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Transform your Life & Pension Business:
Accelerate Innovation and Efficiency

Fadata's integrated end-to-end core platform for Life and pension insurers, INSIS, is a robust SaaS solution that accelerates digital transformation. It covers the most extensive Life and Pension product lines and supports each step of the insurance lifecycle.

Life and Pension insurers face a tough balancing act. On the one hand, customers expect seamless, fast service. On the other, there's constant pressure to innovate and stay competitive.

Add to that the challenge of dealing with inefficient processes, rising operational costs, disconnected data systems, and rigid legacy platforms. Achieving agility and staying ahead of the curve is of the utmost importance but can seem like an uphill battle.

Fadata is a leading insurance software provider with over 30 years of deep industry and tech expertise and offers insurers the most extensive and comprehensive functionality on the market. We provide a robust SaaS infrastructure to empower insurers with real-time data management, facilitating personalized customer experiences and process optimization.

Our highly configurable INSIS platform ensures rapid time to value, allowing insurers to adapt and react to market needs and launch new products quickly. Fadata ensures fast implementations and seamless onboarding, providing a smooth transition and immediate business impact.

Ensure a seamless and consistent customer experience across all digital and physical channels, driving loyalty and satisfaction.

Self-service portals allow customers to manage policies and claims on their own time, enhancing convenience and engagement.

Accelerate product innovation and expand market reach with API-enabled solutions and ecosystem integration, adapting quickly to dynamic market conditions.

Reducing manual intervention and cutting operational costs by automating pension management processes using easily configurable workflows and rule-based processing.

Rapid product development and deployment using a sophisticated product designer with reusable product repositories and Versioning and change control, allowing insurers to quickly design and launch customized insurance products tailored to individual customer needs, improving customer retention and satisfaction.

Improve efficiency in data handling and transactions with pre-defined business process settings, reducing the reliance on extensive paperwork.

Achieve true workflow and process automation capabilities with a modern BPM Workflow engine that enables graphical BPMN process definition, task management, and process automation.

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Future-proof your insurance business with
Fadata Ecosystem connectivity

Unlock the full potential of your insurance operations with an ecosystem of specialized apps powered by our extensive API capabilities, providing seamless integration with innovative solutions. From AI and Machine Learning portals to email add-ons, payment hubs, and document management systems, our pre-integrated ecosystem partners enable you to create tailored, end-to-end solutions that drive competitive advantage and future-proof your insurance business.

Let's shape the future of insurance together with a customer-centric and innovation-driven approach. Learn more at www.fadata.eu

Designed for Life and Pension Insurers, Fadata INSIS delivers the most extensive pre-configured life and pension product lines out-of-the-box.

Term Life Insurance	Savings Insurance Types	Group Risk Life, Group Accidental Death and Dismemberment
Whole Life Insurance	Variable Life, Universal Life	Group Employer-Provided Savings Schemas
Pension Schemes – Defined benefit and defined contribution	Unit Linked	Tiered Group Insurance Plans
Funeral Insurance	Variable Annuities	Takaful Insurance
Personal Accident Insurance	Fixed Annuities	Riders – Waiver of Premium, Critical Illness, Long-Term Care, Dismemberment, etc.
Mortgage and credit protection Insurance	Indexed Annuities	Hybrid and Umbrella Products

Fadata INSIS supports every step of the L&P insurance life cycle

Distribution, sales, marketing	Underwriting	Product & Pricing	Servicing & Operations	Capital, Risk & AML	Claims Management	Life Actuarial Calculations
Multi-channel distribution	Automated, rule-based risk assessment and underwriting decisions	No-code product configurator – Configuration by business users, not IT	End-to-end policy administration – policy issuance, mid-term adjustments, cancellations, reinstatements, renewals	Reinsurance and coinsurance management – registration of different treaty types	End-to-end claims lifecycle management – FNOL, claim registration and assignment, claim adjustment, approval, settlement, recovery, and closure	Comprehensive library with pre-defined formulas supporting all life insurance calculations
Agents and Brokers' contracts and accounts management	Risk profiling and risk scoring models	Product versioning and product lifecycle management	Complete set of APIs for integration with self-service portals and omnichannel communication	Automatic calculations based on Sum@Risk. Statements of accounts and reporting	APIs for self-service portal integration and omnichannel communication	Easily customizable pricing formulas with append and replace operations
Commissions, claw backs, and incentives management	Comprehensive data gathering – reflective questionnaires, integrations with external sources	Support for multiple product lines, bundled and umbrella products	Payment plan flexibility, premium holidays and partial payments, Automated billing management	Plug-and-play KYC integrations with external Ecosystem partners	Claims processing automation – rule-based straight-through processing	Based on the present value of future cash flows
Predictive analytics and simulations to offer a suitable product	Configurable workflows and workflow automation (STP)	Support for layering – rules specific for sales channels, campaigns, customer or affinity groups, etc.	Tasks management and reporting	Calculation of AML risk coring based on rules	Configurable fraud detection rules. Plug and play integrations with external databases and third-party software for fraud detection	Multi-dimensional mortality, morbidity, and longevity tables reflecting different risk profiles, geographic areas, generational patterns, etc.
Segmentation and personalization of the products	Regulatory Compliance and auditability	Flexible rule-based pricing engine supporting complex pricing structures, incl. actuarial models	Support for automated or Out-of-sequence adjustments	Reserve calculations and regulatory reporting	Flexible payment options – lump sum, annuity, transfer to another policy, compensation for unpaid premiums or recoveries	Support of Dynamic interest rates – yield curves, spot rates, etc. Configurable expenses and costs included in the actuarial model

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Fadata INSIS supports every step of the L&P insurance life cycle

Interested in learning more?

Book a demo or a free, no-obligation call:

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