

Financial Technology
insight
BEST PRACTICES IN GLOBAL BANKING



Brazil IT
www.brazil-it.com

Products and Services for the insurance market

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i4PRO
Insurance for Professionals

I4PRO at a glance

- *Young IT company focused on Insurance software and services*
- *Professionals with 10+ years of experience in IT for Insurance*
- *Invests up to 12% of its gross revenue in R&D and Q&A*
- *Develops its own methodologies and tools to reduce deployment risks and timeframes*
- *After nearly 4 years, has its products installed in more than 20% of the Brazilian insurance groups !*

Profile: The biggest private health operator in Brazil (1/3 of the market) - In Life Insurance, they have 5,5 million active customers and very high turnover, some are in huge collective policies, some in individual policies.

Why I4PRO: They use I4PRO due to the *excellent cost / benefit* and *scalability* for life products they issue (Term, Personal Accidents, etc), usually low ticket products (around USD 1.50 a month per coverage).

Before	After
Approximately 3 million lives insured (2006)	Approximately 5.5 million lives insured (2009)
SAR system, hosted in HP UX environment with 8 processors, 32 Gb RAM, external storage, a "million dolar machine"	I4PRO ERP, hosted in HP DL 380G5 with 2 Dual Core 3.0Ghz and 4Gb (Web Server) + DL 580G3 with 4 Xeon HT 3.66Ghz (Database Server) and 16Gb / Storage HP EVA with 4 Disc Enclosures, FC Disks
Almost all of the processing performed in batch at night, a few dozen users.	Almost all the processing carried out online, even data upload for major collective policies, about 5000 concurrent users, mostly through Internet
Several operational problems and limitations to provide information, about 1,600 hours per month for maintenance	System compliant, with low risk and high availability, approximately 600 hours per month for maintenance



Scalability



High Performance



100% Web based



Short learning curve



Excellent value for money

Profile: *Top-3 Insurance Groups in the world, Top-10 in Brazil. In Brazil, they work with 8 lines of business and we take care of 3 of them since 2007 - Life, Financial Risks and Rural Risks.*

Why I4PRO: *Regardless of other regional strategies, we were chosen because of our **agility in deployments** and the fact that we can perfectly meet the **complexity of Brazillian regulatory issues at very attractive costs.***

Details: *After closing the deal, our team spent 3 months to complete the implementation of Life and Financial risks products in production, including specifications, deployment and production environments, data migration and integration of 14 legacy systems using SOA. Later we implemented other products and processes, Allianz usually requires 300 hours per month of ongoing maintenance for 3 lines of business for which uses I4PRO ERP.*



Rapid deployment



Compliant with regulations



Low operational risk



Easy integration with legacy

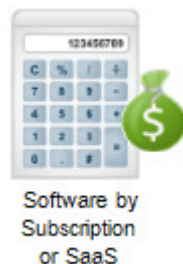
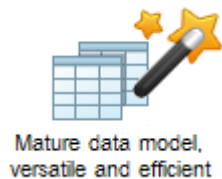


Low maintenance cost

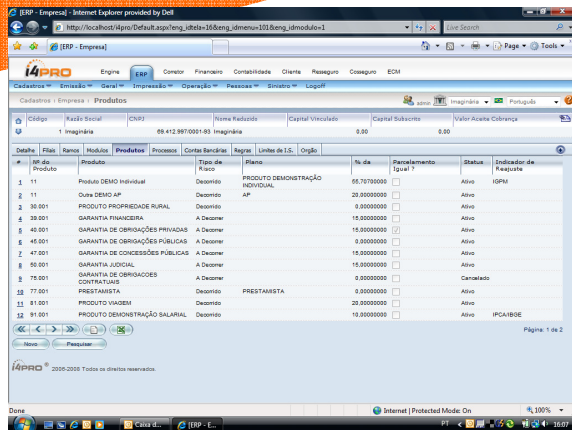
Profile: Insurer from U.S. (NYSE:WRB), well known and respected, started operations in Brazil in 2006 - As the company operates in Brazil as a specialist in commercial lines, issuing premiums both in reais and in foreign currency, it needed a quick and inexpensive deployment enabling it to be competitive in the short term with several companies already operating in Brazil.

Why I4PRO: We were chosen on the basis of the *maturity and the adherence to the business* that our system had, in our *simplicity of use* and our *excellent value proposition*.

Details: Most of the policies are delivered to their policyholders, brokers and takers in digital mode, which means, digitally signed PDF via regular or registered email.



Our Products

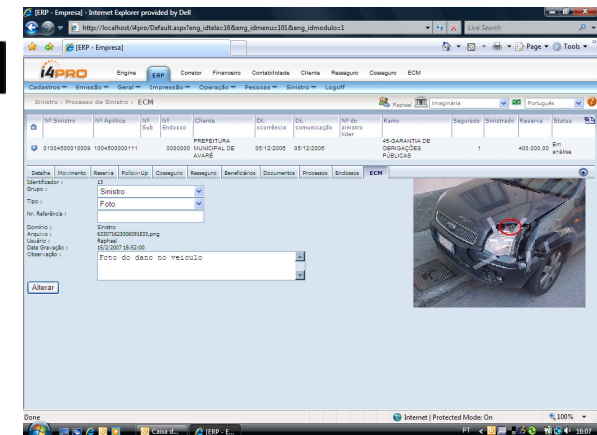


i4PRO ERP

The ultimate tool to describe and implement Insurance processes - I4PRO ERP is an Web-enabled, real-time system with full support for Insurance Backoffice operations (Policies, Applications, Quotes, Bills, Endorsements, Renewals, Agent or Brokers reports, Claims workflow, Commission statements, Installment schedules, Coinsurance, Reinsurance, management and financial reporting, official reports, accounting integration, etc), in each and every line of business they intend to operate.

i4PRO ECM

The easiest way to implement a contextual ECM, always available to the user. With I4PRO ECM it is possible to align the capture, processing and distribution of any business information along with the I4PRO ERP.



i4PRO MMI

The natural extension for the business environment, creating opportunities and speeding processes. The Mobile Management Interface allows the creation of "mobile profiles" and sessions for brokers, claim inspectors, management team and remote administration among many others. Avoid expensive intermediary platforms and optimize the mobile communication getting low operational costs.

Our customers



We are usually chosen because of adherence to business, speed of deployments, full compliance with regulations and the price.



Thank You !

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