

# Digital transformation ensures higher efficiency and competitiveness

A complete and unified platform covering  
all business processes and products



**Plexus**

#UnlockTomorrow  
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 **Keylane**



# Challenge

**Topdanmark is undergoing a full digital transformation to further develop its business and establish a stronger market position. The implementation of a new modern standard platform ensures compliance, faster time-to-market of new products and enhanced customer experience.**

Topdanmark wanted to replace its high-cost legacy systems which had reached end-of-life with a modern and future-proof platform that would ensure a sustainable digital foundation to build their future business on.

Topdanmark Liv (part of Topdanmark) offers a full product range of life insurance and pension fund schemes to both the individual and corporate pension scheme market. Topdanmark has 225.000 policies, half private and half corporate. Approx. 1.150.000 coverages. Approx. 50.000 paid-up policies, approx. 25.000 under payables and approx. 5.000 companies.

## **Products**

- Market interest
- Guaranteed
- Group products
- Health insurance
- A few old DB (but mostly DC)

## **Distribution channels**

- 48% head office and life sales team
- 26% certified insurance sales representatives
- 20% brokers
- 6% other (banks, etc.)

## **Solution**

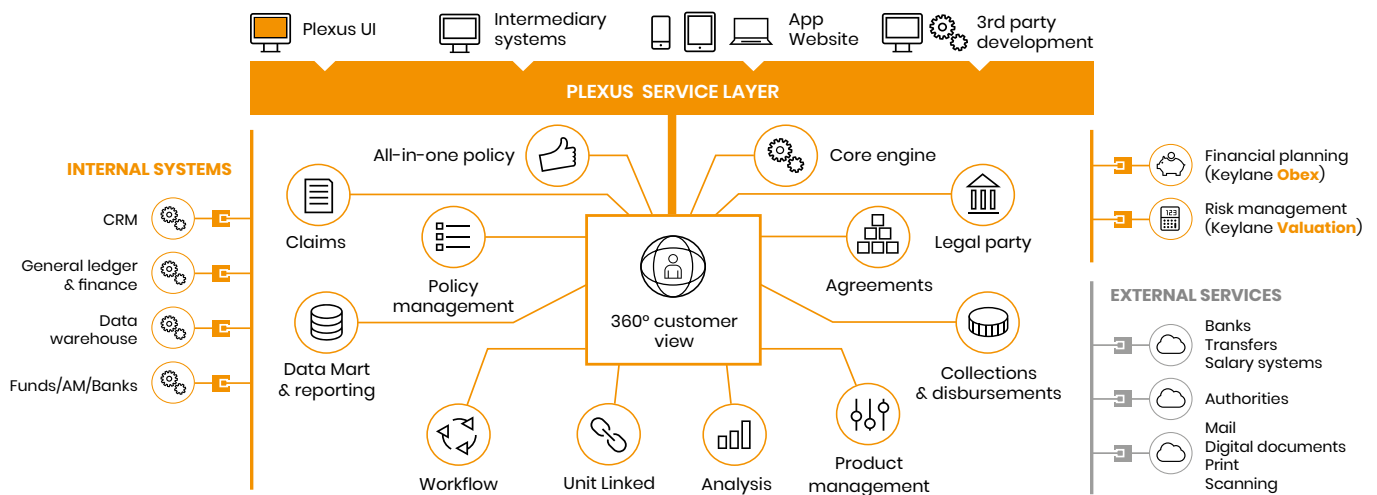
Following a thorough vendor research together with an external advisor, Topdanmark opted for an industry solution

from Keylane including Plexus for complete policy administration, Obex for financial planning and Valuation for risk management. An end-to-end standard platform that supports all core business processes of Topdanmark Liv as illustrated in the figure below:

# Value

With its digital foundation in place, Topdanmark will be better positioned to meet customer demands and ever-changing industry requirements. The Keylane platform will bring the following business value to Topdanmark:

- Efficient administration that will free up resources to focus on business development and customer-centric services
- Increased customer satisfaction achieved by improving the customer experience
- Meeting compliance and staying ahead of legislation on time, on budget
- Short time-to-market in launching new products
- Support of a large variety of sales channels
- Streamlined business processes by straight through processing
- Future-proof and sustainable platform adaptable to industrial changes



**”Our co-operation with Keylane anchors our digital transformation process towards higher efficiency and competitiveness. With our digital foundation in place we achieve lower administrative costs and ensure compliance – but most importantly, we can focus our resources on creating additional value for our customers by strengthening the customer experience and accelerating our time-to-market when launching new products and services.”**

Vivian Weis Byrholt, CEO at Topdanmark Liv

A photograph of a baby sitting on a beach at night. The baby is wearing a striped diaper and is looking into a glowing jar. The background is a dark blue sky and ocean. The image is framed by white lines.

# Topdanmark

## The second largest insurance company in Denmark

Topdanmark embraces a broad and diverse customer base, i.e. more than one million individual customers, every second Danish farm and one in six businesses in Denmark. The company constantly strives to be a competent player in a vibrant and dynamic market, among other things, by developing new digital communication forms and self-service solutions that meet customer expectations. Topdanmark's overall strategy is to be a value-creating company in the Danish non-life and life insurance market. Topdanmark has 2.500 employees across Denmark.

### About Keylane

We are the leading SaaS platform provider for the insurance and pension industry. We empower the insurance and pension industry to transform their business and achieve their goals through innovative solutions that redefine how insurance software works. Over 150 customers across Benelux, Nordic and DACH regions run their business on Keylane platforms.

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