

 fintechOS



fintechOS
northstar

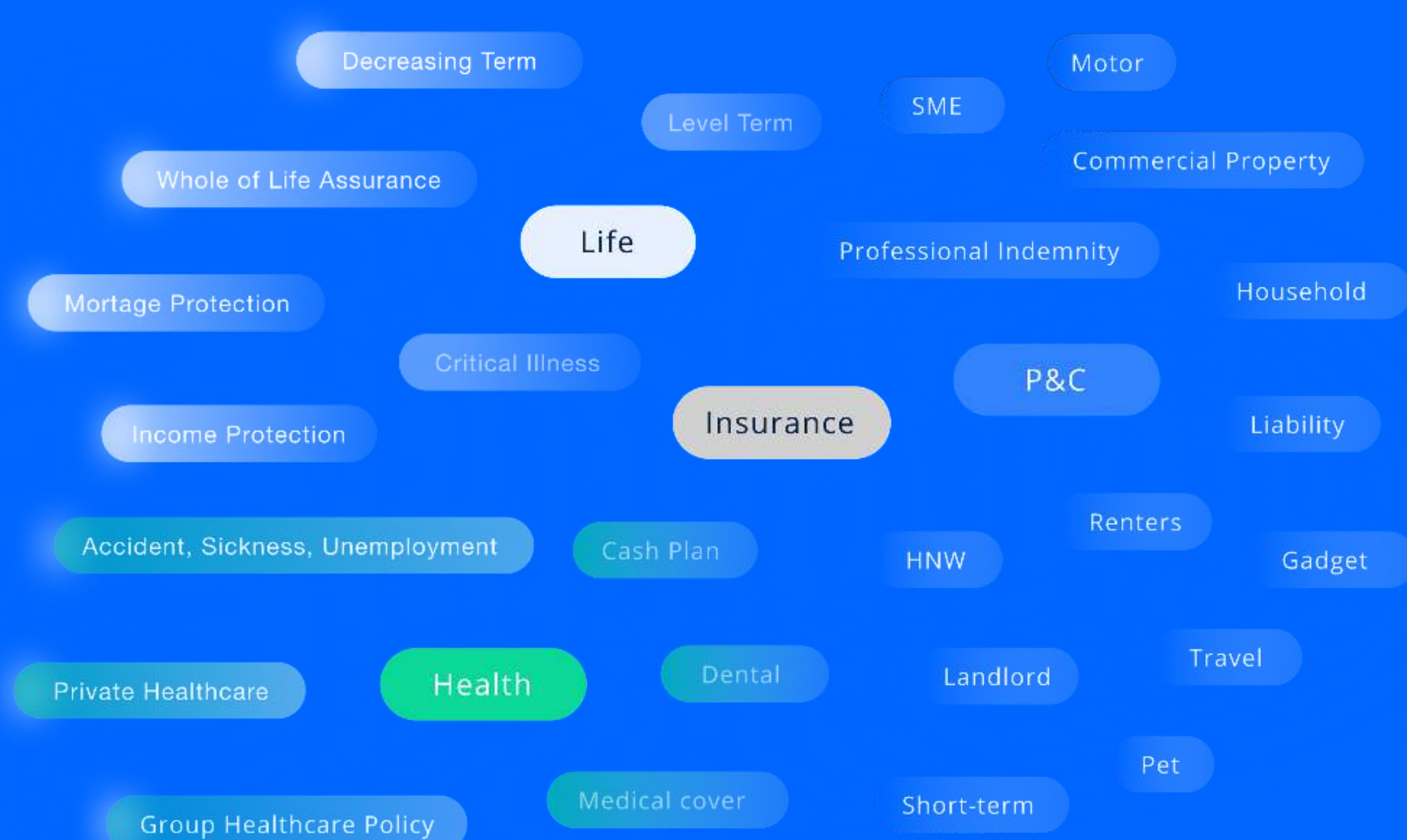


**Introducing FintechOS
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insurance platform**



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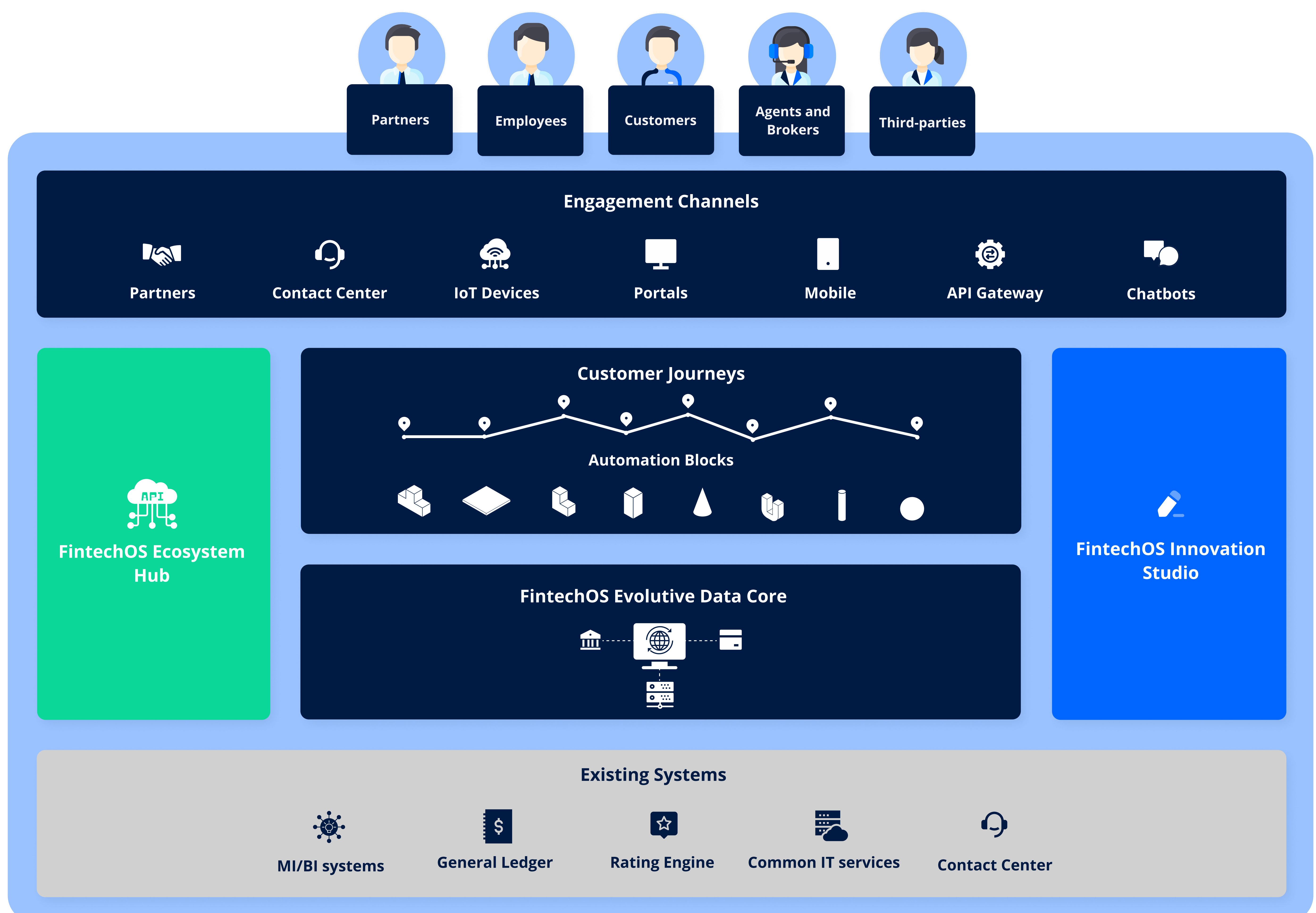
Make products smarter, reduce costs and build end-to-end digital journeys with the Northstar Insurance Suite from FintechOS.



Propelling Insurance forward

The insurance industry is in the midst of a radical, digitally driven shake-up. Insurers are faced with intense pressure to modernize systems whilst reacting to market demands and changing customer needs. The insurance market is in desperate need of a straight-forward and continuous innovation approach. Introducing the Northstar Insurance Suite from FintechOS.

To make insurance more personal, smarter and faster, access to customer data is needed at every interaction. Northstar is designed and built to be the customer-centric platform for Insurance. It allows insurers to rapidly build smarter products, provide market-leading customer experiences and deliver personalized interactions. Northstar allows insurers to quickly create value through a combination of pre-built functionality and configurable customer journeys, all supported with low-code innovation.



Create value quickly and innovate continuously

Northstar's Innovation Studio gives business users the ability to create products and services as well as end-to-end digital customer journeys for processes ranging across the whole Insurance lifecycle. As a low-code design studio, it works across all layers of the Northstar platform, from the Digital Engagement Layers through to the FintechOS Evolutive Data Core.

Using a combination of pre-built journeys together with out of the box functionality provided through modular Automation Blocks, customer journeys can be assembled in a fast and reliable way.

With the Northstar Innovation Studio, you're empowered to bring unique offerings to market faster than ever before.

20+
configurable
customer
journeys

150+
pre-integrated
data sources

50+
marketplace
apps

What makes Northstar different

The benefits of choosing a customer-centric data-driven platform that encourages continuous innovation



Put your customer first

The availability of customer data at every interaction will allow you to organize around the client and create a truly personalized experience for all of your customers, not just some.



Ecosystem Advantage

Use data and services from an ecosystem of third-parties to enhance your own product offerings and to let your customers benefit from the latest innovations sooner.



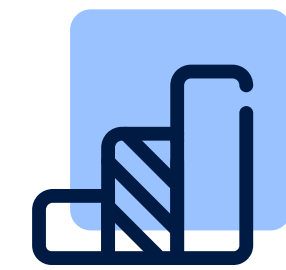
Shorten time-to-market

Build end-to-end digital customer journeys with our modular Automation Blocks to shorten your time to market while still benefiting from stable and proven FintechOS code.



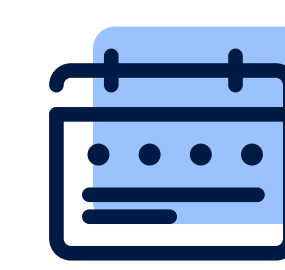
Reduce burden on IT

Give control back to your business teams and reduce your reliance on IT with our low-code Innovation Studio. Self-service will speed up innovation and allow you to tailor existing customer experiences or design new ones.



Take a transformation shortcut

With the Evolutive Data Core you continuously expand the business information you capture and act upon. Big overhauls are no longer needed and you can move away from your legacy systems at your own pace.



Continuous innovation

With both traditional banking data and customer data in one place, analytics can finally deliver on their promise. The flexibility of Lighthouse allows you to apply those insights through self-service immediately.

Customer Journeys

Use FintechOS Northstar to craft customer journeys that meet your clients' needs and provides an experience that surpasses their expectations.



Comprehensive

Customer Journeys span all layers of the platform, from the Evolutive Data Core to the Digital Engagement Layers

Flexible

The Customer Journeys are orchestrated and customized with the Innovation Studio.

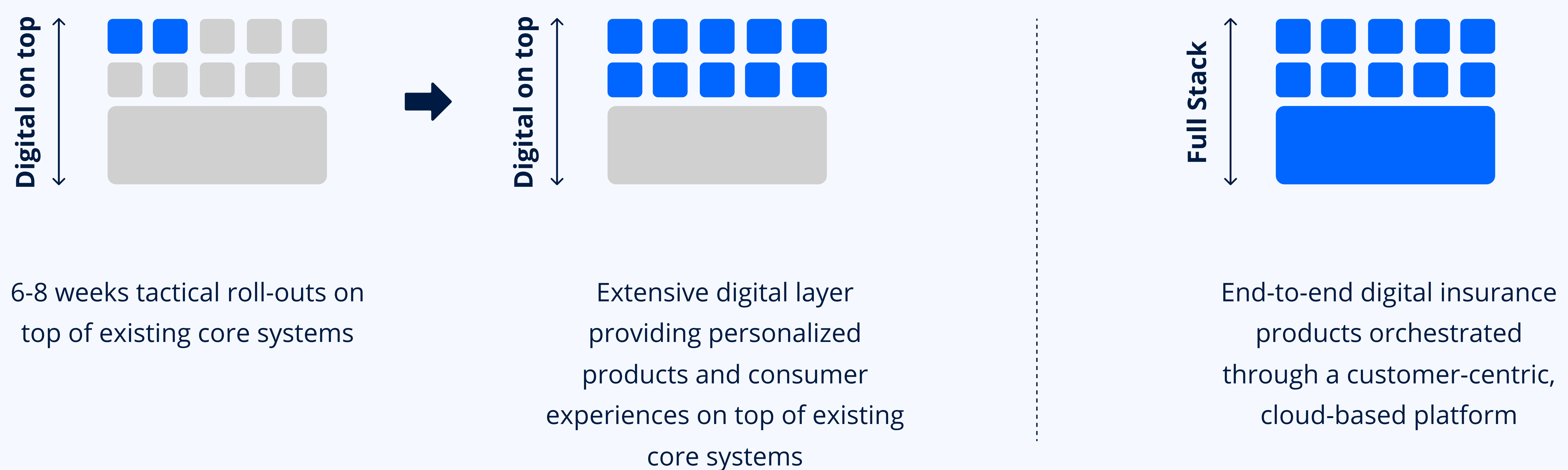
Connected

Customer Journeys can be exposed in third-party engagement layers too and can use ecosystem data and services



Reduce your reliance on legacy, or make a fresh start

We recognize that many of our insurance customers want to keep their existing infrastructure in place. With the flexibility of the FintechOS Northstar platform, you can go full-stack with our lean core so that you have everything that you need, and none of the things you don't need.

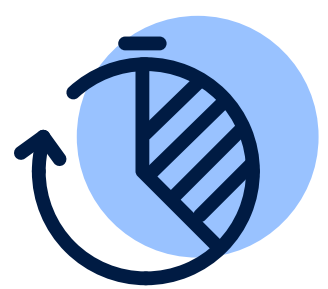


Who is Northstar for?



Health Insurance

Improve the quality of your digital experience across all distribution channels. Personalize your products, provide flexible benefits for your customers and play an active role in their future health.



Property and Casualty

Launch new products in weeks, not months. Increase efficiency and reduce workloads for staff by creating end-to-end digital customer journeys. Improve customer satisfaction and loyalty by reducing the speed of settlement for Claims. Digitize underwriting and create more value with enhanced data analytics.



Life Insurance

Step away from your legacy systems and respond faster to market and regulatory challenges. Automate underwriting and increase the sophistication of your pricing. Innovate with the latest insurtech offerings and bring new forms of coverage to market faster.



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
- ✓ Build customer journeys faster



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.
- ✓ Improve transparency and manageability of production systems.
- ✓ Reduce maintenance cost and complexity.

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

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ERSTE

RELIANCE BANK

SOCIETE GENERALE

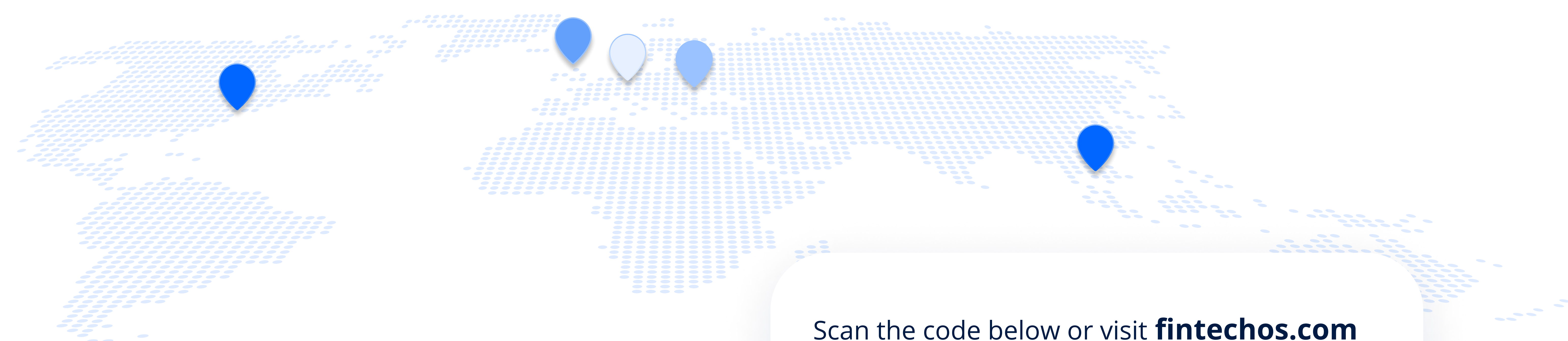
IdeaBank

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Orange Money

ธนาคารกสิกรไทย
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**

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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