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Personal information

Name: Markus Östberg
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markus.ostberg@innoxation.com
Place of birth: Helsinki (Finland)

Education

School: University of Tampere (Finland)
Grade: Master of Sciences (economics and business admin) (upper university grade)
Major subject: Insurance Science
Minor subject: Business Administration
Thesis subject: Segmenting of a new life-insurance product (Thesis was made for a Finnish Life insurance company during years 2001-2002)

School: Kallavesi High School (Finland)
Grade: High School-diploma
Graduation year: 1995

Working experience

Company: Innoxation Helsinki
Time period: 1.1.2013->
Title: Senior Advisor / Owner
Description: Streamlining the customer business workflows with the help of ICT. Strengthening the ICT-leadership and streamlining ICT in companies focused in finance sector (especially in insurance companies). Reviewing the Internal and External projects of companies in the industry. Giving expert advice on special issues to the finance sector. Participation (when needed) in different Steering Groups and Board of Directors meetings.

Company: Werdia Oy
Time period: 1.9.2009 – 26.9.2011
Title: Chief Executive Officer (CEO)
Description: Leading the company. Creating a new strategy for the company and participating in implementing it (focusing the company's products to the finance sector). Creating new business work-flows and innovating and creating new products. Creating and keeping up the good relationships with partners and clients. Presenting the company and acquiring new clients. Chairman in the Board of Directors. Taking part in the Executive Board of Directors (owners) meetings.

Company: Deloitte & Touche
Time period: 1.9.2008 – 12.12.2009
Title: Industry Leader (Responsible insurance consultation in Finland)
Description: Representing the consultation capabilities of Deloitte & Touche regarding insurances in Finland. Starting a new consultation department (Insurance) in Finland. Selecting employees to the insurance related projects. Developing new workflows and innovating and creating new products for financial sector. Department marketing internally and externally. Member in the Financial Board of Directors meetings.

Company: Nordea General Insurance (a subsidiary of Tryg Forsikring A/S in Denmark)
Time period: 1.9.2002 – 1.9.2008
Title: Director (Development, Project Office and ICT)
Description: Responsibility of development (both business and ICT). Leading the ICT-organization in Finland and partly internationally. The department was responsible to maintain and innovate ICT-systems in Finland. The main focus was on creating new innovative solutions for different challenges and creating new workflows to improve income/cost-ratio in the business. The department was also responsible to create new innovations to differentiate Nordea General Insurance from the competitors.

Company: Profit Software Oy
Time period: 1.5.2001 – 31.8.2002
Title: Client manager
Description: Customer manager for Insurance company Fennia. Leading an international group of IT-specialists, which delivered the IT-system to the customer. The team was also responsible for upgrading and further developing of the IT-system. Negotiations with the customer about new functionalities to the system (IT Steering Group) and innovating new solutions and presenting them to the customer. In addition, being a consultant to a start-up insurance company subsidiary in Finland (Nordea General Insurance). I was also responsible to create a whole new department (Insurance Production), hiring and leading the department in Nordea General Insurance as a consultant.

Company: Osuuspankki (OP) Life Insurance (Aurum)
Time period: 2.5.2000 – 30.4.2001
Title: Member of the unit which co-operated with the Osuuspankki (OP) – banks to sell insurances through a bank distribution channel
Description: Organizing and reporting the sales through the bank distribution channel from the viewpoint of the OP-group. Innovating and testing the sales systems which the sales person in bank uses to sell the insurances in banks. Different tasks regarding white label insurances, mainly keeping relationships between OP-group and the companies producing white label insurances. Designing and testing systems to help OP-life insurance workflows.

Company: Etera (LEL Pensions fund)
Time period: 10.5.1999 – 20.8.1999
Title: Member of the Pensions-section and customer guidance team in LEL-pensions fund main office in Helsinki
Description: Mainly guiding pension-customers through telephone. Also handling of pension documents and giving pensions decisions to the payment system. Performing tasks regarding rehabilitation and claims about the different decisions made by Etera. Getting also to know the actual pension insurance products and financing of the company.

Company: National Pensions Fund (Kansaneläkelaitos, KELA)
Time period: 18.5.1998 – 31.7.1998
Title: Member of the Pensions-sector team of a National Pensions Fund office in Tampere (Finland)
Description: Handling of public- and private sector health care payments. Also handling tasks regarding daily allowance of an insured person, rehabilitation, pension, living allowance of a pensioner and tasks regarding disability benefits.

Other activities:

Company: Werdia Oy
Title: Participant in the Executive Board of Directors (owners) meetings
Time period: 2009->2011

Company: TIA International User Group
Title: Member of the international user group board
Time period: 2004->2008

Company: Kirahvi-domains Ltd
Title: Member of the company Executive Board (owners)
Time period: 2003-2004

Mandatory military service in Finland fully served

Time period: years 1995-1996
Title: Military Police

Language experience

Finnish: Native
English: Excellent
Swedish: Modest

Speeches etc...

The yearly ICT-summit for Insurance companies 22.10.2003, Hotel Kalastajatorppa (organizer: The Central Co-operative of all Finnish Insurance Companies)
- International insurance business in Finland (Case: Nordea General Insurance)

BtoB Marketing Summit, 4-5.10.2005, Finlandia-building (Organizer: Management Events Ltd, invited by: TeliaSonera Finland Ltd.)
- Taking steps towards more effective customer service
- Phases in the process of improving customer service
- Goals of the Contact Center-project
- Goals of the project – did we achieve them?
- Lessons learned in the project

IT Governance & ITIL, 13-14.9.2006, Palace Gourmet-hotel (Organizer: Management Events Oy)
- Building an IT Governance-model in a international organization
- Boundaries
- Roles and responsibilities
- Challenges and results

How to develop ICT (Keynote) 14-15.11.2006, Meripuisto.building (Organizer: Tieturi)
-Electronic service and developing the customer service

Contact Center-conference, 9-10.5.2007, Rantapuisto-building (Organizer: Management Events Oy)
- How to build and develop a customer service unit
- Cost efficiency and new tools
- Segmenting of customers to the correct customer service agent (duality model)
- Continuous improvement / Where is the future leading us into

Advanced document handling – conference (Process, Change Management and Controlling the Information Life Cycle), 11.-12.9. 2007, Royal at Crowne Plaza-hotel, Helsinki (Organizer: IIR Finland)

- How to use advanced systems to control information life cycle
 - How to control time used at document handling
 - Avoiding double work – clear vision of the document handling
 - How can you measure the efficiency of a document control system and workflow?
 - Case: How to re-evaluate an existing document handling system and improve it

InfluencersForum (only for top executives) Health Care (Keynote), 30-31.10.2007, Vanajanlinna-castle (organizer: Management Events Ltd.)

- Improving on business processes without forgetting the customer (Case: Nordea General Insurance)
 - Different service models (duality model)
 - Resource savings vs. quality of the service
 - Thoughts about the future of improving services and systems

Executive IT Summit (EXIT), 4.3.2008, Finlandia-building, (Organizer: Management Events Ltd)

- Member of the Advisory Boardin for the event

InfluencersForum (only for top executives) Bank- and Insurance (Keynote) 2.6.2010, Vanajanlinna-castle (organizer: Management Events Ltd.)

- The future of bank- and insurance product distribution channels
 - The strategy of multiple channels and how to make it work
 - Is the only future seen in distribution of products through co-operation with banks and insurance companies?
 - Can there be measurabe benefits by outsourcing the distribution of the products and advanced commission models?
 - A calculative example of the before mentioned

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