



Your Digital Transformation Partner
in Insurance

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In a rapidly-evolving sector intent on engaging more actively with its customers, NETsurance is the only ready-to-go omnichannel digital solution of its type for multi-line insurers, giving your customers full control to access and manage their policies through online and mobile channels – anytime, anywhere.

Its architecture is simple and efficient, allowing for fast customized integration with companies of any size or segment. It also provides a cutting-edge look-and-feel so you can connect with your customers at a different emotional level to further enhance your market branding.

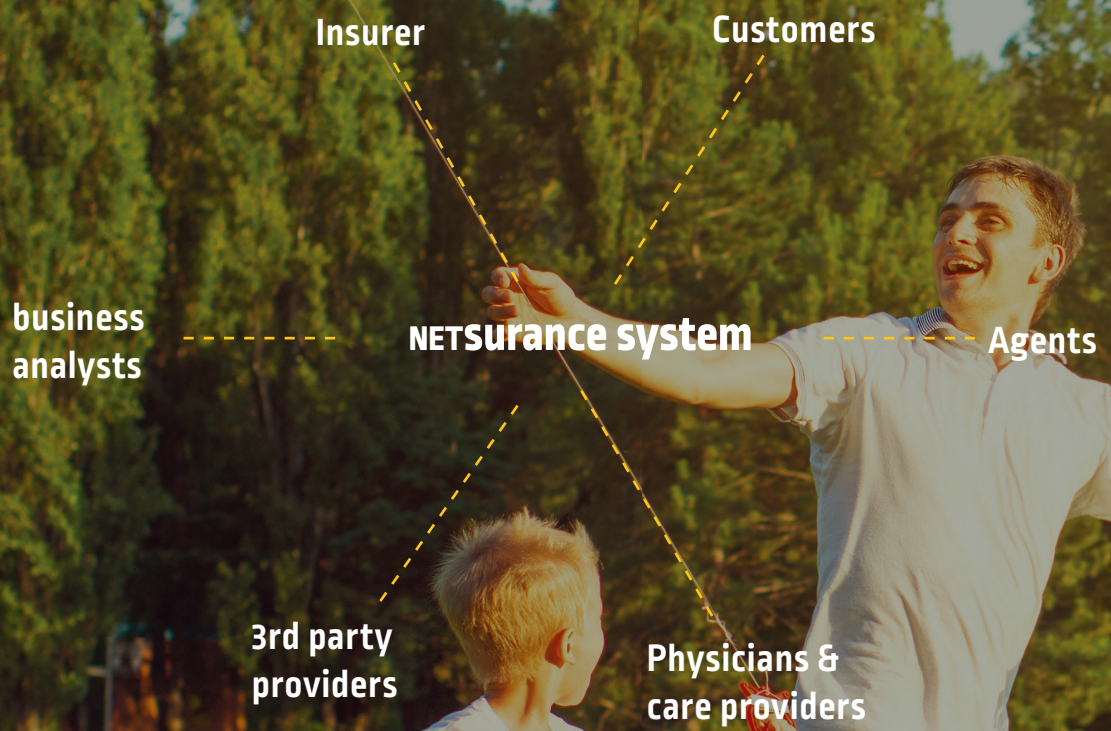
NETsurance is supported by a team of leaders in online technology and insurance business solutions, coming together to offer you a complete solution for your needs – today and tomorrow.



"Hungry well-funded innovators are lurking around every corner, salivating at the potential of disrupting a mostly complacent sector; the opportunity to pivot towards customers is now"

Harrison Sapru
Managing Partner, Cordema

20 years strategic, financial and operational experience in life, non-life and health insurance sectors



A true **omnichannel insurance** experience for
your customers

✓ **Real-time Quotes**

Integrate your systems to provide real-time pricing.

✓ **Full Onboarding**

Generate all steps of the process online, from initial quotes to formalizing policy contracts.

✓ **Transparent Policy Information**

Provide details of customer policy information online, allowing contracts to be downloaded.

✓ **Customer Control**

Enable your customers to manage their policies online, including options for payments, renewals and communications.

✓ **Flexible Payment Options**

Give your customers multiple payment options, including direct deposits, credit, debit and mobile wallets.

✓ **Instant Claims Submission**

Offer your customers the convenience of submitting claims online, while providing yourself with an accurate and efficient system of intaking claims.

✓ **Active Claims Management**

Allow your customers to track the status of their claims through easy-to-view tools, and when claims are ready for disbursement, they can be directed by the customer to multiple channels.

✓ **Dispute Resolutions**

If the outcome of a claim is not accepted, the dispute resolution process gives your customers the ability to challenge it online.

✓ **Personalised Dashboard**

Provide your customers with a modern and customizable widget-based dashboard depicting pertinent information.

✓ **Deep Analytics**

Present your customers with their overall relationship with the insurer and allow them to use drill-down tools to seek additional information.

✓ **Unique Customer Experience**

Allow your customers to personalise their online experience by selecting language, policy aliases, favourite menus and other relevant options.

✓ **Global Analytics**

To fully leverage the system, you can receive reports on customer behaviour, including onboarding, payments history, claims activity and estimated profitability by group.

✓ **Dynamic Messaging**

Provide your customers with a two-way secure messaging system that enables the exchange of messages between them and your company.

✓ **Alerts & Notifications**

Give your customers the ability to customize their unique alerts and notifications.

Benefits to the insurer

✓ Frictionless Customer Journey

NETinfo streamlines and digitises insurance processes and functionality, delivering outstanding and seamless digital experiences, seamlessly integrating the customer journey, offering a smoother, faster and familiar customer experience.

✓ Omnichannel

NETsurance provides an omnichannel solution with comprehensive out-of-the-box functionalities and features to satisfy the digital insurance needs of today's consumer-centric insurance company. All functionality can be deployed to any channel, while unique value-added features enable insurers to effectively respond to the demands and expectations of their customers.

✓ Proven Technology Implemented Across the World

NETsurance is based on NETinfo Digital Banking Platform, a comprehensive omnichannel solution that has successfully been tested for almost 20 years and part of the digital transformation process of banks and financial institutions in over 30 countries worldwide. Industry analysts recognise NETinfo as one of the global leaders for omnichannel design and delivery.

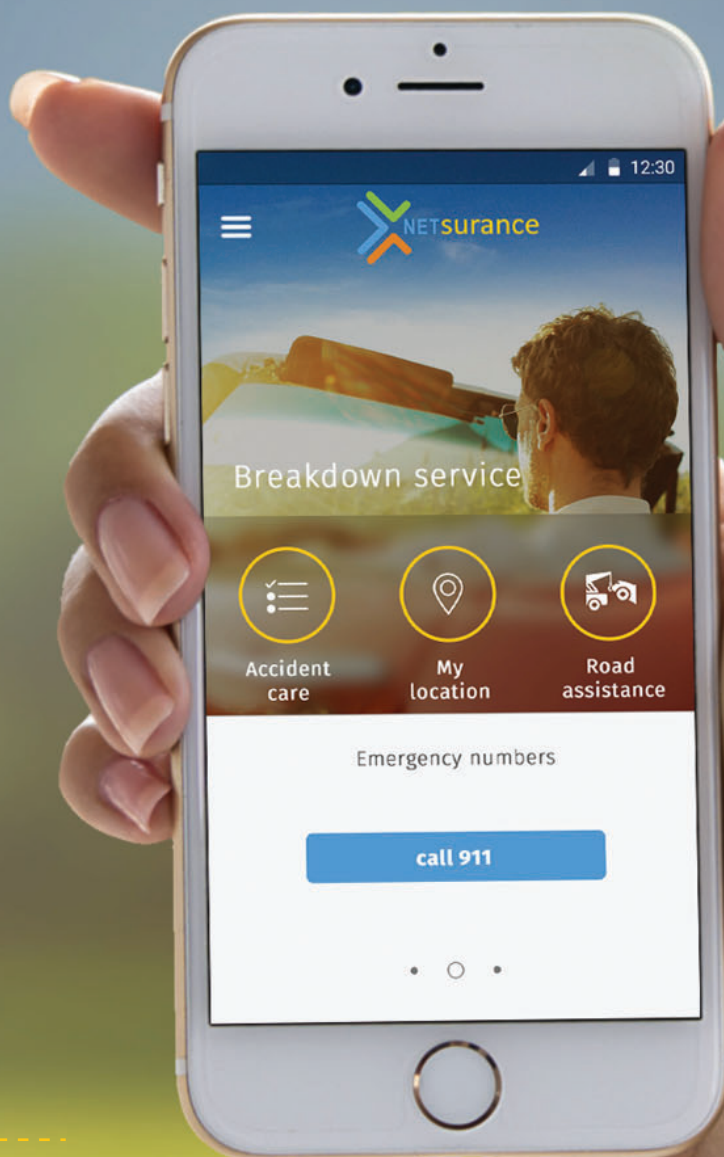
In the latest report "The Forrester Wave™: Digital Banking Engagement Platforms, Q3 2017", NETinfo was placed among the top three omnichannel vendors worldwide for its current platform and in the top two vendors for enhancing customer experience. According to the report:

"NETinfo is one of the two evaluated vendors whose reference clients expressed no doubt about whether they would choose it again."

“The days of complicated systems are over; the future consists of aligning with clients to develop razor-sharp technology solutions”

Vassos Aristodemou
CEO, NETinfo

20 years of technology solutions
to the financial sector



✓ Efficient, Easy-to-Implement System

With 20 years of proven success across more than 40 implementations worldwide, NETinfo has developed best practice methodologies with vast experience and flexibility in integrating with third-party products. The result for clients is fast implementation time with minimum risk.

✓ Layers of Security, Including Proprietary Authentication Tools

NETsurance provides a powerful proprietary authentication suite for user verification via multiple methods for mobile banking, compliant with PSD2. It monitors the authenticity of users' transactions in real-time, to safeguard against unauthorised access, and prompts users for the appropriate authentication method.

✓ Integration with Agents, Health Care Providers and Other Key Participants

NETsurance was structured to create a flexible and evolving ecosystem in which various insurance users can engage, from the primary insurer, to its customers, to agents who manage customer groups, to physicians reliant on data for health coverage and claims submissions, to third party providers such as auto leasing companies and repair shops, to business analysts who provide consulting advisory services on the insurers big data.



✓ **Self-Administration**

NETsurance provides a powerful and comprehensive central administration module, enabling banks to monitor the whole solution and manage channels centrally, including self-maintenance and self-service capabilities.

✓ **Ongoing Support from Leading Fintech Provider**

With almost two decades of experience, NETinfo is digital native with a comprehensive understanding of how an organization can best meet their customers' needs and position themselves for the future. NETinfo's customised solutions maximise speed and efficiency and improve customer journeys and engagement. Ease of administration, including extensive self-administration and maintenance capabilities, is fundamental to the NETinfo offering, as are competitive pricing and rapid implementation. The result is a market-leading omnichannel and mobile banking service that serves customers in the way they expect today. That means online, on the move, on demand.

✓ **Ongoing Support from Insurance Sector Expert**

Cordema provides two decades of extensive insurance sector expertise towards advising on the business aspects of each implementation and post go-live support. Cordema principals have been part of and advised global Fortune 500 C-level insurance executives on strategic alternatives, from functional costing, product development and marketing to financial analytics, M&A advisory and board representation. Cordema shall be involved in all aspects of client relationship including implementation, product development, channel management, agents' communications, third-party requirements and testing.

Sector is Morphing, Lightning Fast!

The USD\$4.8 trillion global insurance sector is late to the technology game, but is now attracting record financial investments for new InsurTech ventures, each recognizing opportunities to disrupt an otherwise stagnant sector with decades-old business models. In 2017, a record USD\$2.3 billion flowed into 247 global InsurTech deals, an amount expanding even more rapidly in 2018 and beyond. Traditional insurers will be forced to change their business models dramatically – 7 years from now, insurance as we know it will become unrecognizable from its current form. The mix of innovative market entrants consists of companies offering:

- virtual-only models competing directly with traditional bricks-and-mortars,
- actively-evolving pricing and mortality models based on customer behavior,
- tracking systems for vehicles and other insurable property,
- autonomous decision making,
- front-end systems that provide strong customer-friendly experiences,
- back-end systems that reduce operating costs and simplify accounting,
- claims and fraud management tools,
- big-data analytics,
- predictive modeling,
- distribution, and an assortment of other innovative solutions.



\$4.8 trillion

Insurance Revenues 2017



\$2.3 billion

InsuranceTech Investments 2017



247 ventures

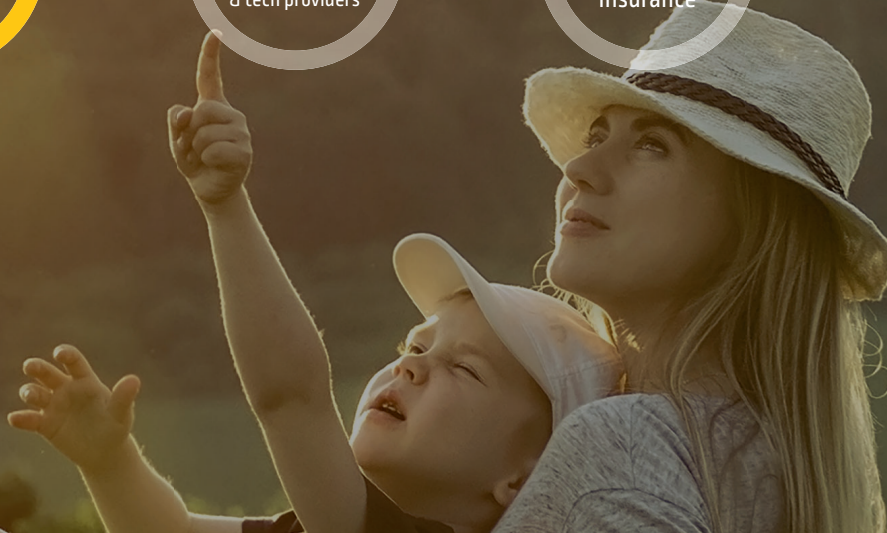
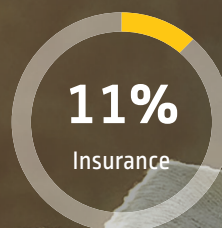
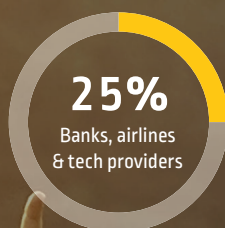
InsuranceTech Investments 2017


Technology Actively Solving Problems

The sector faces unprecedented challenges which include higher frequency and size of CAT losses, broken health insurance models generating consistent operating losses, greater competitive forces with new non-insurer entrants, continued pricing pressures, minimal level of product innovation, generally negative market and customer perception and an overall crisis of trust.


The banking sector reinvented itself through a similar revolution 12 years ago and the outcome is a much better experience for both banks and their customers. Though the insurance sector still generates reasonably good margins, the writing on the wall is becoming much clearer – unless old business models evolve with the rapid pace of global evolution, the window to pivot towards a more sustainable growth engine will not remain open much longer for those players.

LOW CUSTOMER SATISFACTION





For more info:
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