

## CLIENT CASE STUDIES

### Unit linked single-premium products on the LIFE*fit* system

#### THE HARTFORD LUXEMBOURG

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##### About the Company:

The Hartford Luxembourg (THL), based in Luxembourg, required a policy administration system to support an existing personal portfolio bond product, as well as launch a new investor's account product.

##### Products to be supported on LIFE*fit*:

- THL's personal portfolio bond was a high value product, requiring an advanced level of servicing, with a single fund for each policyholder. The investor's account was lower in value, with the policyholder choosing from a selection of funds. These products are recurring single premium policies allowing topups at any time.
- These products were to be sold in Belgium, Luxembourg and the Netherlands.

##### Benefits:

- LIFE*fit*'s multi currency and multi-lingual functionality enabled THL to enter into cross-border markets, operating on a single policy administration system.
- FIT's experience in the delivery of unit-linked products, as well as LIFE*fit*'s parameterised product design engine, enabled the design team to meet the tight launch deadline of 4 months.
- Enhancements made to the LIFE*fit* system have presented THL with new opportunities to expand its business across Europe by conducting and administering business over the Internet.