Company Overview

eBaoTech®
make insurance easy

eBaoTech Highlights

Our Mission: make insurance easy

Our Key Differentiations: innovation, quality, people, or **(I • Q)^P**

Our Global Presence: customers in **30+ countries** supported by **1,600+ professionals** located in **13 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 architecture) to handle massive Volume, Variation, and Velocity in the digital age. It includes three categories: Insurance PaaS/Middleware, Ecosystem Platform and SaaS for Insurers/MGAs.

Insurance PaaS

eBaoCloud® InsureMO® is an insurance PaaS and is positioned as an Insurance Middle Office/Middleware to power numerous insurance applications and API platforms.

It is a development and connectivity platform for fast innovations by insurance carriers, channels, affinities, and InsurTechs. InsureMO's key components include product engines, microservices for policy, claims, payment and so on. InsureMO is primarily designed for Open API collaboration, managed via eBaoCloud® Container (based on Docker and Kubernetes).
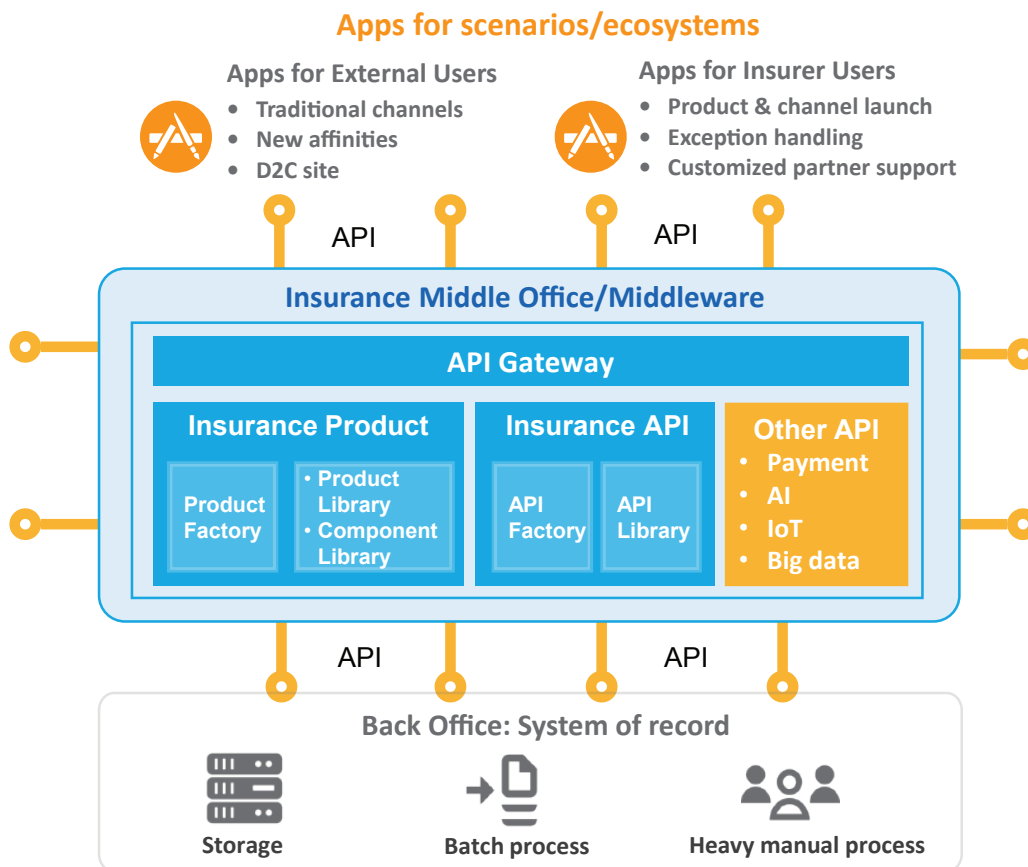
With InsureMO, you can insure more!

Figure 1. eBaoCloud InsureMO as Insurance Industry Middleware

Ecosystem Platform

- **AutoShop China** is a fully functioning solution for car dealerships to handle all aspects of insurance transactions and services with multiple auto insurers.

- **MobileAdvisor China** is a life insurance distribution platform for brokers and independent agents to sell products from multiple insurers for real time sales illustration, quotation, submission, and issuing policies.

- **eBaoCloud Thailand** is a distribution platform for general insurance in Thailand, both personal and commercial products, connecting both traditional and digital channels to multiple insurers.

SaaS for Insurers and MGAs

- **Policy Admin:** A dozen or so policy admin applications for different product lines and geographic markets

- **Claims:** Stand-alone claim applications for life and general insurances

- **Others:** Including reinsurance, channel and distribution management, apps for agents and brokers, and so on

InsureMO as an Insurance industry middleware on cloud, is powering the eBao Cloud offerings above as well as numerous other applications. Below are the business data about InsureMO. Explore the platform at www.InsureMO.com

InsureMO® helps insurers to meet 3V challenges of digital insurance

Velocity	Variation	Volume
3 days to clone and launch product	**40+** LoBs	**65 Million** policies sold/day on peak time
1 week to launch new product	**3,000+** products	**300K** motor policies/day on average
1 week to connect to new channel	**500+** channels	**USD Billions** accumulated policy premiums

Assets available on the platform

Figure 2. eBaoCloud InsureMO Status

eBao™ Software / Traditional Core

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

Feature Highlights

- Mature with rich functions
- Localized in around 30 countries with many successful references
- Very experienced teams local or remote in delivering services

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:

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