



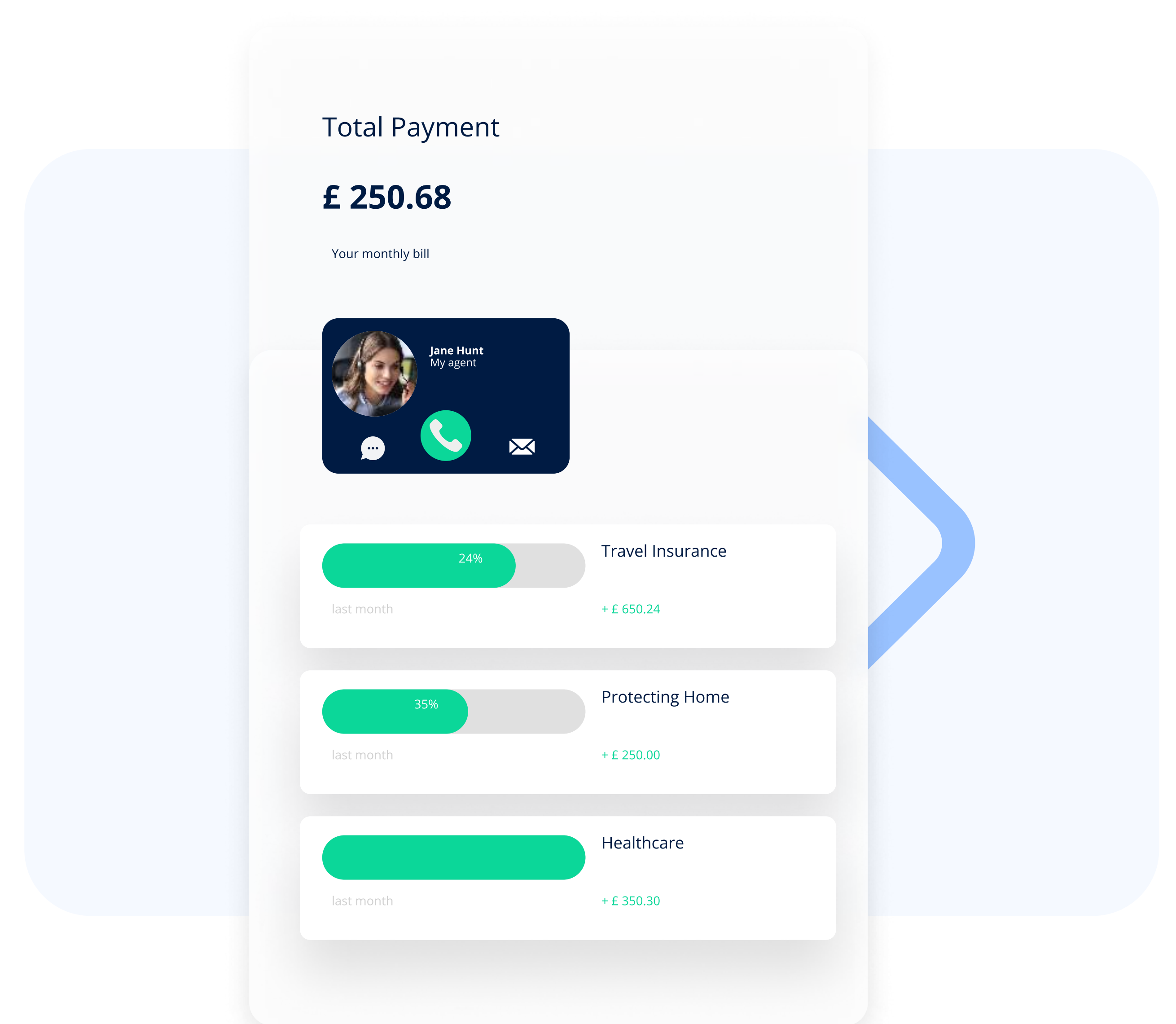
# Health Insurance





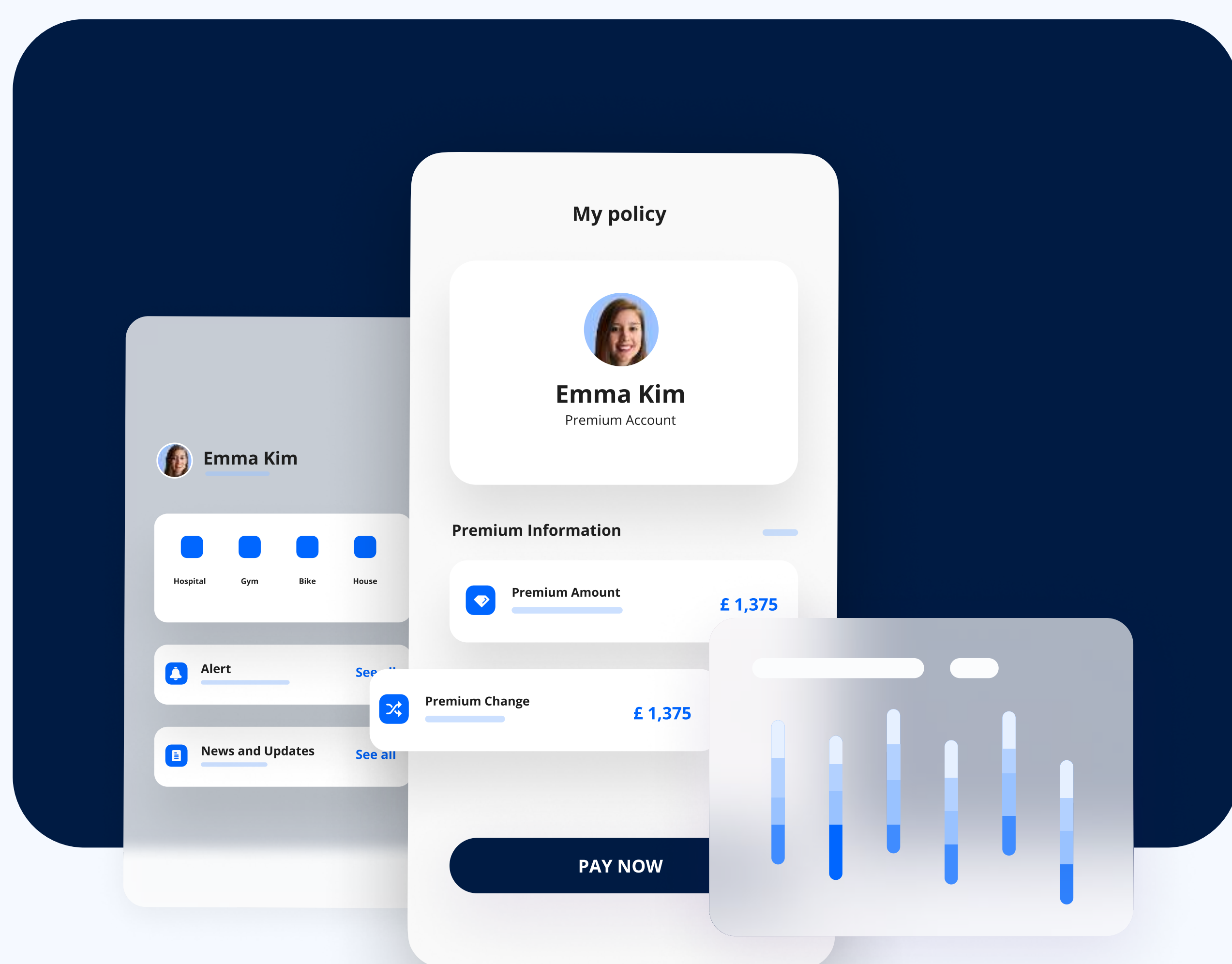
# Health Insurance

Insurers face the challenge of creating better health outcomes with higher efficiency in a health system shocked by the pandemic. Virtual care, personalized health recommendations, and behavioral incentives can bring much needed improvement for members.



## Better care without seeing the doctor

In a system already strained by high costs and too few doctors and nurses, the pandemic pushed innovation to the top of the agenda. With visits to medical facilities discouraged, insurers have the opportunity to step up and provide solutions for virtual care, personalized health advice and encourage the right behavior through digital engagement. At the same time insurers should optimize claims processing to improve the customer experience, reduce costs, and shorten turnaround times. Regardless of what insurers want to prioritize, a smarter data-driven approach is essential.





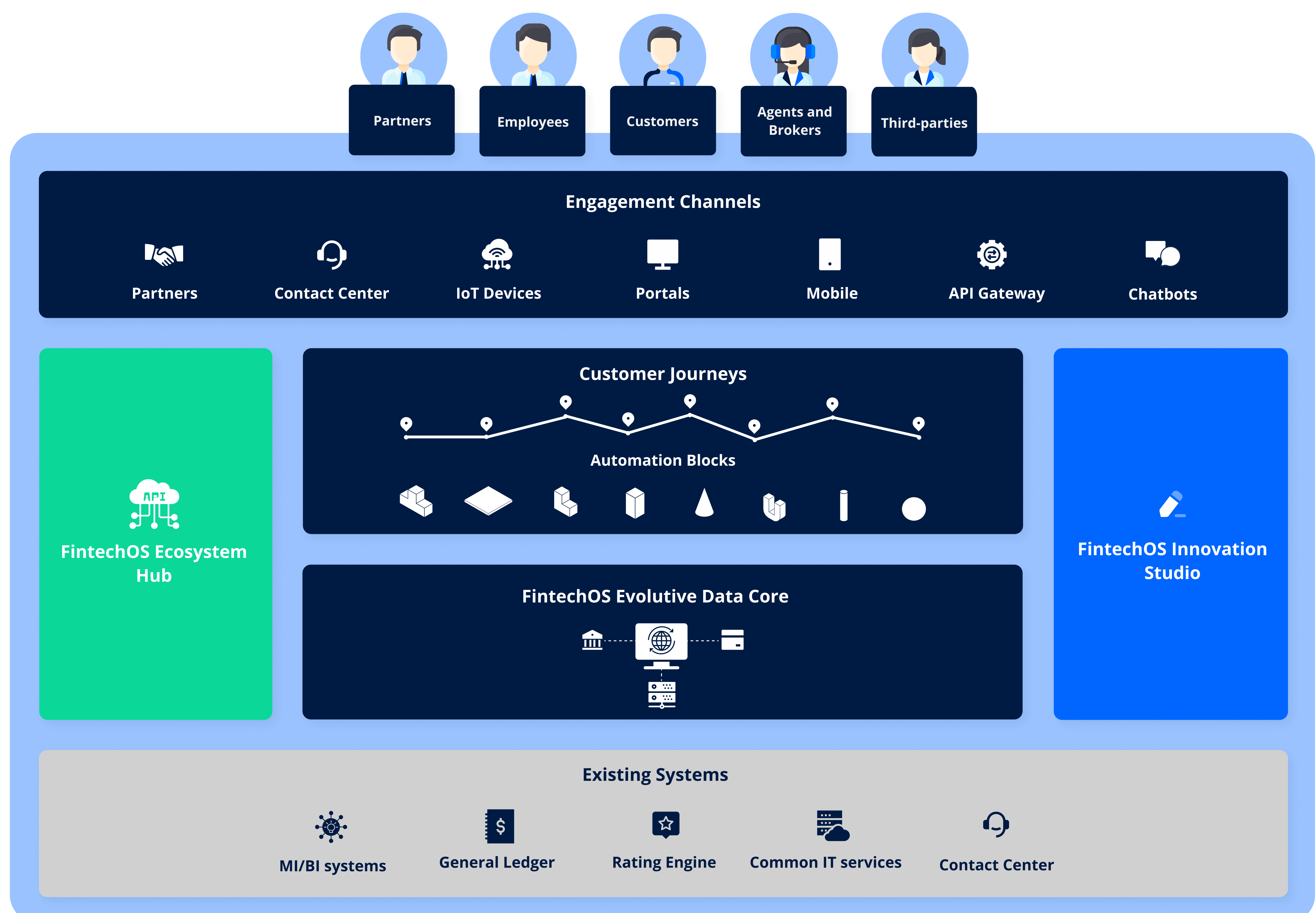
# Introducing Northstar for Health Insurance

FintechOS Northstar is our data-driven digital-on-top platform for insurance that lets you build smarter policies, better customer experiences, and more personalized experiences. Northstar empowers health cover providers to create value quickly through pre-built functionality and low-code innovation.

Northstar is designed to build end-to-end customer journeys for processes such as onboarding, claims and other customer interactions. This doesn't stop

with the customer entering data, our customer journeys include complete process management that is tightly coupled to customer data. This leads to a better experience for the customer and better decisions for the provider.

Northstar includes policy management and claims management functionality. The Product Catalogue enables rapid product development through configuration and low-code, allowing cross-functional teams to prototype and innovate free



from coding and developers. The flexible and modular architecture offers building blocks to develop tailored propositions, significantly reducing costs, risks and time to market.

## Benefits for Life Insurance



### Innovate to improve health outcomes

Use the flexibility of Northstar to build virtual care, personalized advice, and behavioural incentives. Learn what works and apply those lessons quickly.



### Achieve customer centricity

Organize your services around the customer and make it easier for the customer to make a claim or find a provider.



### Speed up claims processing

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



### Launch new forms of coverage

Launch entirely new forms of coverage from policy management to customer. Provide portals, and get to market quickly with our pre-built low-code approach.



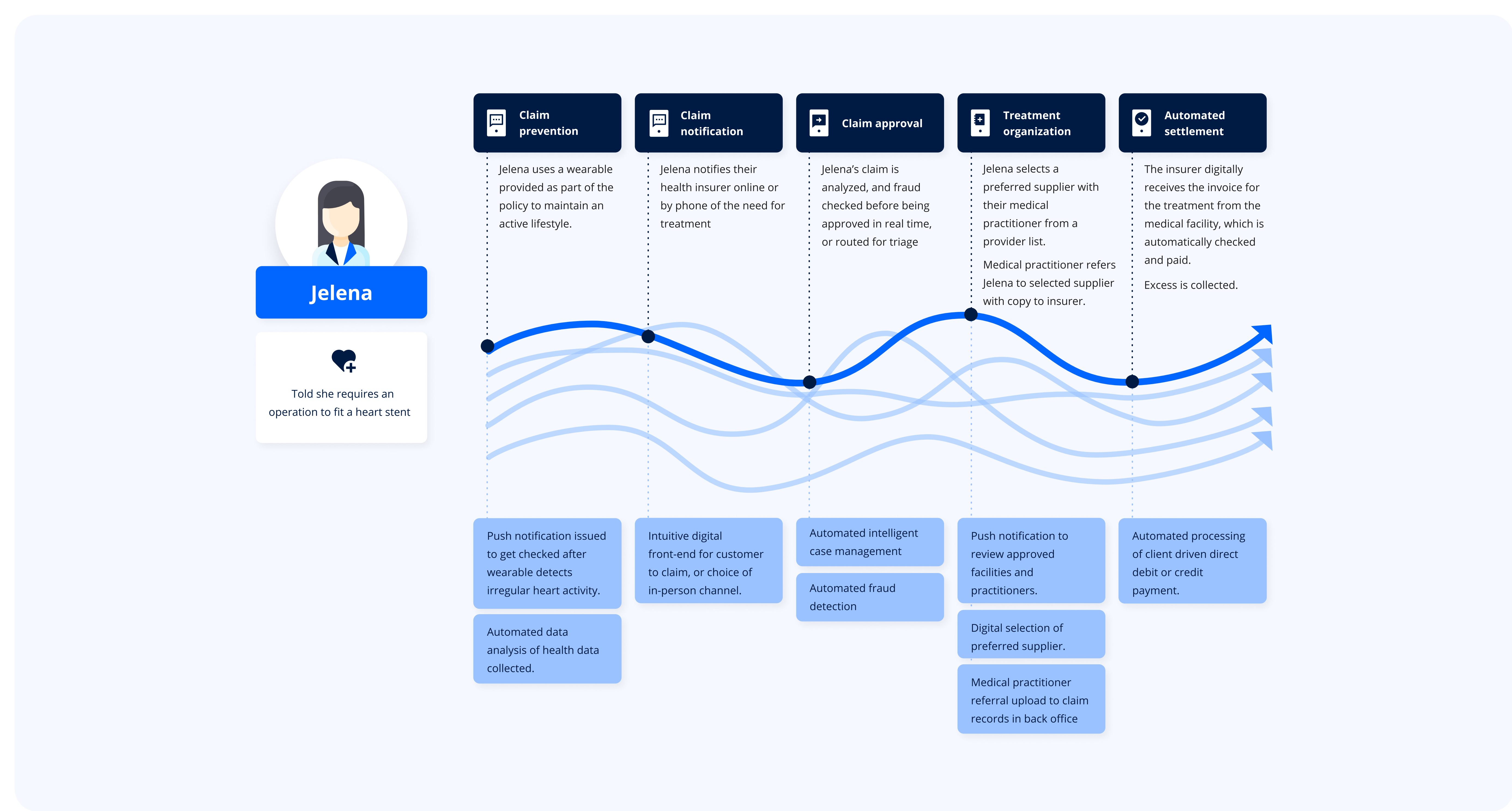
### Modernize with less risk

Improve your products and services with Northstar on top of your current system of record. Northstar's digital-on-top architecture allows you to gradually reduce your reliance on legacy systems.



# Customer Journey

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

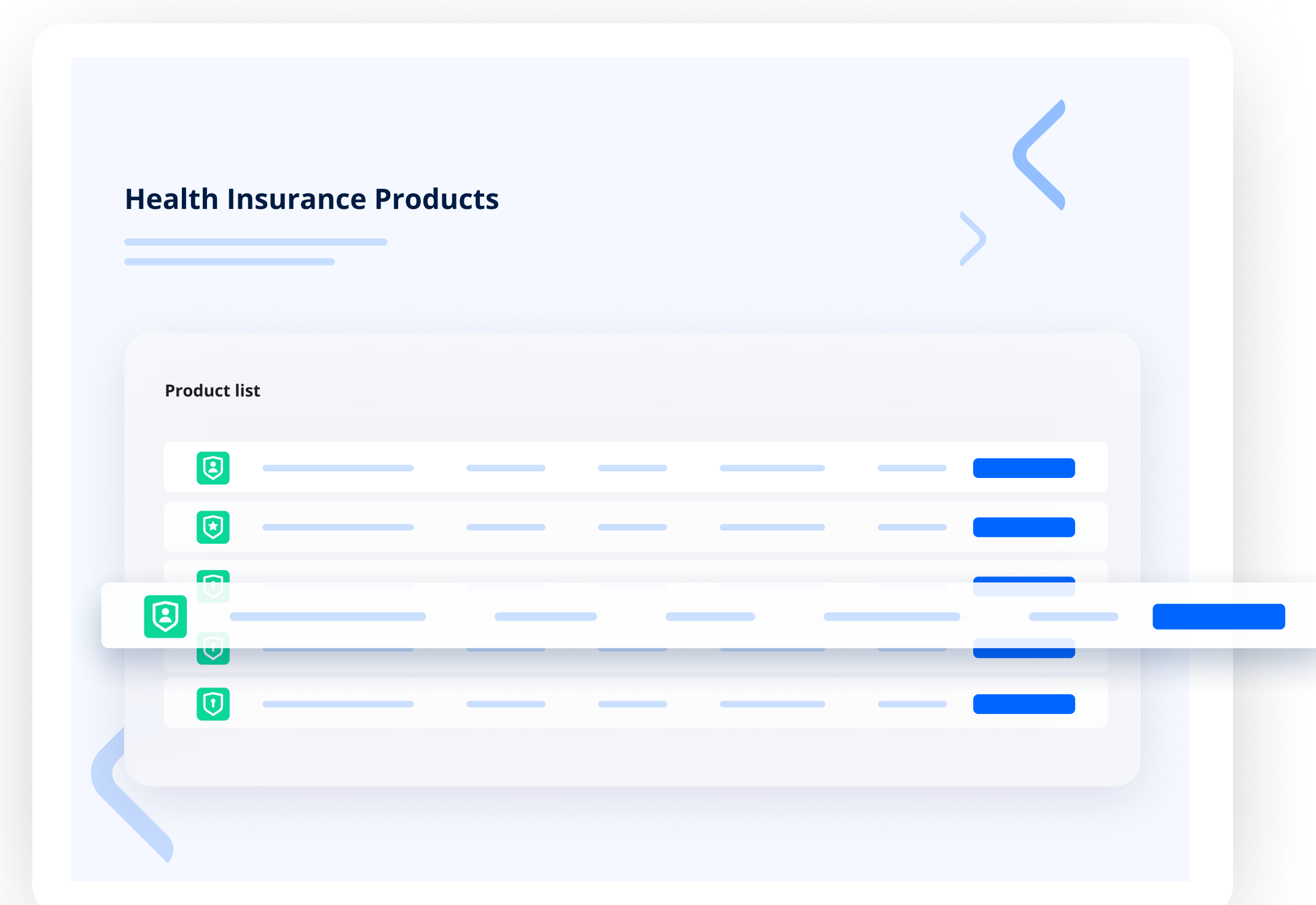




# Life Insurance solutions

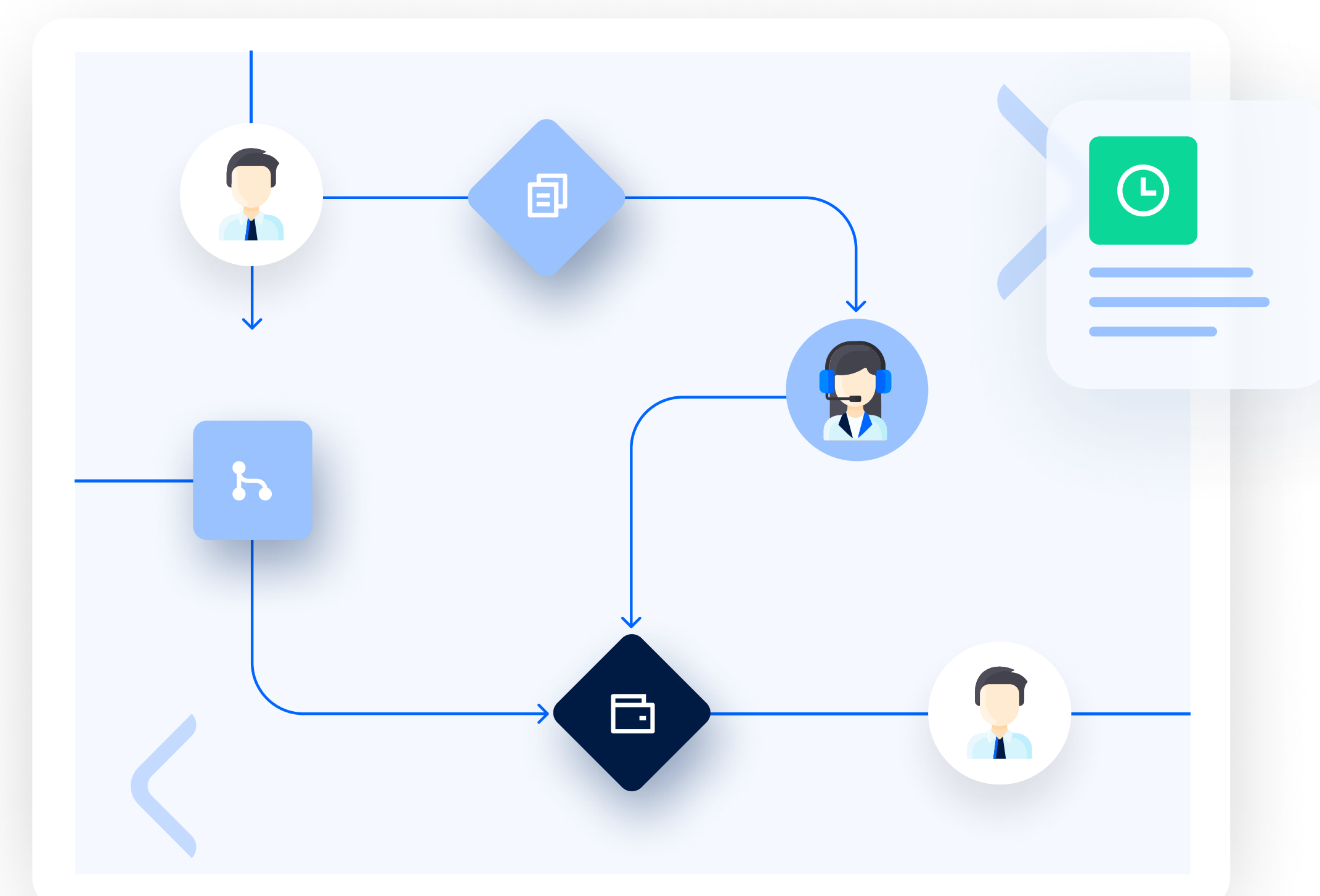
## Policy Administration and Servicing

Create new policies for individuals or groups with policy creation, administration, and servicing in one digital layer, powered by the flexibility of the Northstar platform.



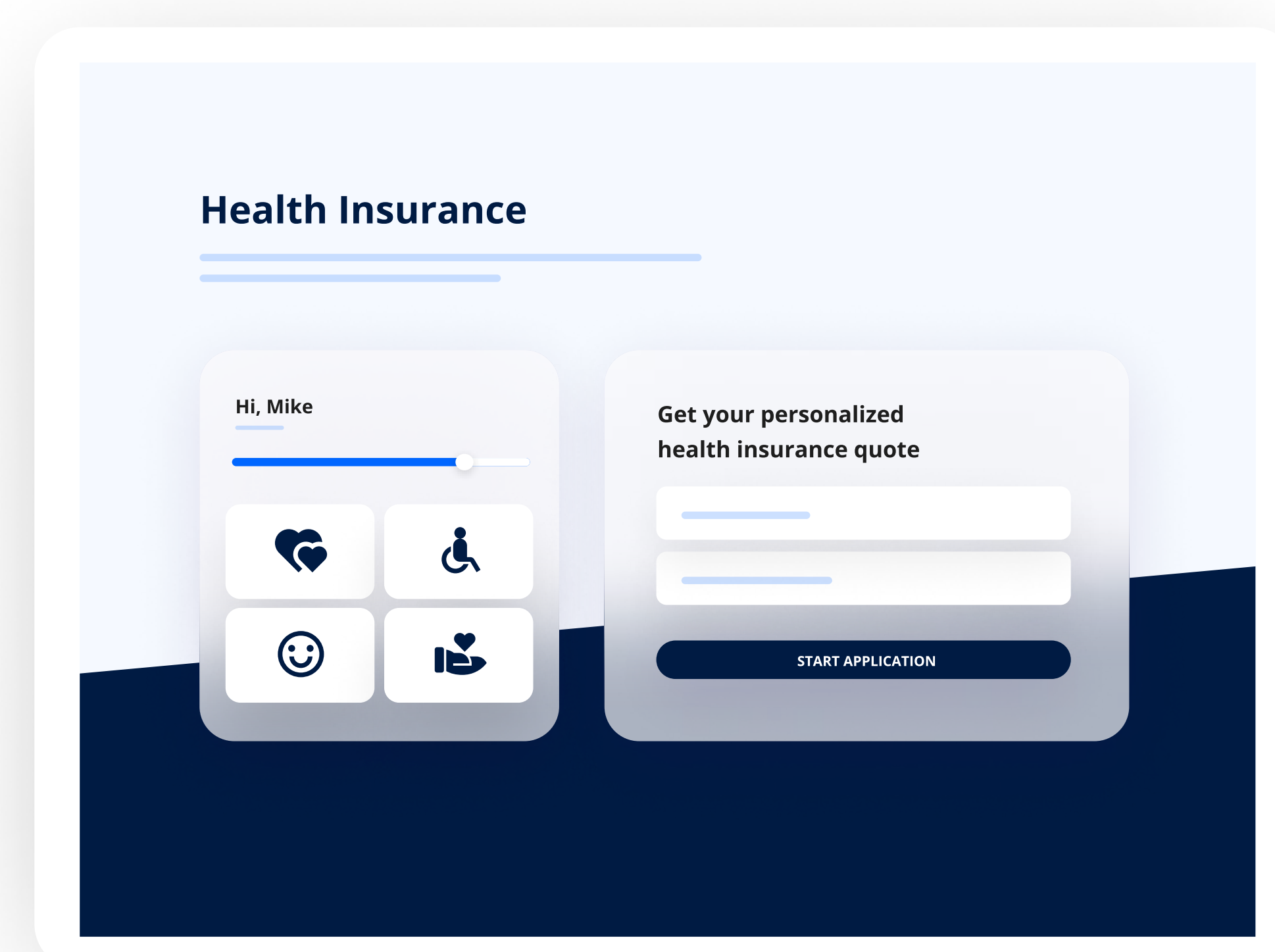
## Claims Automation

Reduce the time it takes to resolve claims and create a better experience from initial touch point to resolution. Seamlessly interact with providers and third parties while leveraging automation to change focus from intensive manual administration to delivering a superior experience.



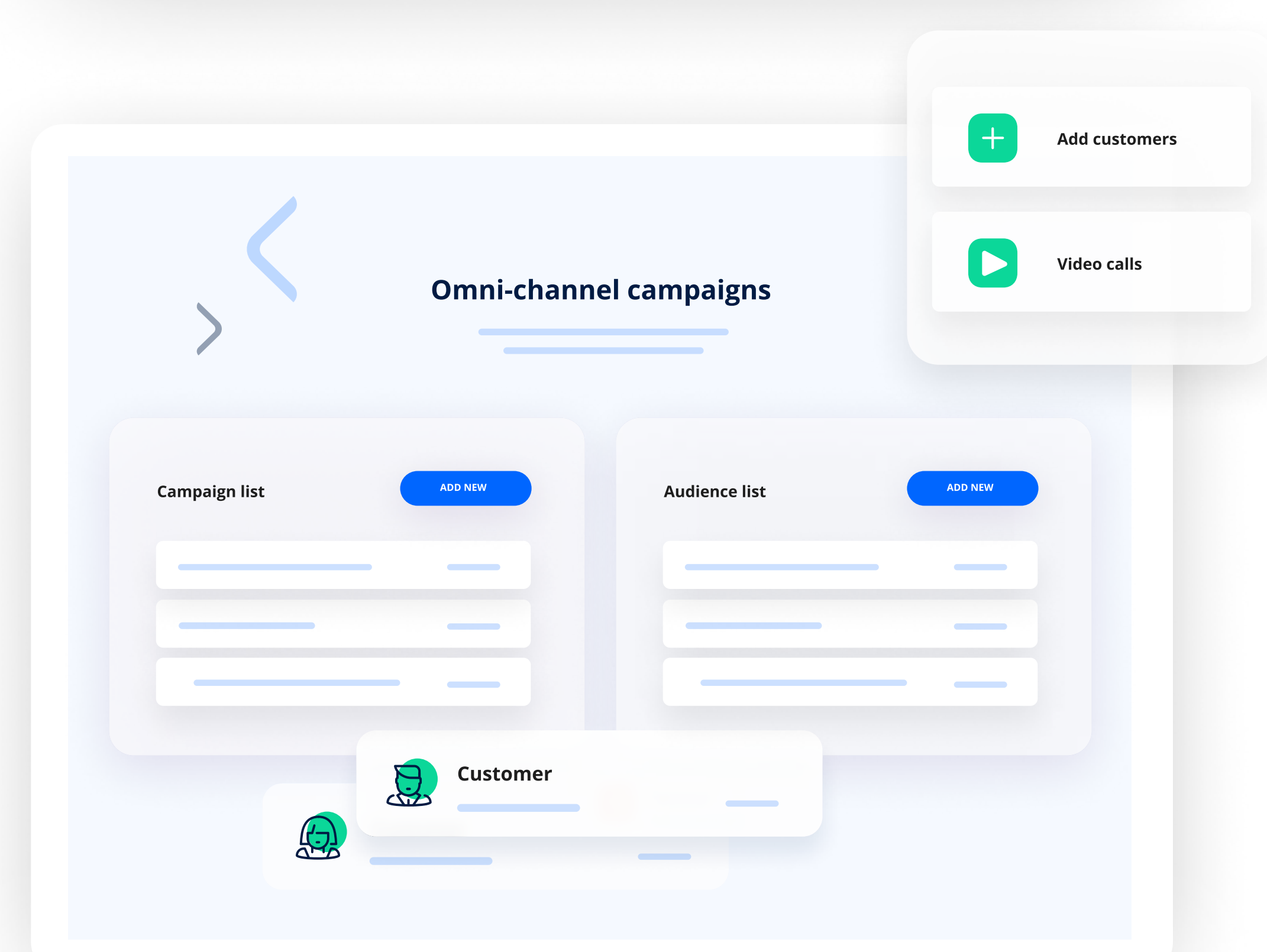
## Quote & Bind Customer Journeys

Create an end-to-end digital quote and apply journey for customers, agents and other channels. Smart features such as biometrics, digital document creation, video calls, and co-browsing will increase key performance metrics such as customer satisfaction and conversion rates.



## Customer Engagement

Build a strong customer engagement to innovate with prevention and behavioural data in integrated portals. Use FintechOS Customer 360 data and digital campaigns to boost customer-centricity.





# 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 value 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.

otpbank

FIRSTBANK

TBIBank

RELIANCE BANK

VIG  
VIENNA INSURANCE GROUP

howden

ERSTE

RELIANCE BANK

SOCIETE GENERALE

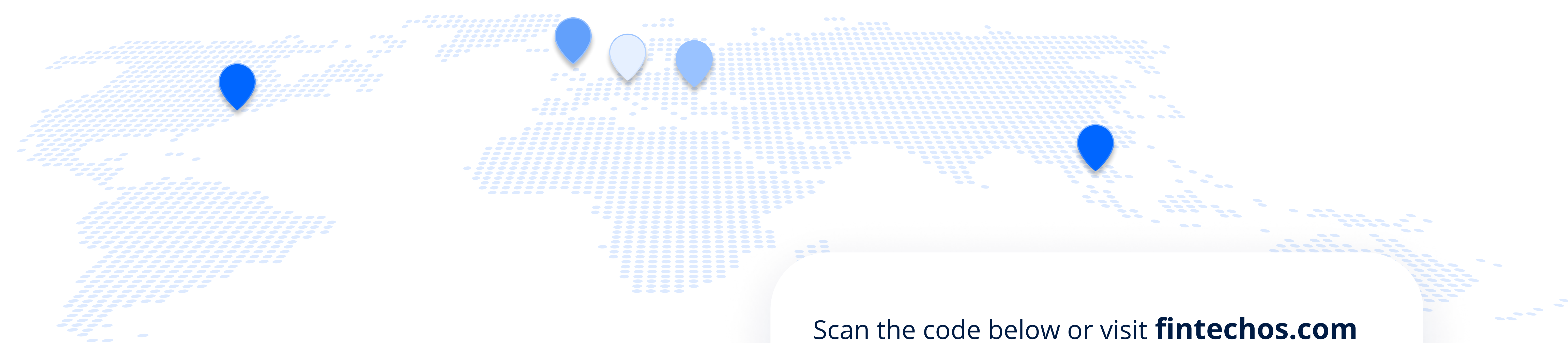
IdeaBank

BT

Orange Money

ธนาคารกรุงไทย  
KASIKORN BANK

Scotiabank



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**

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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