

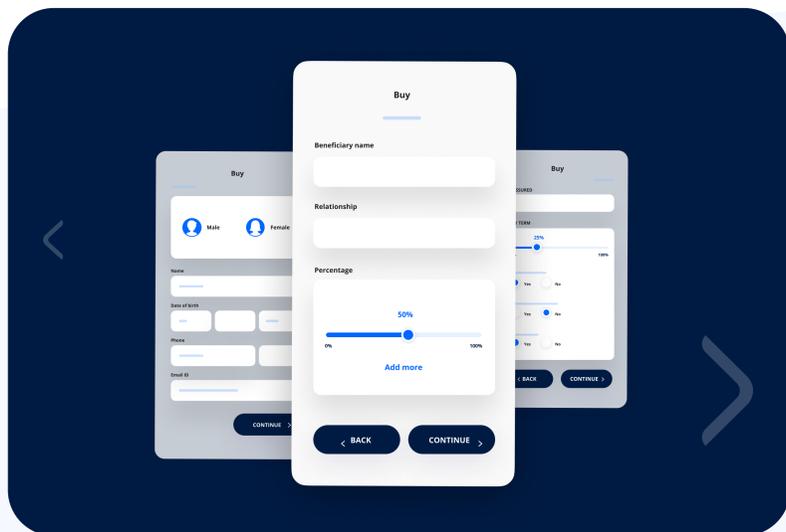
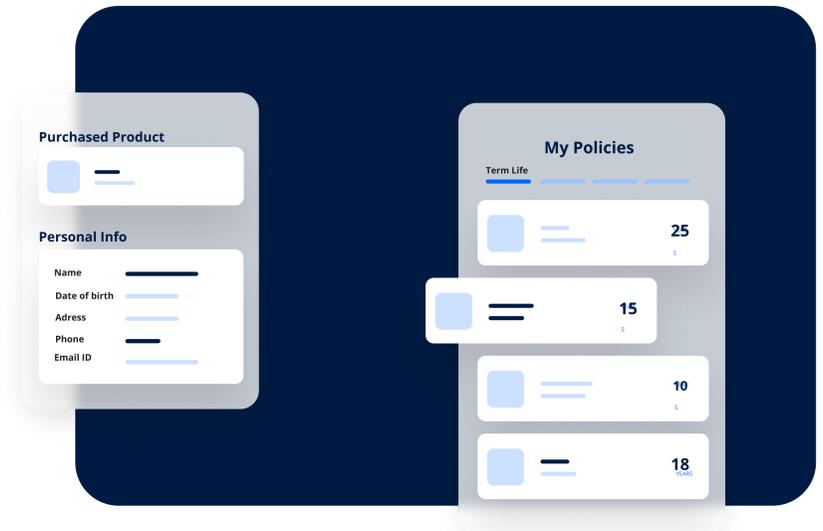


Life Insurance



Life Insurance

Become the insurer that truly understands its customers. Digital innovation offers the opportunity to connect with customers through personalized experiences powered by data.



When did you last receive a thank-you card from your customer?

Life insurance has always been an industry that has had trouble keeping in touch with its customers. Agents, brokers, bancassurance, and other indirect channels keep those customers at arm's length. This is a problem in today's digital world where consumers are spoiled for choice; convenience and a personal touch is what wins customers over.

For the millennials that should be your future customers, traditional, lengthy, and often intrusive underwriting processes take too long and stand out like a sore thumb compared to other customer experiences they have in their daily lives. Innovation is needed to reduce friction in underwriting and to keep in touch with customers that would otherwise just be names on orphaned policies.

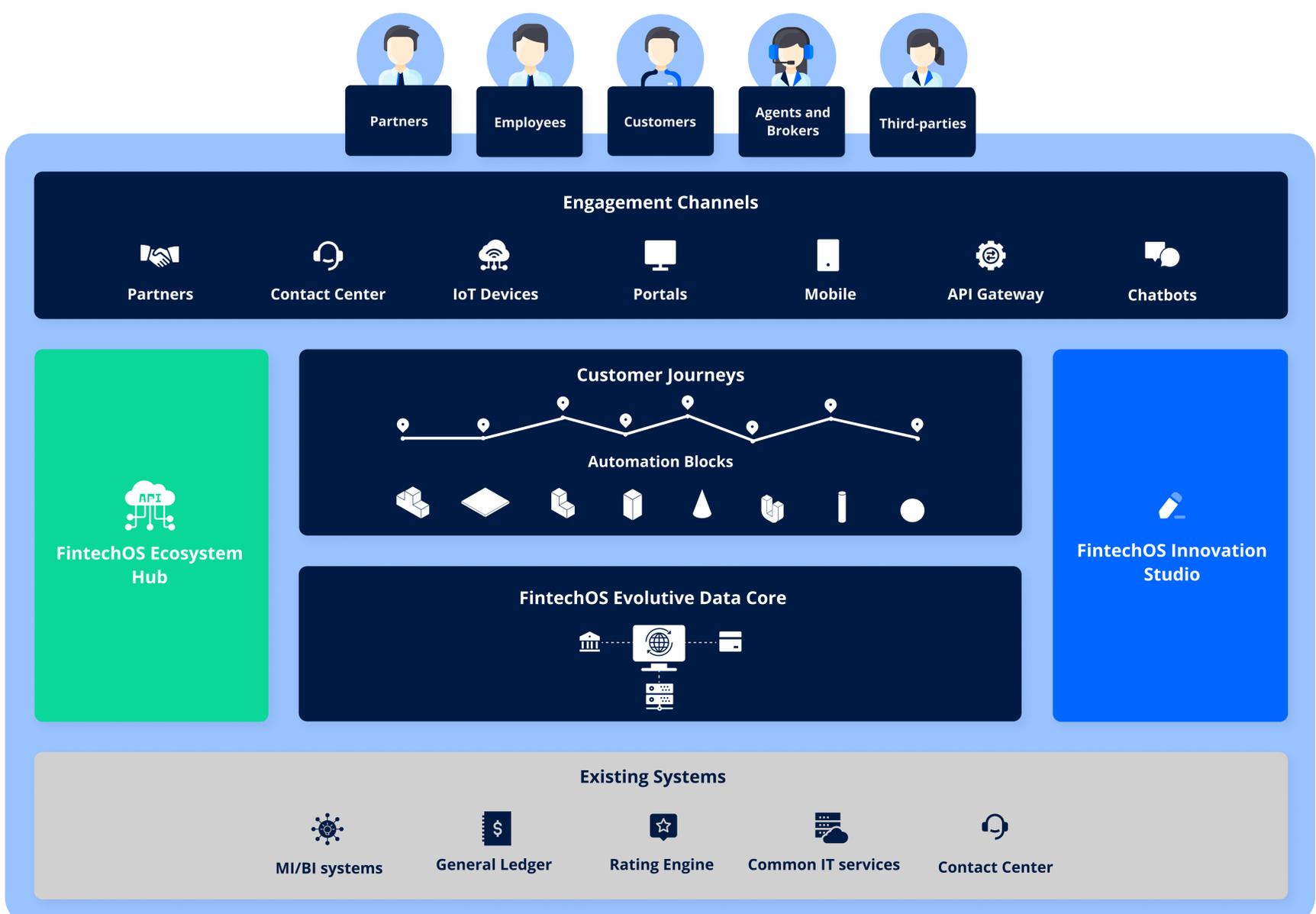
Introducing Northstar for Life Insurance

FintechOS Northstar is our customer-centric digital-on-top platform for Life Insurance that lets you build smarter policies, data-driven underwriting, better customer experiences, and more personalized interactions. Northstar empowers life cover providers to create products and services quickly through pre-built functionality and low-code innovation.

Northstar is designed to build end-to-end customer journeys for processes such as quote and apply,

beneficiary experiences and customer service. Our customer journeys include personalization at every touch point, data-driven automation, and digital workflow management and case management to reduce manual intervention. This leads to a consistently better customer experience and a much faster throughput in the back office.

Northstar includes policy management, claims management, and advanced underwriting capabilities. The Product Catalog enables rapid



product development through configuration and low-code development, 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, reducing costs, risks, and time to market.



Benefits for Life insurance



Think customer first

Organize your services around the customer and create truly personalized experiences that will help you keep in touch with policy holders.



Learn quickly, innovate quickly

Use the flexibility of Northstar to test and learn what works and apply those lessons quickly in your customer journeys and policies.



Leverage digital automation

Replace lengthy underwriting processes with data-driven decisioning to reduce shopping cart abandonment and increase customer satisfaction.



Bring new products to market

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



Move at the same pace as your customer

Build personalized customer experiences with Northstar's digital-on-top architecture while keeping your system of record in place.

Customer Journey

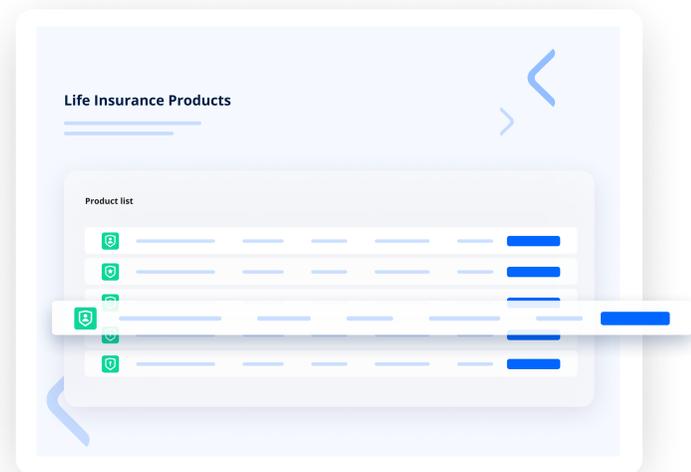
Customer data is an integral part of the FintechOS Northstar platform, enabling data-driven customer journeys and improvements in overall customer experience



Life Insurance solutions

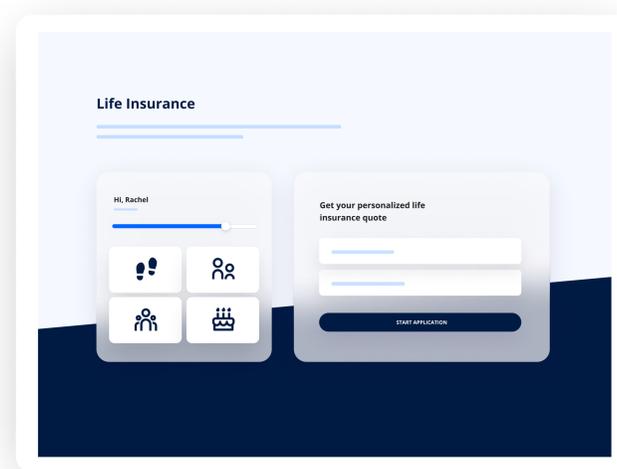
Policy Administration and Servicing

Launch new products in weeks with policy creation, administration, and servicing in one digital layer, powered by the flexibility of the Northstar platform.



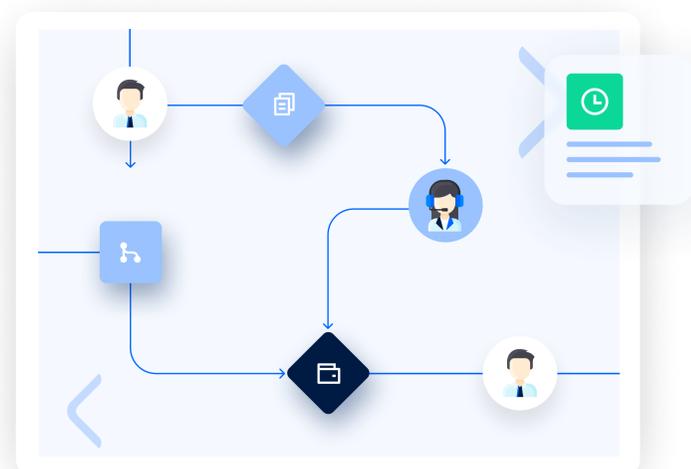
Beneficiary Experience

Improve the beneficiary claims experience from initial touch point to resolution. Seamlessly interact with beneficiaries and apply personalization and automation to change focus from intensive manual administration to delivering a superior experience.



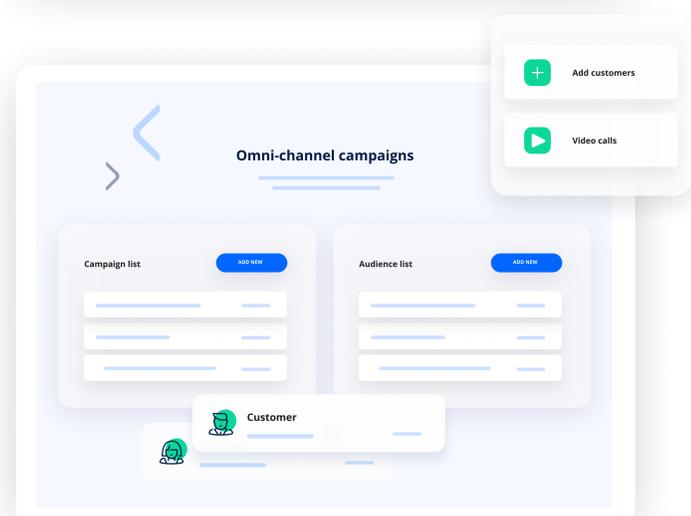
Quote & Bind Customer Journeys

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.



Channel Engagement

Streamline your digital interactions with agents, brokers, and bancassurance with integrated portals to shorten quote and bind dramatically and make younger customers attractive to serve.



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



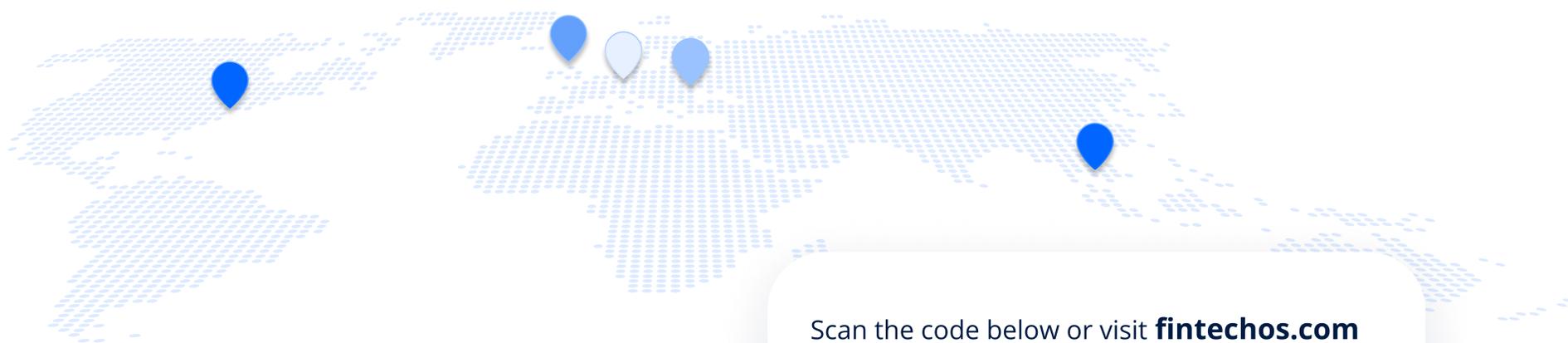
IT Teams

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



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.

- UK:** WeWork Marylebone, 119 Marylebone Rd, North West House, Marylebone, London NW1 5PU
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