



eBaoTech SalesPlatform is a **best-of-breed front-end system** to address multi-distribution needs, providing a modern platform to support rapid business growth, for both life insurance and non-life insurance. It can either be adopted as part of eBaoTech LifeSystem (LS) suite and GeneralSystem (GS) suite, or adopted as a **stand-alone** system coexisting with the insurer's existing back-end systems.

## Executive Summary

To accelerate their **business growth** in an extremely competitive environment, most insurers today see **multi-channel distribution** as a core business strategy. They need to be able to launch products quickly to the market, enable their traditional channels (agents, brokers, banks, etc.) and establish new channels (B2C websites, affinity, websites, etc.), and also improve the sales closure rate and customer experience.

In spite of the strong business motivations, many insurers realize that **their current IT systems have become a bottleneck** due to the lack of market-facing capability, flexibility and scalability.

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### Scenario 1: SalesPlatform as a component in LS suite and GS suite

In this deployment scenario, SalesPlatform is seamlessly pre-integrated with other back-end components in LS/GS suite, and all insurance products defined in the suite will be automatically available to SalesPlatform with minor configurations.

### Scenario 2: SalesPlatform as a stand-alone system

This deployment model allows insurers to quickly benefit from SalesPlatform without having to run a large legacy replacement project. Insurers can leverage SalesPlatform as a unified front-end to support their full sales cycle, and then pass data to existing Policy Admin systems (one or multiple) for back-office processing. Insurance products need to be defined on both eBaoTech SalesPlatform and existing Policy Admin Systems.

## Benefits at a Glance

### Market-facing

- Expose system capabilities to **external parties** (channel partners, consumers, etc.) as self-service applications, with **multi-device** support (PC, mobile, tablets, etc.)
- Enable **real-time "quote-to-bind"** with built-in calculation and **auto underwriting** rules, which results in higher customer satisfaction and lower operating cost
- SalesPlatform applications can be **easily embedded** into other front-end systems (e.g. broker portal, call center, insurer website, affinity websites), which enables insurers to quickly establish new channels and new revenue models (e.g. white-labeling) with minimum cost

### Speed-to-market

- Leveraging a **product definition engine** as well as many **pre-built product templates**, new insurance products can be quickly rolled out to the market and become visible to all authorized distribution channels spontaneously
- Business department can monitor the product performance in the market, and adapt the products (pricing, rules, UI, etc.) on the fly to **quickly respond to market changes**

### Improved Closure Rate

- Strong "**value persuading**" capabilities to increase sales closure rate, with customer-friendly financial needs analysis (for life insurance), multi-quote, and benefits illustration features
- Superior user experience design and efficient UI to improve the customer satisfaction

### Manageability

- A **single platform** supports **all distribution channels** (agents, brokers, banks, call centers, Internet sales, etc.), **most product lines** (life and non-life), and **all countries** (with single-instance capability)

## Functionality Overview

eBaoTech SalesPlatform comprises of the following core application components:

### Point-of-sale (POS) Applications

Point-of-sale applications refer to those applications used during the insurance sales process.

- Quotation, Proposal and Illustration:** With multi-quote capability, multiple versions of quotes/proposals can be presented to clients for comparison. Also, rich, interactive, and scenario-based illustrations help clients to simulate future benefits and make informed buying decisions, especially for life insurance
- Submission:** Submission can be easily created either by converted from an existing quotation or proposal, or by data entry from scratch.
- Product Catalog and Case Studies:** A configurable product catalog lists all sellable insurance products. Case studies are also provided to effectively communicate product value to clients.
- Financial Needs Analysis (for life insurance):** Financial Needs Analysis application captures client's current financial situation and future financial needs, analyzes shortfalls based on various life scenarios, and provides tailored financial advices and product recommendations

### Auto Underwriting

By checking auto underwriting rules in the front-end, policies can be confirmed in real time for those submissions that meet all underwriting criteria.

### Sales Automation Applications

Sales Automation applications provide some general CRM capabilities to enable sales people to maintain prospects, manage sales activities, and track their sales performance and commission.

### Field Enabling Applications

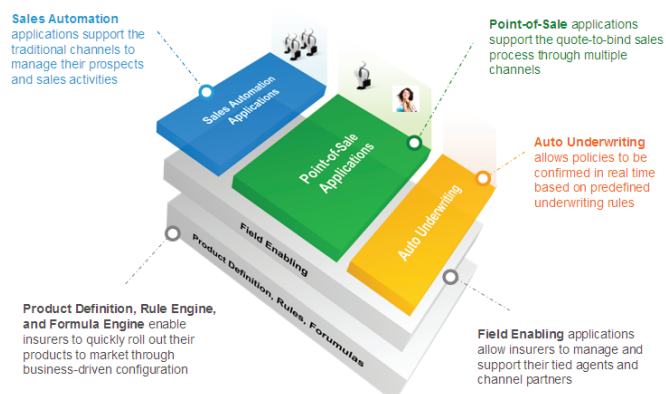
Through Field Enabling applications, insurers can quickly set up channels in the system, including users, organization hierarchy, and authorization. In later releases, some additional features will be provided to streamline the collaboration between insurers and their channels such as document uploading/downloading, leads distribution, and training management.

### Product Definition, Rule Engine, and Formula engine

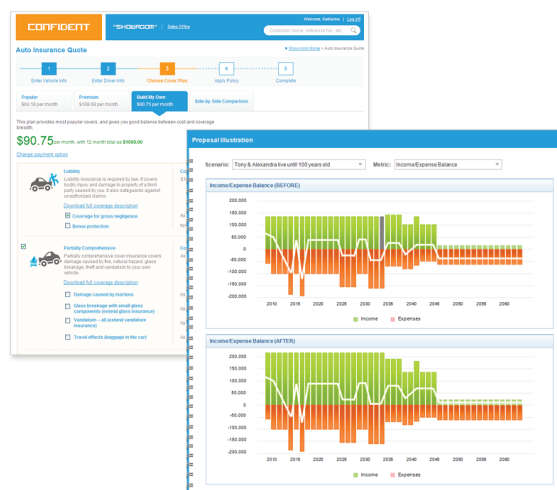
A set of configuration tools, including Product Definition (PD), Rule Management System (RMS), and Formula Management System (FMS), are provided to enable business department to quickly define insurance products as well as surrounding artifacts in the system.

In addition, most typical insurance products are already pre-built in the system as templates, which will further reduce the time-to-market.

## SalesPlatform Functional Overview



## SalesPlatform POS Application Screenshots (Quotation & Illustration)



## Technical Highlights

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eBaoTech SalesPlatform leverages a highly flexible, extensible, scalable, reliable, and web-oriented technical architecture, as well as modern technologies such as mobile computing. Some unique technical capabilities are highlighted below.

### UI Configuration (UIC) Framework

This UI framework provides pre-defined best practice UI templates (e.g. quotation wizard), as well as a drag-and-drop configuration environment for business users to adapt the UI (fields, layout, flow, etc.) with minimum IT involvement.

The adoption of Rich Internet Application technologies (e.g. AJAX) makes the run-time UI more efficient and attractive.

### Interoperability & Embeddability

An Enterprise Service Bus (ESB) is used to manage all the system interfaces and services for both local invoking and external consumption. For example, premium calculation and auto underwriting can be provided as external web services to support system-to-system integration (e.g. with a web aggregator).

Also, SalesPlatform User Interface can be directly embedded to other systems as iframes or widgets.

### Multi-device Support

Mobile applications, including browser applications and native applications, allow sales people and consumers to access the system anytime anywhere through mobile phones or tablets. For example, a consumer can use mobile phone to buy a travel insurance product at airport; an agent can use iPad to illustrate a proposal to his/her client when there is no PC-based internet access.

**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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