Company Overview

eBaoTech®

make insurance easy

eBaoTech Highlights

Our Mission: make insurance easy

Our Key Differentiations: innovation, quality, people, or $(I \cdot Q)^P$

Our Global Presence: customers in **35+ countries** supported by **1,700+ professionals** located in **14 countries**

Our Two Lines of Businesses: eBao Cloud and eBao Software

eBao Cloud

eBao Cloud is a family of products based on 4G insurance technologies (cloud-native and microservices based). eBao Cloud is an enablement and connectivity platform for insurance carriers, traditional channels, new affinity partners, and FinTech companies. eBao Cloud enables almost real time product launch to channels, including sales process, fulfillment, services and endorsement, claims, payment, and others.

eBao Cloud current offerings include both PaaS (API) and SaaS (APP):

PaaS (Open API Platform):

InsureMO™: Insurance **M**iddle **O**ffice, is a Middle Ware of Insurance Industry, enabling fast development and experimentation innovative applications by insurance carriers, traditional channels, and FinTech start-ups. Key components of eBaoCloud® InsureMO™ include product engines, microservices for policy, claims, payments and so on. InsureMO supports traditional life, general, and health insurance, as well as contextual micro and nano insurance products. With InsureMO, you can insure more!
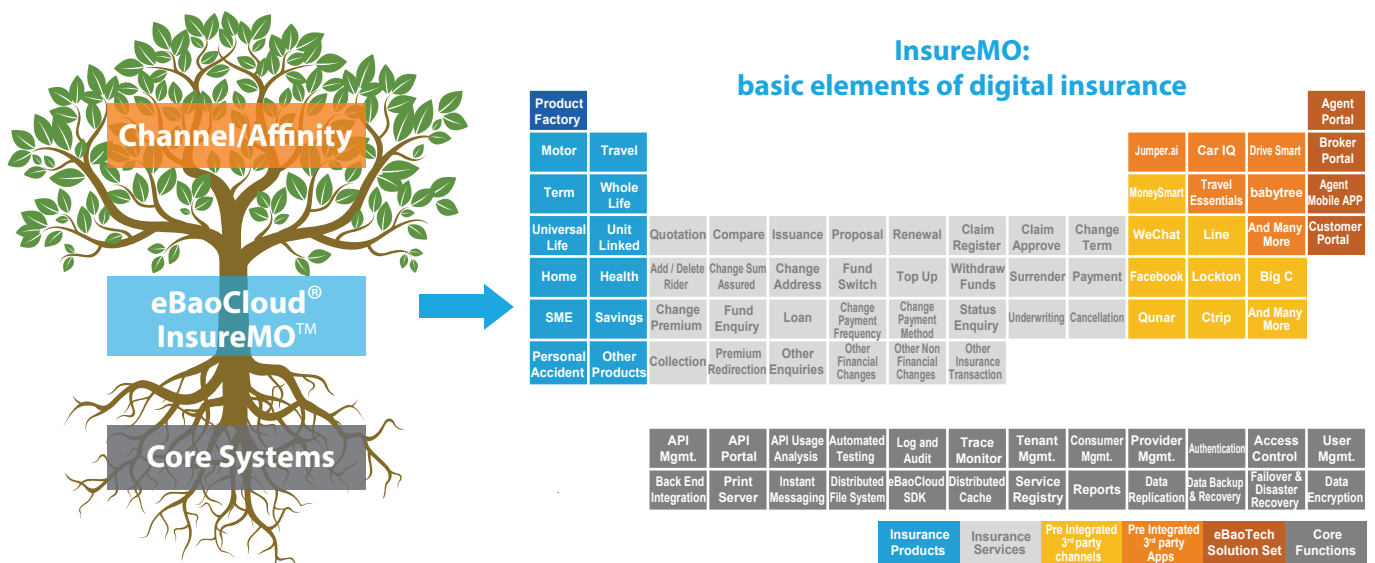

Figure 1.
eBaoCloud InsureMO: An Open API Platform

SaaS (APP or PC solutions):

MobileAdvisor: A fully functioning APP for traditional life insurance agents, both tied agents of life insurers and independent agents/brokers, covering all functions of sales and services, such as premium calculation, benefit illustration, online submission, payment, and typical policy services. APIs from other partners are also available for more specialized functions as part of ecosystem platform.

AutoShop: A fully functioning solution for car dealerships to handle all aspects of insurance transaction and services, for both mobile and PC. Key functions include quotation of premium from multiple insurers, policy coverage comparison and choice, online submission, payment, renewal tracking and management, claim and repairing history, and so on.

Collaborus: A fully functioning solution, both on mobile and PC, for MGA or small insurers, especially cover holders of Lloyd's Market. Key functions include coverage selection, premium quotation, online submission, payment, and so on.

CarrierPortal: A fully functioning solution for typical insurers' Direct to Consumer sites with typical product listing, premium calculation, online submission, service submission, and so on.
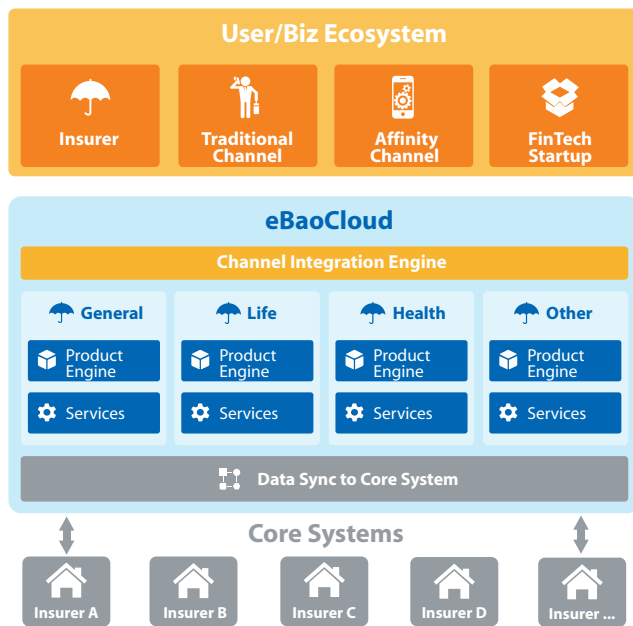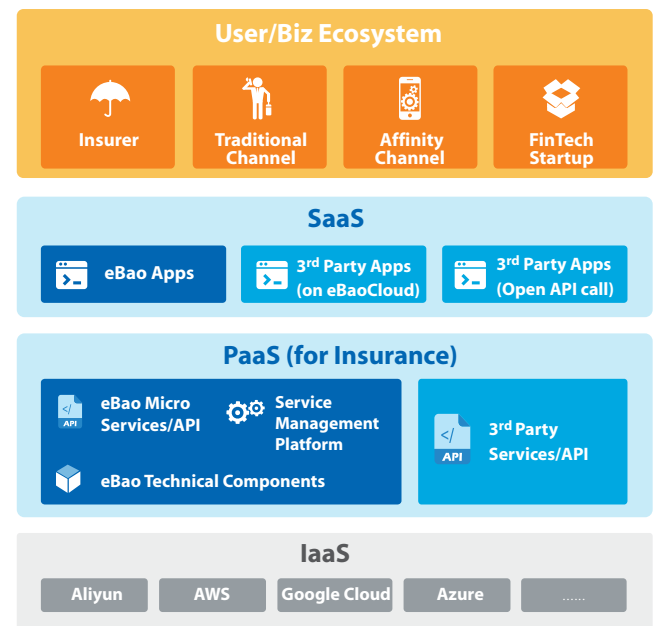

Figure 2.
eBaoCloud : Business View

Figure 3.
eBaoCloud: Technical View

eBao Software

eBao Software mainly include Java based core system suites for general, life, and group life insurance companies, as well as the related services around implementation, maintenance, and enhancements.

Feature Highlights

- Strong automation capability to enable real time experience
- Flexible configuration of products, workflow, user interface
- Fully componentized for easy integration
- Big data enablement

Three main core system suites include:

eBaoTech® GeneralSystem Suite supports entire lifecycle operation of general insurance business, from new business, endorsement, claims, reinsurance, finance, compensation, and so others; supporting all mainstream consumer and commercial products, with high degree of flexibility, configurability, and automation.

eBaoTech® LifeSystem Suite supports entire lifecycle operation of life insurance business, from new business, endorsement, claims, reinsurance, finance, compensation, and so others; supporting all mainstream products from traditional to investment linked, universal life, and variable annuity, with high degree of flexibility, configurability, and automation.

eBaoTech® GroupLife Suite supports entire lifecycle operation of group life insurance business, from new business, endorsement, claims, reinsurance, finance, compensation, and so others; supporting typical group life products.

For more information:

@ info@ebaotech.com

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in eBaoTech Corporation

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