

# FINEOS Corporate Overview



## Established Leadership

FINEOS Corporation is a market leading provider of core software solutions for Insurance and Government Social Insurance. Our flagship product, **FINEOS Claims**, is the insurance industry's best of breed solution for all Injury, Illness and Loss claims.

FINEOS has an enviable track record of 100% successful, high quality implementations delivering tangible business benefits which exceed customer expectations. Our strength is in our people; our ambition; knowledge; experience and our focus on higher levels of excellence in every aspect of work and life.

Established in 1993, the company delivers innovative solutions to a global market and has customers, employees and established bases in North America, Europe, Africa and the Asia Pacific markets.

## Financial Strength and Growth

FINEOS has an enviable track record of delivering year on year high value, profitable growth since inception. Our successful performance has been achieved through our clear business vision and strategy. This is underpinned by our ability to anticipate and adapt to changing economic environments and business models, combined with our focus on people, innovation, customer service and delivery.

FINEOS has been honoured with a host of industry excellence awards and accolades that bear testament to our drive for success and achievement.

## Global Successful Customers

FINEOS customers are strong references for our flexible, user-focused, business solutions which deliver return on investment and tremendous value for money. We work with many of the world's innovative thought leaders in both private and public sector insurance and insurance related organisations.

FINEOS delivers measurable business benefits, ensuring customers recoup the investment made in our products and services. Through partnership and collaboration, FINEOS works to quickly establish a shared vision of how solutions will look and perform to our customers' needs. Our focus is always on understanding and satisfying our customers' business objectives and through meaningful and regular communication, we co-construct the optimum solutions to fit the specific business needs. We share our ideas, aspirations and knowledge of industry best practice to maximise outcomes.

## Core to our Success is our People

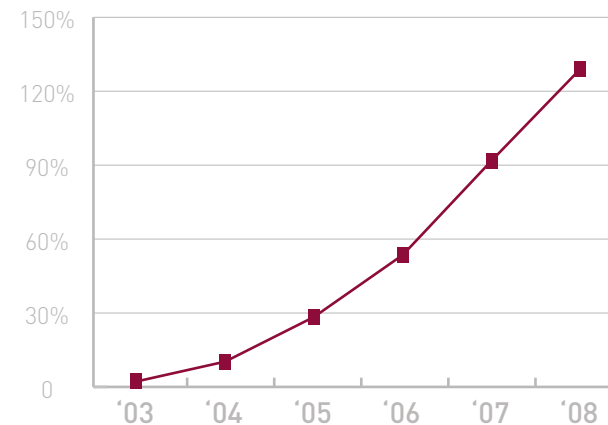
Underpinning the FINEOS success story is the dedication and creativity of our people, who are industry and technology solutions experts. This dedication is strengthened with a unique collaborative culture and a commitment to a set of values known as the '**FINEOS Core**'.

The **FINEOS Core** is our shared set of values in support of our vision of corporate and personal success. In other words, our people see their success very much tied to the success of FINEOS.

FINEOS people have a positive outlook and continuously seek possibilities to discover, innovate and improve. We have a company which is a great place to work and a great company to do business with. Our work environment is one of positive, meaningful communication where everyone can make a contribution and help to improve our performance. We share an environment dedicated to finding the best outcome and achieving excellent results.

People development and knowledge retention are regularly assessed and measured within FINEOS. Our employee satisfaction surveys and retention levels are among the highest in our industry. We select people who we connect with and we continuously strive for high levels of employee development, growth, realisation and satisfaction.

## FINEOS Revenue Performance



*FINEOS has increased its turnover by 125% and shown an average year on year increase of 15% over 5 years.*

# FINEOS - At a Glance

- FINEOS is the only claims solution successfully implemented globally across General Insurance (Property & Casualty), Life & Health, and Government Social Insurance
- FINEOS supports claims processing at 27% of the top ten leading Life & Disability insurers in the USA
- FINEOS supports 100% of all Injury and Illness Claims in New Zealand
- FINEOS supports over 20% of the General Insurance Claims market in Ireland
- FINEOS supports 30% of Government Injury and Illness Claims in Australia
- FINEOS supports 30% of New Business Life Applications in Australia

## Innovative Business Solutions

FINEOS continually invests in research and development to ensure our leadership as a world-class core software solutions provider within the global insurance industry. We provide a set of highly effective Commercial Off-The-Shelf [COTS] core solutions, known collectively as the **FINEOS Insurance Suite**, which focuses on solving real business issues and delivering true and lasting benefits.

Our flagship product, **FINEOS Claims** is a customer-centric, web-based, universal claims software solution for all Injury, Illness and Loss Claims. **FINEOS Claims** is supported by **FINEOS Payments**, our powerful, comprehensive scheduling and flexible payments product for automating one-off, recurring and complex reimbursement transactions.

**FINEOS Claims** is a complete lifecycle claims solution, delivering user effectiveness and totally optimised business outcomes. It guides claims handlers through the complex process of dealing with all parties related to the claim. It informs and alerts claims supervisors and senior executives by providing vital claim operating information through real-time dashboards and regular information reports. In other words, it ensures every related party to the claim receives the best possible outcome.

## Modern Technology Platform

Designed and developed by FINEOS and written in Java [JEE], the **FINEOS Insurance Platform** is the backbone of our technology and applications suite upon which all of our business solutions are based. The **FINEOS Insurance Platform** guarantees scalability, interoperability, flexibility, reuse and rapid application deployment. This enables FINEOS customers to have an edge in terms of speed to market, reliability and the security of a future proofed, modern solution.

## Agile and Configurable

The **FINEOS Configuration Studio**, delivered as part of every FINEOS software product solution, enables business users to exercise a high degree of control and flexibility over the operation and workings of all elements of FINEOS. Business users can enable system change and configuration in line with their needs without having to depend on technical development resources for system change. The **FINEOS Configuration Studio** continually evolves incorporating many advances to empower the user to drive their own work agenda.

## Leading Industry Standards

We ensure our customers progress with the changing corporate environment and are ahead of similar organisations in the marketplace. The **FINEOS Insurance Suite** is maintained with the advancing world of Information Technology and insurance industry standards. It conforms to industry advances in line with globally acknowledged ACORD insurance standards.

The **FINEOS Insurance Platform** is IBM SOA approved. In addition, FINEOS is the only software platform in the world to conform to IBM's Insurance Process Acceleration Framework (IPAF) and IBM's Government Industry Framework. This positions FINEOS as best in class provider of business process and case management solutions within global Insurance and Government Social Insurance industries.

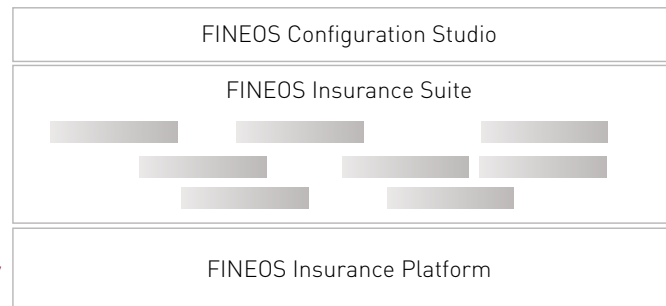
## Industry Product Partners

FINEOS works with a focused group of innovative, complementary partners who have established leadership in their own fields of expertise. Through tight integration and close collaboration with our partner community, FINEOS delivers a more complete business solution to our customers. FINEOS partners include IBM and many niche insurance product and service players such as HCB, Crowe Paradis, Reed Group, Claim Analytics, Wolters Kluwer, Polaris and Secure EDI.

User Configuration

Business Solutions Layer

Applications & Technology Layer



# Management, Board & Governance

FINEOS has an experienced executive leadership team with considerable knowledge of software development and deployment within the global Insurance and Government Social Insurance industries.

Our company has an international Board of Directors with valuable experience and knowledge of our business and our major international markets. They are located in different geographical regions giving us a regional and global view of our customers' needs.



1. Chair: Ward Graffam

3. CFO: Tom Wall

5. Philip Small

2. CEO: Michael Kelly

4. Peter Le Beau MBE

6. Seán Dorgan



Dublin



Boston



Melbourne

### Delivering Partnership and Customer Value

The FINEOS Global Services Team uses the **FINEOS Implementation Method** which is our methodology for successful deployment and business benefit realisation. The **FINEOS Implementation Method** is proven and is based on our experience as well as best practice project management standards such as the Prince2 industry standard methodology.

FINEOS can act as the implementation prime or we can play a supporting role to our customer or third-party teams. The key to success is to ensure a partnership towards communicating, understanding and a collaborative delivery model where everyone in the team is focused on the business case in the most effective manner possible.

Our FINEOS Global Training Services team deliver a full schedule of FINEOS training courses (public or tailored for specific customer needs) and supporting documentation for every aspect of the FINEOS solution.

### Successful Customer Implementations

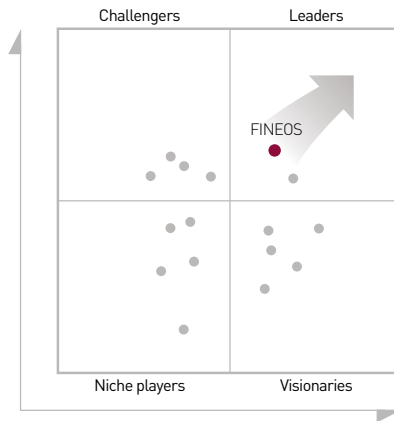
With deep knowledge and experience in insurance, FINEOS understands that every customer is different and will require variations in approach to implementation and benefit realisation. We, therefore, engage as early as possible in the formation of the business case and project to understand the detail and to develop the right approach to working with our customers to ensure we deliver to their needs.

FINEOS achieves rapid implementation of our core solutions. Examples of this are the implementation of **FINEOS Claims (Life) Insurance** in Australia and within five months at **Thomas Cook Travel Insurance** (White Horse) in Europe.

Often our customers have complex lines of business, multi-step and third-party hand-off processes, with multiple integrations and legacy systems where conversion to FINEOS is required. For these larger, more complex projects, FINEOS has an excellent history of success in planning, designing and implementing within budget and on time.

One of many examples would be the implementation of **FINEOS Claims** for Bodily Injury and Compulsory Third Party Injury claims at the **Transport Accident Commission (TAC)** in Victoria, Australia where FINEOS replaced 19 different systems in a single implementation phase on time and within budget. Another example would be the implementation of **FINEOS Claims** for Disability at the **Internationale Nederlanden Groep (ING)** in the US where the project was completed in nine months.

Our FINEOS Global Support Team provides support services on-site and off-site through help desk, web portals, documentation, user groups and customer account management.



Leading Insurance Organisations choose FINEOS

For more detailed information on the FINEOS Insurance Suite of products, please download our product datasheets at [www.FINEOS.com](http://www.FINEOS.com) or contact us at [info@fineos.com](mailto:info@fineos.com)

# A History of Award Winning Success

**2009 Celent Model Carrier**  
- FINEOS Implementation at Assurant

**2008 ICT Excellence Awards**  
- IT Company of the Year

**Celent Model Carrier**  
- FINEOS Implementation at ACC

**2006 Irish Exporters Association**  
- Software and International Services Exporter of the Year

**2005 ICT Excellence Awards**  
- Vendor of the Year

**2004 Irish Exporters Association**  
- Exporter of the Year  
**Irish Software Association**  
- Sales and Marketing Innovation Award

**2002 Irish Software Association**  
- Company of the Year  
**CRM Awards**  
- Britannia and FINEOS  
- FINEOS CRM Implementation

**2001 FST Award**  
- Britannia and FINEOS  
- Most Innovative Use of CRM in Financial Services  
**Ernst & Young Entrepreneur of the Year**  
- Michael Kelly, CEO, FINEOS



**Corporate Headquarters**

FINEOS Corporation  
Pembroke House  
8-10 Lower Pembroke Street  
Dublin 2  
Ireland  
T +353-1-639-9700  
F +353-1-639-9701  
E [info@FINEOS.com](mailto:info@FINEOS.com)

**Boston Capability Centre**

FINEOS Corporation  
One Main Street, 5th Floor  
Cambridge, MA 02142  
T +1-877-8-FINEOS  
USA  
T +1-617-649-0018  
F +1-617-649-0135  
E [info@FINEOS.com](mailto:info@FINEOS.com)

**Melbourne Capability Centre**

FINEOS Corporation  
Level 8  
224 Queen Street  
Melbourne  
VIC 3000  
Australia  
T +61-3-9018-3400  
F +61-3-9018-3401  
E [info@FINEOS.com](mailto:info@FINEOS.com)



[www.FINEOS.com](http://www.FINEOS.com)

# Innovation through Knowledge



Auckland

Honolulu

Anchorage

San Francisco

Denver

Chicago

**7:00 Boston**

Rio de Janeiro

Montevideo

Reykjavik

**12:00 Dublin**

London

Paris

Athens

Dubai

Tashkent

Islamabad

Bangkok

Hong Kong

Tokyo

Brisbane

**22:00 Melbourne**

Sydney

Suva