

Complete software products for all insurance business lines

For almost two decades Profit Software has been building or adapting insurance companies' IT systems with our modular software products. Built on a single web-based platform, our ready products are quick to implement, cost effective to run and easier to maintain than traditional tailored solutions.

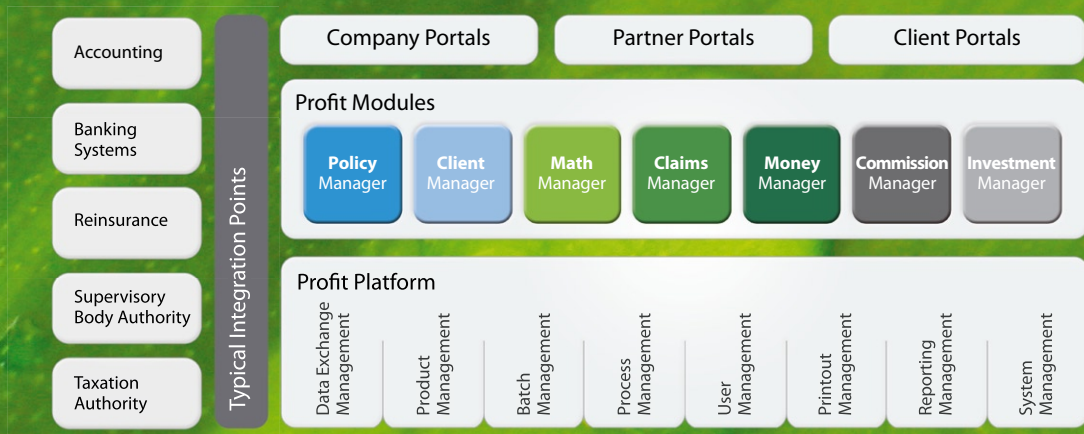
Why leading insurers choose our software products

- 1. Proven business case** – our solution incorporates best practices, processes and methods from almost two decades of implementations
- 2. Available today** – our tried and tested software products have been implemented by approximately 40 clients in nine different countries
- 3. Rapid and low risk implementation** – facilitated by our productized offering and industry-leading delivery record
- 4. Easy to integrate and scale** – web-based platform and interfaces are quick to get up and running
- 5. Adaptable to changing business** – our highly parameterized offering lets you quickly create, refine and tailor products as needs change
- 6. Lower maintenance costs** – achieved by centralizing multiple product types on a single platform
- 7. Consistent future roadmap** – our single platform and modular product structure secure an insurance company's future development path
- 8. Localization support** – multiple ready-made country packages contain settings and parameters for languages, currencies, taxation rules and more
- 9. Automated processes** – reductions in manual handling and associated errors lead to improved customer satisfaction
- 10. Full transparency** – our software products include comprehensive change log records that support a full audit trail

About Profit Software

- Market leader for insurance software solutions in Finland and the Baltics
- A growing network of customers in Sweden, Norway and Central & Eastern Europe
- More than 40 clients in nine countries
- Sales and implementation partnerships with Accenture, IBM, EDB and others

- Established in 1992
- EUR 10.8 million turnover in 2008
- Approximately 120 employees
- Headquarters in Helsinki, Finland; subsidiaries in Tallinn, Estonia and Warsaw, Poland
- Privately owned by the management and other personnel



Customers

Nordic region

- AON Finland
- Aktia Group
- Fennia
- If P&C
- Mandatum Life
- OP-Pohjola
- Pohjantähti
- Pohjola Life
- Samlink
- Suomi
- Tapiola Life
- Tapiola General Insurance
- Tapiola Pension
- The Local Insurance Group
- TrygVesta
- Varma
- Veritas Life
- Vital Forsikring



Baltic states

- Compensa
- ERGO Kindlustuse
- If P&C
- Mandatum Life

Central & Eastern Europe

- AXA
- If P&C
- Vienna Insurance Group

Partners

Profit Software has developed and is continuing to grow a solid network of partners to support localization, integration and maintenance. Current partners include leading IT integrators and hosting companies, systems integrators and solution providers. We also co-operate with our clients' existing vendors.

A modular solution

Our solution is divided into clear software modules that cover all the basic back-end and front-end processes of any insurance company. Insurers simply choose the modules required for their particular business and we integrate them accordingly.

Standardized interfaces

All of our platform and software module components have standardized web-based interfaces. This makes it possible to easily add new components on top of the platform, as well as to integrate our software modules with an insurance company's existing technical environment.

Complete support

Our products provide detailed support for each stage of the insurance business process, starting with initial client contact and extending through to claims handling. For example, our underwriting service ranges from features for automatic acceptance up to manual cover-by-cover issuance with detailed risk assessments. And our claims management module provides broad functionality for the registration, management and payout of claims.

Full parameterization

All mathematical calculations for rating, pricing and claims are fully parameterized and designed for high performance tasks. Calculations are provided by a single math module, an essential tool for modeling insurance product tariffs and calculating detailed information for managerial analysis.

Scalable money management

Our money management services range from the basic built-in functionality required for policy management, up to a full featured system capable of serving as the sole money management system in an insurance company.

Centralized client management

Client management information is available to all modules within the platform, as well as to external systems – thus minimizing integration work.

Full featured product management

Our solution provides efficient tools for customizing existing products and defining new insurance products on-the-fly.

Risk free implementation

Our experienced professional services team plans and executes the overall design, configuration, parameterization and integration of our products with your existing infrastructure. We ensure that products and processes are in place within the agreed time frame, and that budgets are not exceeded. As our solutions are platform products, implementation times are far shorter than those generally encountered within the industry.

Contact us

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