

Personalise.
Automate.
Transform.

fintech **OS**

FintechOS is a technology centered upon a mission to help insurers innovate at speed. Our suite of pre-built solutions are ready to deploy, meaning carriers, managing agents and brokers can launch digital customer journeys or products in just weeks.

1B+ *GWP managed*

200k+ *Automated claims*

32+ *Business lines*



Personalise

Hyper-personalisation is at the heart of our offering. We pre-built connections to 150+ data sources to share information across the enterprise. For example, customer onboarding journeys are simplified by auto-filling forms. Our artificial intelligence capabilities harness all available data to take personalisation to a new level.



Automate

Enterprises are often crippled by complicated, manual processes that break customer experience and internal flows. With FintechOS you can easily orchestrate processes & customer journeys to achieve end-to-end automation. Roll out one-touch claims and near-instant self serve digital journeys with ease.



Transform

Our philosophy is to give insurers total flexibility over customer journeys. User interfaces and sequences can be modified by product managers with the FintechOS Innovation Studio, a no-code platform, to allow for remodeling and finessing of the customer experience. This puts product managers, not IT departments, in charge of products and customer journeys.

Our digital insurance offering

FintechOS solutions cover all business lines, including Motor, Household, Life, Pensions, Commercial, Health and many others across the entire insurance value chain:

- Customer 360
- Quote & Bind
- Product Management
- Policy Admin/Scheme Admin (B2B & B2C)
- FNOL
- Claims Management
- Loss Adjusting
- Risk Prevention

Each element of FintechOS can be deployed as an individual component, plugged-in to legacy infrastructure, or FintechOS can run independently as a full end-to-end package.

Our solutions benefit from:

- Digital collaborative journeys: Blend the online experience with a human touch by adding video-calling and co-browsing. This boosts conversion rates and transforms customer perceptions of your brand
- Mature and proven approach: FintechOS solutions boast a track record across 20 international markets.

The newest version of our technology is built to help you succeed.

Helping you redesign digital journeys around your customers.

The company's centerpiece technology, **FintechOS 20.R2**, puts automation and personalisation at the heart of innovation allowing insurers to transform the digital customer experience quickly and affordably.

The era of the big transformation project is over.

Companies are no longer willing to pay for a multi-million, multi-year effort after which they might, possibly get business value.

We help deliver value quickly and frequently.

Value delivered quicker (up to x10 times), continuously thereafter, with the freedom to pivot whilst reaping business benefits across the implementation timeline.

Key Benefits

- Hyper-personalised Customer Experience
- Rapidly build and launch products
- Self-sufficient, no-code innovation
- Provides a layer of agility/innovation spanning both internal IT and cloud-hosted solutions
- Leverage external and/or unstructured data

Key Features

- Pre-built digital customer journeys
- End-to-End Automation
- Data-Driven Insurance
- Digital Product Factory
- No/Low-Code Innovation Studio
- Automated Claims
- Micro-Services Architecture
- API Integration



Success stories from our clients

100% Digital, AI-Enabled Claims Management Solution

The FintechOS solution acts as a powerful Digital Customer Engagement layer within Asirom VIG. It is used as an interface between legacy core systems, third-party solutions and apps, and as a modern digital layer and to accelerate digital transformation and create frictionless, personalized customer interactions and experiences. And it's all done in-house and at a fraction of the cost of traditional development.

- ✓ 80% reduction in claims processing time
- ✓ 24/7 Quote & Bind and Claims with Chatbot assistance
- ✓ 80% reduction in the estimated TCO during the first 3 years



5 key insurance applications fully automated in 5 months

A self-service framework was implemented to automate workflows and accelerate the development of powerful E2E insurance products. Allowing non-technical staff to create, test and operate powerful omni-channel applications including customer facing services.

- ✓ 8 weeks time to market for new digital product lines
- ✓ 100% digital user experience across every channel
- ✓ 3x decrease of underwriting time due to automation



100% automated digital process

Using FintechOS technology, UNIQA automated and digitised household, motor, travel, liability insurance with real-time processes and OCR technology, whilst facilitating BYOD (Bring-Your-Own-Device) policies - empowering sales agents to subscribe a policy from any device in a single customer meeting.

- ✓ 100% digital quote & bind and underwriting
- ✓ 70% reduction of sales cycle time
- ✓ 70% reduction in processing time