



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**



eBaoTech Digital Solutions: PaaS (InsureMO) and SaaS/Applications (eBaoCloud)

Insurance PaaS:

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 insurers, traditional channels, new affinity channels, insurtech startups, etc. 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!

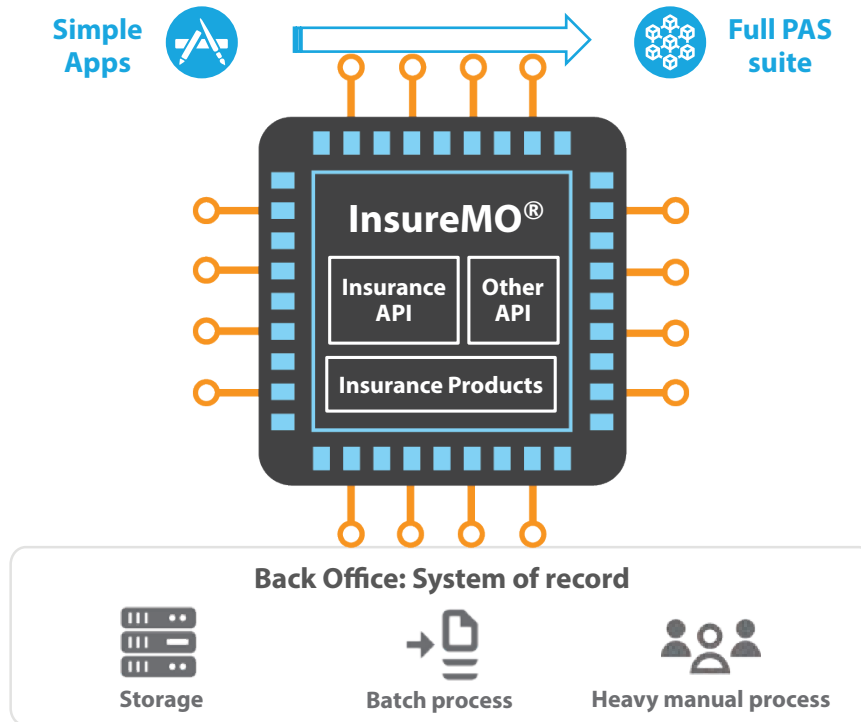


Figure 1. InsureMO as Insurance Industry Middleware

InsureMO helps insurance ecosystem to meet 3Vs challenges of digital insurance










<u>Velocity</u>	<u>Variation</u>	<u>Volume</u>
 3 days to search and use a product	 40+ LoBs	 65 Million policies sold/day on peak time
 1 week to launch a new product	 3,000+ products	 170K policies/day on average
 1 week to connect to a new channel	 5,000+ channels	 USD Billions accumulated policy premiums

Figure 2. InsureMO Status

InsureMO as an Insurance industry middleware on cloud, is powering the eBaoCloud offerings as well as numerous other applications. Above are the business data about InsureMO.

Explore the platform at www.insuremo.com

Insurance SaaS/Applications (eBaoCloud):

eBaoCloud® is a collection of apps for insurers, brokers, MGAs, car dealers, eCommerce, Insurtech, powered by InsureMO and developed by eBaoTech.



DigitalCore

DigitalCore Life: 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.

DigitalCore General: 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.

DigitalCore Group Life: 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.



Policy admin

A dozen or so policy admin applications for different product lines and geographic markets. Policy Admin includes wide choices of different policy administration applications for different product lines, markets, and scales; all powered by InsureMO® as insurance industry middleware. We offer clients with flexible subscription model, by line of business, by channel, and other options.



Claims

A group of applications, providing wide choices of different claim applications for Life, Health, and General insurances. These applications support both internal and external processes with different emphasis for user experience, ranging from light weight to more traditional comprehensive internal processing needs. The applications also support data integration to service providers such as hospital and car repairing workshops.



Reinsurance

A group of applications, providing choices of reinsurance applications for Life and General insurance businesses. These applications manage both outward and inward reinsurance businesses with strong automation integration capabilities.



Product configuration tool

A group of applications, which can create online insurance product definitions including questions, rules, pricing and structured reference, for general and life, for business and technical design teams.



Agent/policy holder apps

A group of applications for tied agents, independent producers and policyholder. These applications support insurance customers to self-manage their own general and life policies and claims.





Ecosystem Platform

AutoShop China: A fully functioning solution for car dealerships to handle all aspects of insurance transactions and services with multiple auto insurers.

MobileAdvisor China: 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 Distribution Platform Thailand: A distribution platform for general insurance in Thailand, both personal and commercial products, connecting both traditional and digital channels to multiple insurers.



For more information:



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eBaoTech Corporation