

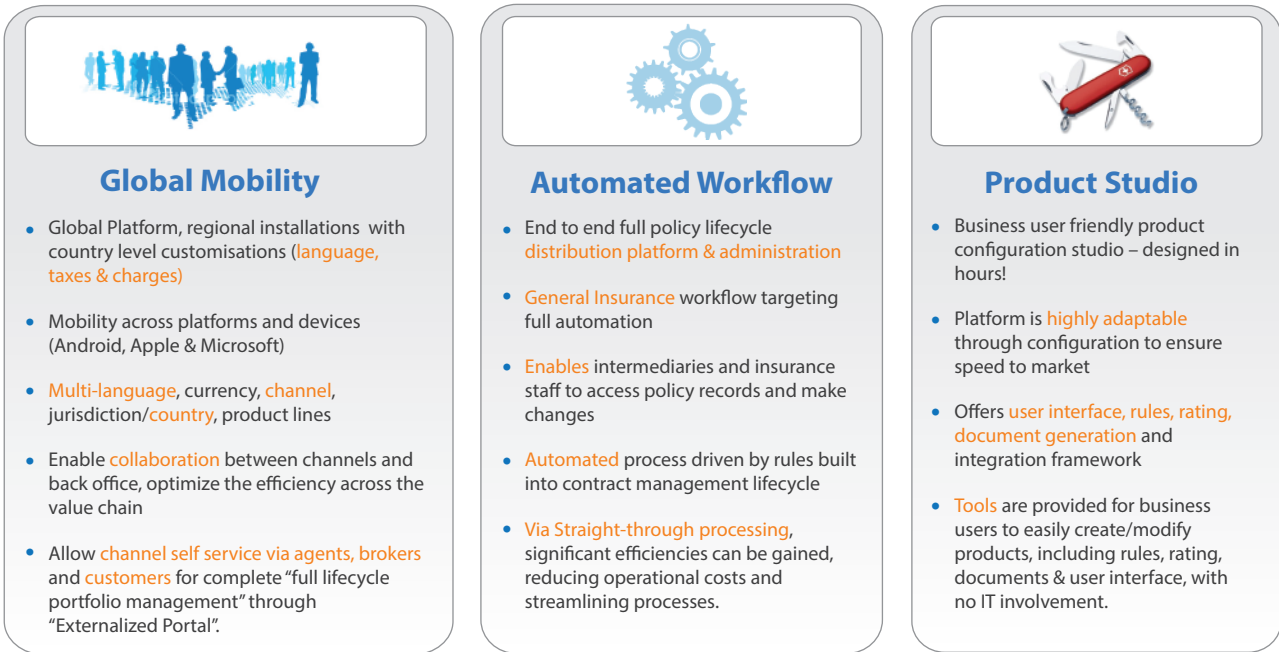
Collaborus

Digital Insurance Distribution & Policy Processing



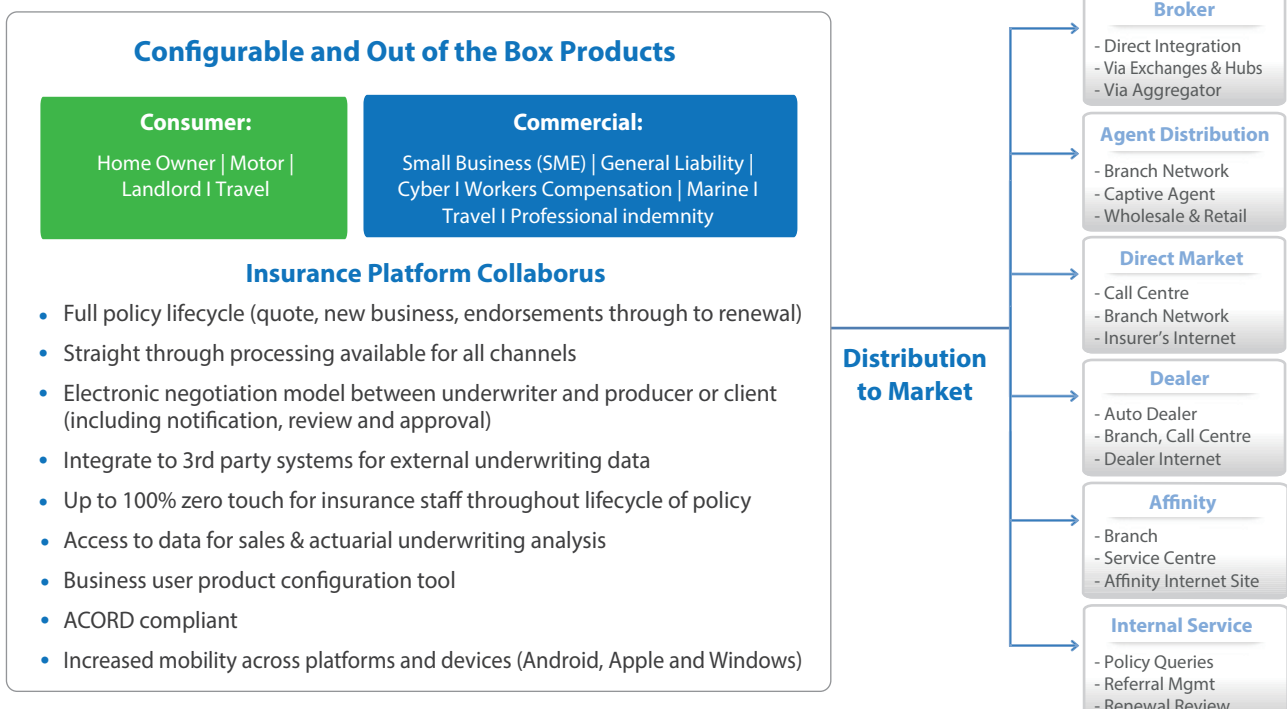
Introducing Collaborus Cloud

Collaborus is a global digital insurance platform, with multi-lingual (real time language switch), multi-currency capability, full lifecycle insurance distribution and policy administration available via cloud. Its core focus is on enabling distribution partners (such as brokers and agents) to quote, issue, service, cancel, renew and reinstate policies. Automated rating and underwriting functions ensure full lifecycle externalisation for all policy transactions. Collaborus Cloud also allows internal operations staff and underwriters to manage transactions and supports a full paperless workflow between internal / external users and underwriters.



A Powerful Digital Distribution Platform for Accelerated Growth and Profitability

Collaborus Cloud enables insurance companies to grow consumer and commercial product lines rapidly and profitably. With Collaborus Cloud, agents and brokers can quote and bind in less than 3 minutes and perform endorsements and renewals even faster. Documents can be automatically generated in seconds. Insurers have **BIG DATA** for sales and actuarial underwriting analysis.



Clean Design for Rapid Time-to-Market

Collaborus Cloud is channel agnostic, so it promotes digital distribution. It provides an efficient way to deploy an insurance product, driving consistency and portability into new markets. With its highly configuration-driven rating, rules, user interface and documentation design, Collaborus allows implementation in short time-frames.

Efficient Operations for Insurers and Distributors

With the Collaborus platform, insurers can empower agents and brokers to handle fulfilment processes, resulting in faster, more efficient service for customers. Collaborus provides transaction management and automated rating at intermediary fingertips “out of the box”. The platform allows underwriters to focus on underwriting instead of paperwork processing. All records are stored online - streamlining audit, underwriting, and claims interaction.

Collaborus Cloud Runtime – Detailed Feature Inclusions Out of the Box

Figure 1: Collaborus Cloud Runtime

- Distribution and administration of all policies in real-time
- Multiple user interface layouts; including role based controls
- Referral management
- Conditional clause – policy extension and exclusions (including rateable clauses)
- Automated premium calculations for endorsement, cancellation and renewal for distributors and underwriters
- Premium adjustments / distributors and underwriters
- Attach comments and files, build conversation and audit history between distributors and underwriters

- Policy comparison / history / controls
- On field, on page, on policy level rules including validation, referral, decline and clause attachments
- Claims data look up for automated rating and underwriting
- Dynamic document generation with real time e-mail, and distribution via mail house
- Configure renewal strategy for policies
- Service level agreement reports on underwriter response times
- Support out of sequence endorsement and mid-term policy transfers
- Support for distributor and underwriter dashboards
- Instalment billing

Collaborus Product Studio

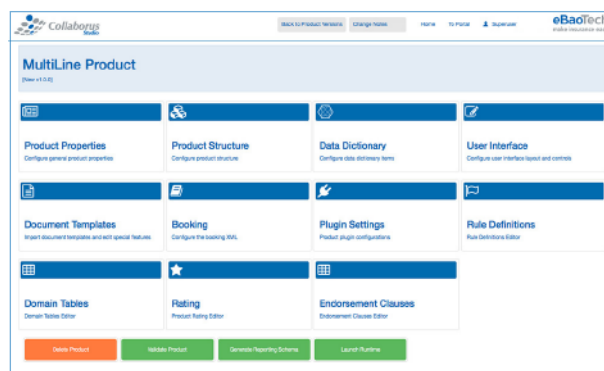


Figure 2: Collaborus Cloud Studio

The product studio allows definition, design and publishing of a product by a business user. Configuration tools are available to quickly create a product and view in real time. Features within Studio include:

- Out of the box country definition
- Sample products - consumer and commercial
- Design product using multiple product structures
- Creation of data dictionary of elements
- User interface design – easily create, clone and import products using drag and drop interface
- Business rules configuration including declines, referrals and page level validation
- Define rating algorithm using a combination of intuitive expression builders and steps
- Document template printing and online design
- Define reporting extracts for BIG DATA
- Product design, approval & publishing workflow

Benefits	Features
Simplified Multi-Channel Management: One platform and one product for multiple markets	Supports Broker, Direct, Captive Agent and Affinity
Maintain control of products at global, regional and country level. Use one platform to manage products in different jurisdictions. Perform audits on all policies (irrespective of language) remotely	Local Country/Regulation: Complies with local requirements including: <ul style="list-style-type: none"> • Multi-lingual, multi-currency • Country level customised printed documents • Country/regional address standards
Efficient operations for insurers and distribution partners	<ul style="list-style-type: none"> • Configuration of flexible referral • Management of workflow • Supports Quick Quote, Quote, New business, Endorsement, Cancellation, Reinstatement, Renewal invitation, Renewal • Includes manual work flow and automated system features • Allows user to save, suspend, edit, lapse, view, delete, assign and abort transactions
Quick to market	<ul style="list-style-type: none"> • “Out of the box”, consumer and commercial products • Tool driven studio • Simplified change management and release to market • Design User Interface – rules, rating, documents in real time
Reduced IT Footprint	Simplified IT footprint, reducing cost and increasing product up time via: <ul style="list-style-type: none"> • Out of the box Cloud ready • 90% of capability into hands of business and product designer • Reduce cost and impact of change management
Role based access provides audit and controls to your requirements	User Access Support for: <ul style="list-style-type: none"> • Internal processors, underwriters, managers, product configuration managers • External agents, brokers, end users • Technical users (system support administrators)
Data Consistency and integrity maintained at all time. Eliminate rekeying of data	Integrates with: <ul style="list-style-type: none"> • Existing regional agent portal • CRM Systems • Back office systems • Data warehouse • Payment gateways

Figure 3: Key Benefits and Features

For more information:

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 www.ebaotech.com/contact-us/worldwide-offices/

 CollaborusCloud

 eBaoTech Collaborus Distribution Platform

About eBaoTech

eBaoTech’s mission is to “make insurance easy”. With more than 150 installations in more than 30 countries, eBaoTech is one of the global leaders in insurance technology. From its birth in year 2000, eBaoTech has been an innovation leader at the intersection of insurance and internet. eBaoTech offers world leading insurance software solutions for both life and general insurances. eBaoTech’s hallmark is “Rapid Customer Success” (RCS), with a strong focus on delivering business value to its customers fast. Digital insurance is the central theme in the coming years and eBaoTech is well positioned to be a global leading partner for insurance industry to move to the digital age. For more information, please visit www.ebaotech.com.