



The new GroupLife System Suite has been developed over the last **10** years into a highly mature solution, currently supporting **12** installations across the Americas and Asia Pacific. It is a modern Policy Administration application that supports the complete process of managing group life insurance products, contracts, payments and claims in one modular solution. The integrated **Reinsurance** component can be installed separately.

The application is web-based and requires only a browser to operate, making it fully location-independent. We have installed GroupLife System in greenfield startup operations in countries as different as Mexico and China. Scalability has been tested beyond 2 million certificates under one group policy contract with good performance. We continue to invest each year to make GroupLife System a leading end-to-end group life insurance operations system.

## Benefits of GroupLife System at a Glance

### Substantially lower operating cost

Leverage web technology to eliminate decentralized processing costs and provide high level of automation of processes

### Advanced customization and integration capabilities

Tools and functions support data, process and user interface configuration, coupled with SOA architecture to enable easy integration into the most complex environments

### Significantly improved customer service

Centralized customer information across product lines and sales channels to enable a single customer

view. True end-to-end support including quotation, new business, customer service, payments and claims to seamlessly manage life insurance contracts without the need to switch applications

### Dramatically reduced product lead-times

Fully parameterized product definition subsystem enables quick new product configuration or product modification

### Easy enhancement and maintenance capability

Open standard technology allows cross-platform enhancement and development, multi-entity and multi-currency capability

## GroupLife System Impressions

### e-document template definition

**E-Document Template Content Definition**

Business Source: Group Insured List | Template Category: New Business

Template Status: Disabled

Template Name: NB-Insured List (With Benefit Plan and No Benefit Plan)

Abstract: NB-Insured List (With Benefit Plan and No Benefit Plan)

Optional Module	Optional Parameters	Selected Parameter
Product	Sum assured	Certificate Number
Product	Sum assured	Insured Name
Product	Sum assured	Insured ID Type
Product	Sum assured	Insured ID Number
Product	Sum assured	Insured Gender

Parameter configuration:

Sequence	Parameter Code	Parameter Name	Parameter Length	Parameter Type
0	INS_BIRTHDAY	Insured Birthday	10	Date

### query on policy holder organization tree

**Basic Information**

Company Information

Company Code	Company Name	Contact Number	Post Code	Total of Policy	Policy (Inforce)	Policy (Terminated)	Proposal	In Process (CS)	In Process (Claims)	Loss Ratio
000001	eBaoTech-sh	15345-001		12	2	8	3	0	0	931.97%

In-force Policy List

Option	Policy Number	Policy Commencement Date	Policy Termination Date	Total of Life Assured	Service Agent	In Process (CS)	In Process (Claims)	Group Number	Loss Ratio	Payer
<input type="radio"/>	820008264138088	02-08-2010	01-08-2011	20	JY01	0	0	N	0%	eBaoTech-sh
<input type="radio"/>	900008990157088	21-04-2010	20-04-2011	2	agents 0	0	0	N	0%	eBaoTech-sh

Terminated Policy List

Option	Policy Number	Policy Commencement Date	Policy Termination Date	Total of Life Assured	Service Agent	Termination Reason	Group Number	Loss Ratio	Payer
<input type="radio"/>	000007362114088	21-03-2011	21-03-2012	1	A1	Maturity Terminate	N	0%	eBaoTech-sh
<input type="radio"/>	000004598178088	05-08-2010	05-08-2011	10	Leader Contingent A	Maturity Terminate	N	0%	eBaoTech-sh
<input type="radio"/>	000006604113088	05-08-2010	05-08-2011	12	Leader Contingent A	Maturity Terminate	N	2619.05%	eBaoTech-sh
<input type="radio"/>	000006574468088	05-08-2010	05-08-2011	2	Broker C1	Maturity Terminate	N	0%	eBaoTech-sh
<input type="radio"/>	820007901463088	01-05-2010	30-04-2011	11	broker companu2	Maturity Terminate	N	0%	eBaoTech-sh

## Key Features

### Supported products

Most mainstream life insurance products are supported, including traditional term, critical illness, credit life, accident and health. Products have been implemented in regions such as Asia and Latin America.

### Group policy structure

Group policy structure such as Master policy–sub policy (–benefit plans) –individual certificates are supported. Both main insured and dependants can be covered under one group policy.

### End to end functions

GroupLife System truly covers the entire lifecycle of group life insurance operations, including new business submission, underwriting, policy issuance, alteration and service, renewal, claims, reinsurance, billing, collection and payment, sales channel management, customer management, and many supporting functions, e.g., reporting and document

management with multiple language.

### E-document template definition

E-document insured list uploading is supported in new business and in several customer services processes to simplify and automate the entry of insured individuals. And the e-document upload template is configurable on the screen.

### Automation and remote collaboration

Given its web-based nature with zero client-side installation, GroupLife System enables a high degree of automation and easy support for remote collaboration or centralization to reduce operation cost and optimize resource utilization.

### Policy level negotiation

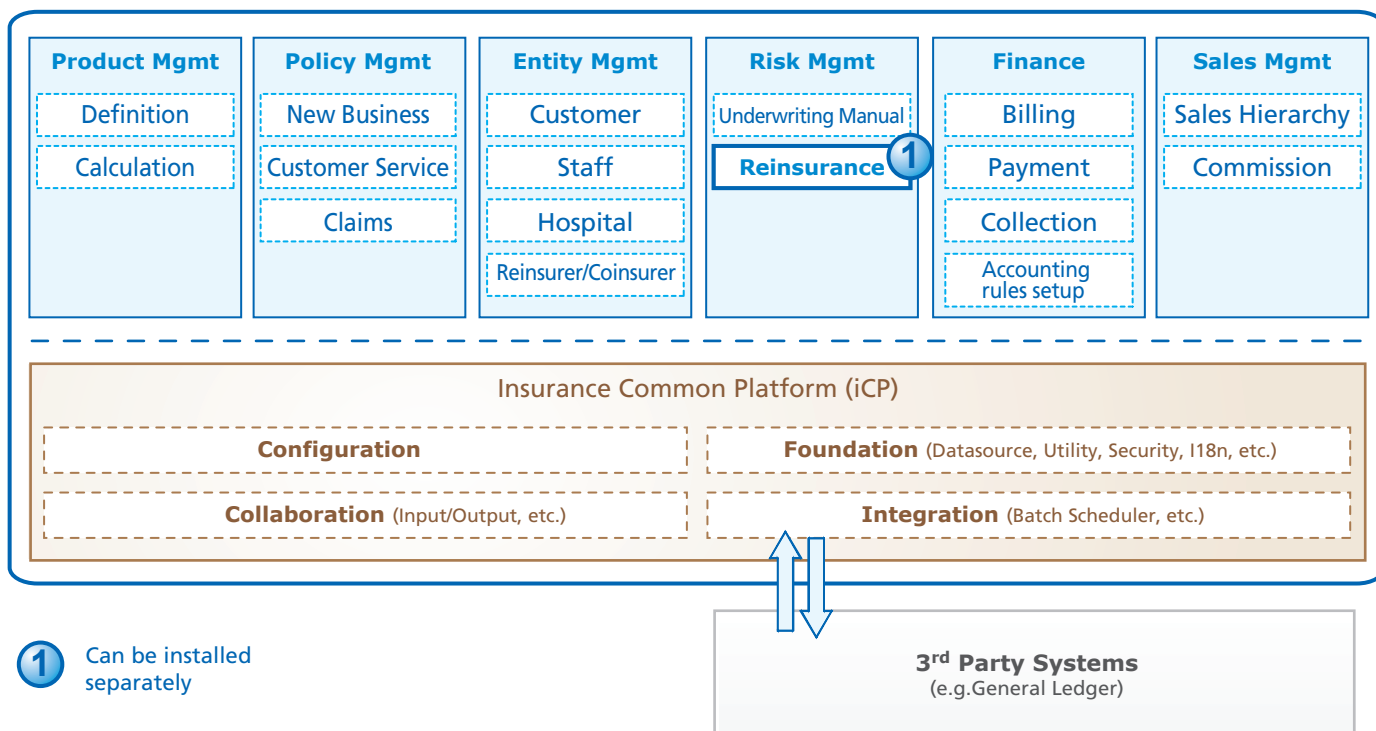
During proposal entry, user could revise gross premium, define benefit plan and change coverage claim calculation related parameter according to agreement with Proposal Company.

## Functionality Overview

eBaoTech GroupLife System supports most major products for group life insurance:

- **Traditional Life:** Term and Credit Life
- **Accident and Health:** Accident, Critical Illness / Dread Disease, Hospitalization, and Major Medical

### Core Business Components of eBaoTech GroupLife



**GroupLife System can be grouped into the following major components based on different functionalities:**

#### **Product Definition**

The high configurability provided by the product definition component accelerates the launch of new products through easy to use screens. Insurance product lines are employed to allow variations of each product to be defined from initially launched products.

#### **New Business Fulfillment**

Integrated with image technology, this component adopts an e-document uploading function for accelerating process of new business applications entry. All required steps from data entry, underwriting to policy issuance are handled. Premium rate, commission, claim calculation parameters and benefit plans could be negotiated on new proposal entry.

#### **Customer Service**

This component provides the types of mainstream alterations that are required throughout a policy's lifecycle. It also includes complete claw-back functionalities for transactions that require reversals. Over 30 policy alteration types are supported. E-document upload to support both revise full insured list and revise updated insured list only are supported to simplify operation process.

#### **Claims**

This component provides functionalities such as claims registration, acceptance, evaluation and approval. During the evaluation process, claims officers are guided by the automatic calculation of claim payout amounts based on the life contract, the customer's claims experience and any required deductions. Risk accumulators are used to support claims calculations for complex Accident & Health products, for example, a configurable risk accumulator stores claims limits defined in the product definition and accumulates historical claims information to help the operator to make accurate and fair decisions for each claim case.

#### **Reinsurance**

The Reinsurance component supports reinsurance outwards business. It collects the data from other components such as new business, customer service and claims, then calculates the cessions automatically and generates facultative disposal cases.

#### **Underwriting**

The Underwriting component supports underwriting requirements from other components like new business, customer service and claims, with a range of underwriting decisions, extra premium loadings, restrict SA, letter generation for non-standard cases, and many more.

#### **Customer Management**

This component centralizes information of group policy holder and individual insured.

#### **Billing, Collection & Payment**

This component manages real-time financial records. It provides functionalities and auditing support for all receivables and payables-related work, which includes various premium collection and disbursements methods, as well as accounts receivable and payable records for premiums and claims. It also provides interfaces to handle transactions through bank transfer. In addition, this component provides flexible posting rules and interfaces with various third party general ledger systems such as SAP or Oracle Finance.

#### **Channel Management**

The Channel Management component provides a standardized approach for the insurer to efficiently manage different sales channels, including agents and brokers. Commission rate can be setup in product definition or negotiate at policy level. The transfer of agents and their policy portfolios are supported.

## Technical Overview

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**N-tiered SOA architecture, using Enterprise Service Bus**  
**Multi-component integrated**  
**Visual Configurability**  
**Paperless & Configurable Workflow Collaboration**  
**Rule-based automatic processing**

### Performance

- Servers are clustered and load-balanced, which allows additional capacity to be added easily on each level of the N-tier architecture
- Performance and scalability tests by HP and IBM available upon request

### Availability

- Clustered server configurations enable high availability

### Scalability

- Both vertical and horizontal scalabilities are supported

### Maintainability

- Approach based on standard N-tiered architecture directly mapped to N-tier application architecture

### Flexibility

- The system allows for easy evolution to different topologies in the future, for instance separation of internet versus intranet traffic if internet volumes grow large.

**eBaoTech**  
*Innovative Solutions for Insurance*

### About eBaoTech

eBaoTech delivers standard-based, highly configurable insurance software suites to both property and casualty (P&C) and life insurers. Its future-proof product offerings enable insurers to realize the cost-effective, scalable, flexible and highly automated insurance operations in the ever changing environment. With offices in ten countries across Europe, Asia and the Americas, eBaoTech has an extensive global coverage to serve leading insurance companies.

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