

Company Overview

eBaoTech[®]
make insurance easy



Who We Are

Digital Insurance is Connected Insurance. How to enable insurance to be connected and embedded into numerous other business and daily life scenarios? As a technology partner of the global insurance industry, eBaoTech's focus for the coming years will be around enabling connected insurance.



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 **1,500+ professionals** located in **14 countries**



Our Solutions: eBao Cloud and eBao Software

eBao Cloud: Open API Platform for Connected Insurance

- Native cloud architecture
- Micro services around insurance products and policies
- Product mixing and bundling across lines of businesses
- Connectivity and enablement platform

Users

- **Insurers**
- **Traditional channels:** agent/broker, bank, call center, etc.
- **Affinity channels:** social network, vertical commerce, financial sites, employee benefit portals, etc.
- **FinTech startups:** insurance product/channel innovators and so on

Full range of digital capabilities

eBaoCloud enables almost real time product launch to channels, including sales process, fulfillment, services and endorsement, claims, payment, and others. Insurers, Channels, FinTech startups, and other partners can also build their own applications by leveraging eBao APIs.

Supported products

- **Mainstream insurance products:** general, life, and health insurance products
- **New types of innovative insurance products:** for micro and nano segmentations, scenario based insurance as catalysts to enable transactions in many other businesses.

Supported channels

- **Traditional channels digitally supported:** agent, broker, banks, advisors, call centers
- **Affinity channels:** social network, vertical commerce, financial sites, employee benefit portals, and so on

Commercial model

Result based charging model to fully align interest with customers and partners, and to better ensure rapid customer success. eBaoCloud can be offered on SaaS or PaaS model.

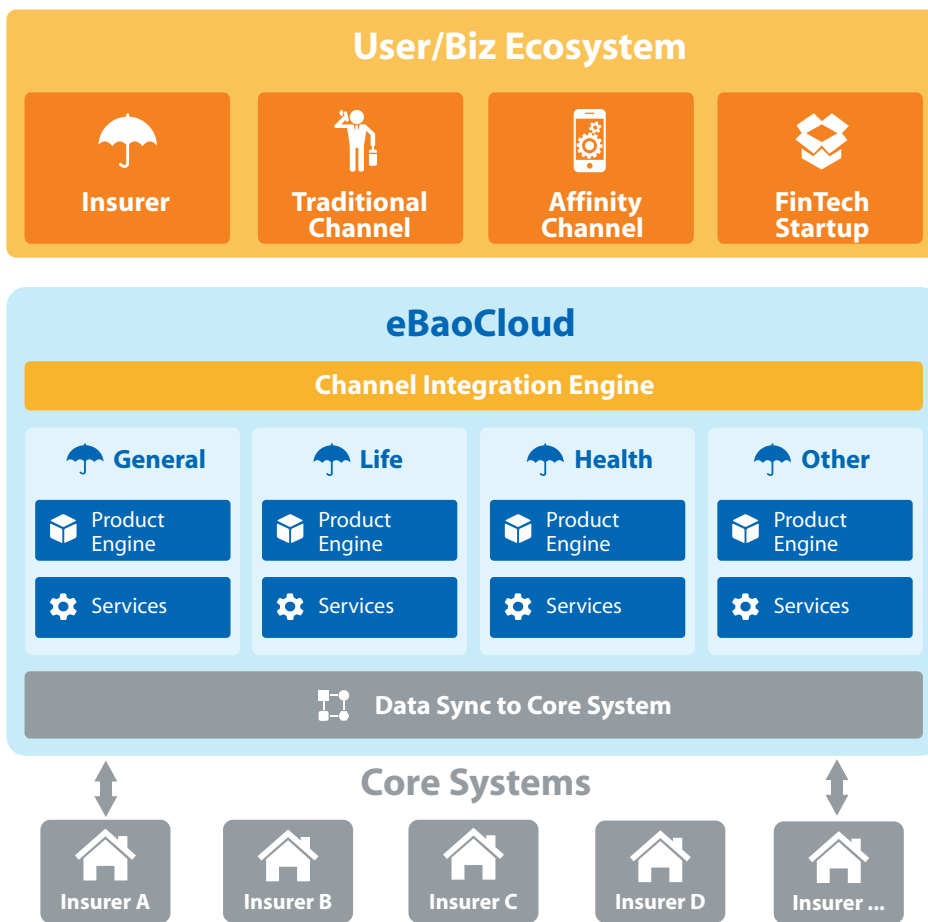


Figure 1.
eBaoCloud : Business View

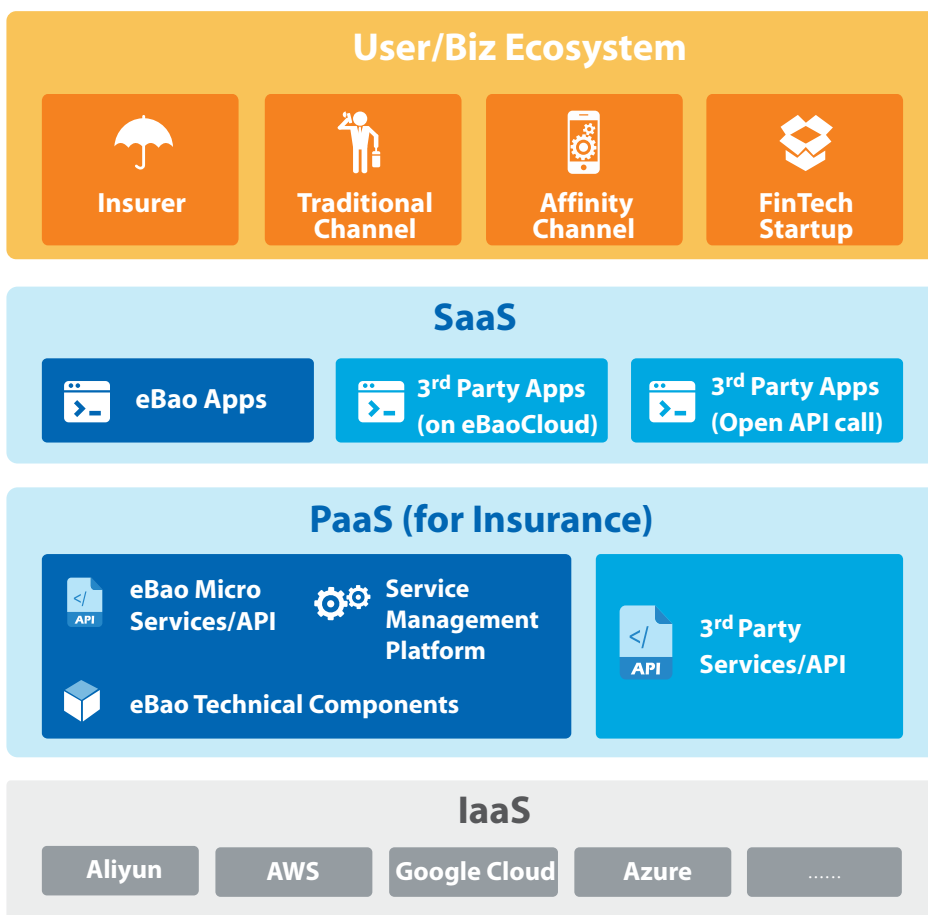


Figure 2.
eBaoCloud: Technical View

eBao Software: Foundation of Digital Insurance

- Core system suites for general, life, and health insurers, and re-insurers
- Strong automation capability to enable real time experience
- Flexible configuration of products, workflow, user interface
- Fully componentized for easy integration
- Big data enablement

Core System Suites

We provide core system suites to enable automation and real time experience of all internal operations.

- **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.

Fast Components for Digital Ecosystem Enablement

- **eBaoTech® Collaborus®:** is a full lifecycle insurance distribution and policy administration suite providing automated product management to insurers. It is available via cloud or traditional installation.
- **eBaoTech® Big Data Foundation:** enables smart decision making around all key aspects of digital insurance, from internal data consolidation and analysis to combining internal and external data, structured and non-structured data, to make real time decisions as well as strategy setting.



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