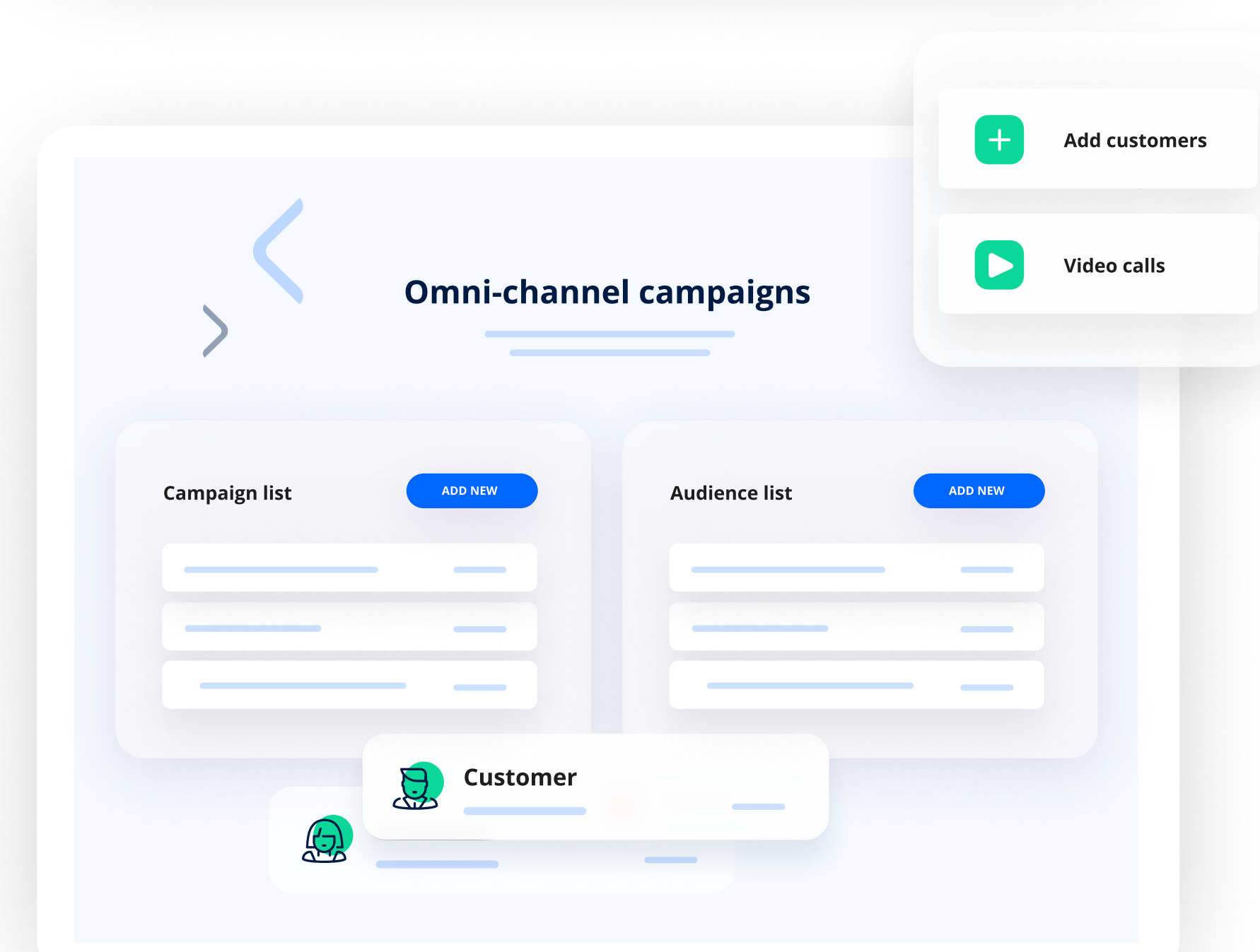
## Quote & Bind Customer Journeys

Create an end-to-end digital quote & bind journey for your customers, agents and partners across all channels. Sell policies in a single digital session with smart features such as biometrics, digital document creation, video calls, and co-browsing.



## Channel Engagement

Streamline your digital interactions with agents and brokers through integrated portals. Use Customer 360 data and digital campaigns to find the right customer, faster.





# What our customers are saying

## Digital Transformation with FintechOS technology

Howden implemented FintechOS's self-service framework to accelerate the development of powerful E2E insurance products by allowing non-technical staff to create, test and operate powerful omnichannel applications including customer facing services.

- ✓ 75% decreased sales cycle time
- ✓ 50% increased operational efficiency
- ✓ 100% digital omni-channel solution
- ✓ 65% improved customer experience



“Using FintechOS has already helped us improve the efficiency of a number of high importance operations by more than 50%. The system not only allows us to offer a great customer experience, but we’re doing it faster, and we’re doing it without errors.”

**Raj Sakaria**  
Director of Enterprise Architecture,  
Howden Group Holdings



# Real ROI, for every team



## Business Users

Northstar enables you to design personalized products and customer journeys to radically reduce time-to-market. Update your existing offerings and design your own with our Innovation Studio, reducing your reliance on your IT department.

- ✓ Reduce time-to-market
- ✓ Personalize products
- ✓ Create customer journeys



## IT Teams

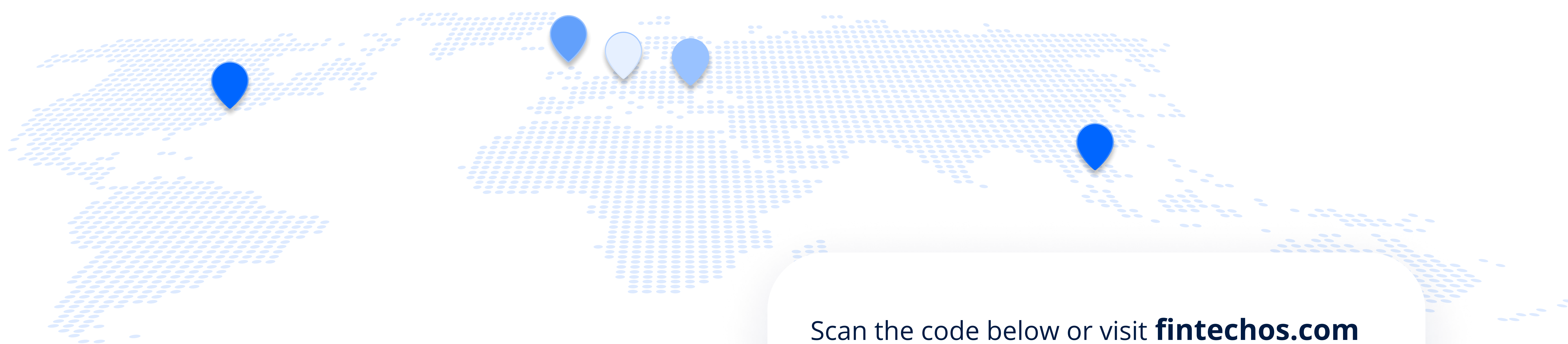
Northstar enables you to think beyond managing your legacy infrastructure and build a bridge to the latest technologies. Support your business with true innovation and focus on building new technology instead of maintaining out-of-date systems.

- ✓ Integrated data from existing infrastructure
- ✓ Build customer journeys faster with modular Automation Blocks
- ✓ Benefit from ecosystem functionality



# Our platform supports more than 40 clients all over the globe

We enable insurers of all sizes to become customer-centric and create unparalleled customer experiences.



Scan the code below or visit **fintechos.com** to learn more about our low-code omnichannel digital insurance platform.



For any additional inquiries, please contact us at [marketing@fintechos.com](mailto:marketing@fintechos.com)



FintechOS powers financial institutions managing and administering over a EUR 100 Billion in assets and we are constantly ranked among the most important financial technology players. We are trusted by Tier 1 Banks and top Insurance companies worldwide for our rapid go to market solutions based on innovative customer centric products.

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