eBao**Tech**®
make insurance easy

eBaoCloud® InsureMO®

Insurance Middle Office, a Middle Ware of Insurance Industry

eBaoCloud® InsureMO® is an open API platform of fast innovation and deep connectivity, digitally enabling all parties ranging from insurance carriers, brokers, agents, MGA, affinity channels, to insurtech startups. InsureMO® allows traditional core systems of insurance organizsations to extend and connect to every digital and conventional channel.

Currently 100+ insurers and 300+ channels across 3 continents are connected to InsureMO platform, driving the digital revolution for many life, general, health and group insurers.

Digital Insurance: Challenges and opportunities

In the digital age and API economy, digital insurance means connecting insurance to a multitude of distribution opportunities via aggregators, social media and mobile apps. Digital insurance accelerates new product innovation, tapping into growth opportunities otherwise unavailable in the past. The digital revolution also transforms organizational cultures through higher productivity, better tools and a mobile workforce.

From an IT perspective, an insurance organization faces many challenges:

- Choice of solutions – if an insurance organizsation start-up

- Whether the existing systems are capable of meeting digital insurance needs

- Ongoing total cost of ownership

- Managing the risk and cost of changing existing systems

Combining the above with the current state of systems and technology used by an insurance organization, this can result in serious growth inhibitors and efficiency constraints.
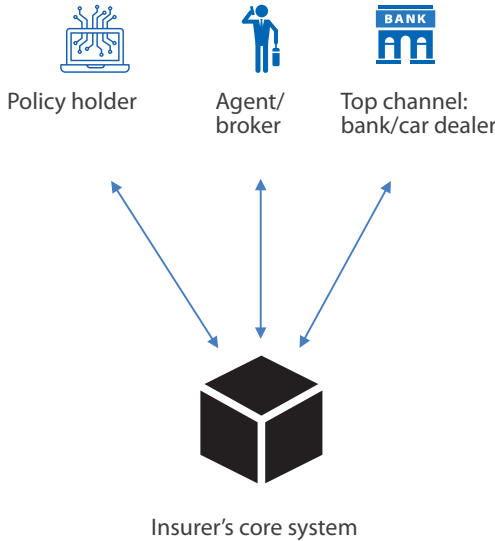
Before 2000

Paper based interaction with low demand on flexibility and in a slow motion

From 2000

One to many connectivity driven by insurer's bigger and bigger core systems

From 2015: Digital Era

Many to many connectivity: Middle Office for massive: Volume, Variation, Velocity
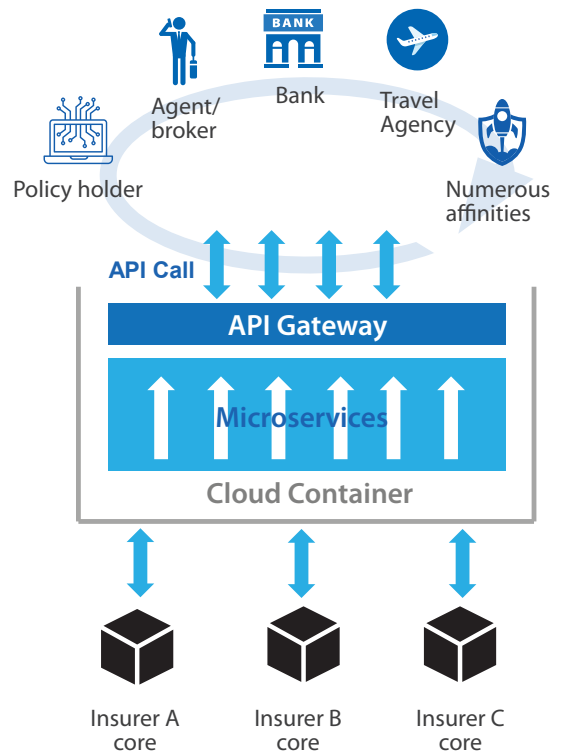

Figure 1. Evolution of Insurance Ecosystem Connectivity

What is eBaoCloud® InsureMO®?

Leveraging two decades of experience, eBaoTech launched the world's first cloud-native, distributed and microservices based 4th generation (4G) insurance platform. eBaoCloud InsureMO is the middle office solution from the eBaoCloud offerings. InsureMO is an immediate solution for insurance organizsations to go digital without undertaking the risky, slow and costly replacement of their legacy system.

InsureMO® offers a full set of insurance microservices across all general, life, group and health products and processes.

eBaoCloud® InsureMO® Functions and Features

eBaoCloud InsureMO is capable of providing a complete set of insurance APIs across all lines of businesses, processes and insurance lifecycles (policy, claims, finance, reinsurance).

Product supported

All mainstream insurance products are supported including traditional Life, General, and Health insurance. These products can be connected to many distribution models, such as contextual or scenario based micro (or even nano) insurance products. Fast adjustment of product offerings on channel by channel basis, as well as bundling can now also be achieved across all "boundaries". This used to be an impossible challenge to overcome for traditional systems.
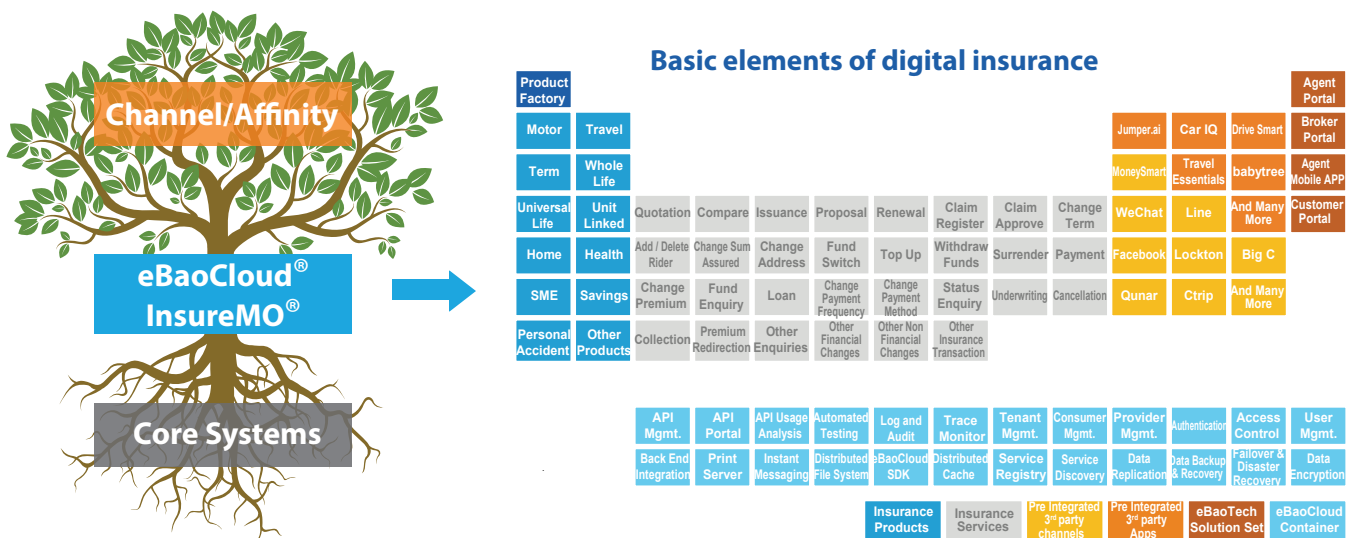

Figure 2. eBaoCloud InsureMO is an Open API Platform for Insurance

Cloud native and microservices based

New grounds up design based on pure play internet and cloud architecture ensures flexibility and scalability towards handling massive volumes, variation, and velocity. eBaoCloud is certified by The Cloud Native Computing Foundation (CNCF) as a Kubernetes based Cloud Native.

One of industry's most comprehensive set of API's

InsureMO provides a full set of insurance APIs for all mainstream products and workflow / processes, such as Quotation, Illustration, Proposal, Issuance, Cancellation, Endorsement, Enquiry, Claim, and many, many more. InsureMOo also offers a wide range of third party API's published by a rich ecosystem of vendors and service providers in the industry.
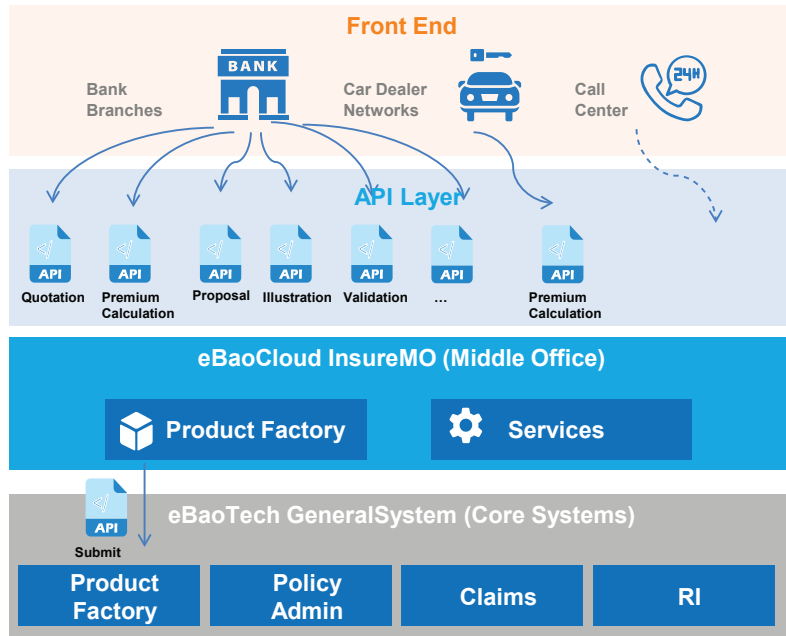

Figure 3. Illustration of how a GI insurer launching motor insurance via InsureMO to traditional channels

Flexible deployment

InsureMO can be deployed both as a public or private cloud offering. It is backed by strong developer support, access management and enablement capability via eBaoCloud Container, with smooth integration to traditional core systems.

Flexible packaging and targeted distribution

By connecting to any API within InsureMO, insurance products can easily be embedded into a policyholder portal; an agent or broker portal; 3rd party website; mobile apps and bespoke applications. Contrary to the traditional time it takes an insurance organization to configure and distribute a product, in InsureMo the same outcome can be achieved in substantially less time (refer to InsureMO case studies).

Figure 4. REST APIs to Enable Fully Configurable

Industry leading API Management and monitoring capabilities

While InsureMO is fully insurance domain aware, it also offers all the necessary and extensive API lifecycle management capabilities including registration, publishing, authentication, monitoring, dashboard analysis, deprecation, and more. Any API provider can register their APIs into eBaoCloud Container and self-manage their associated APIs.
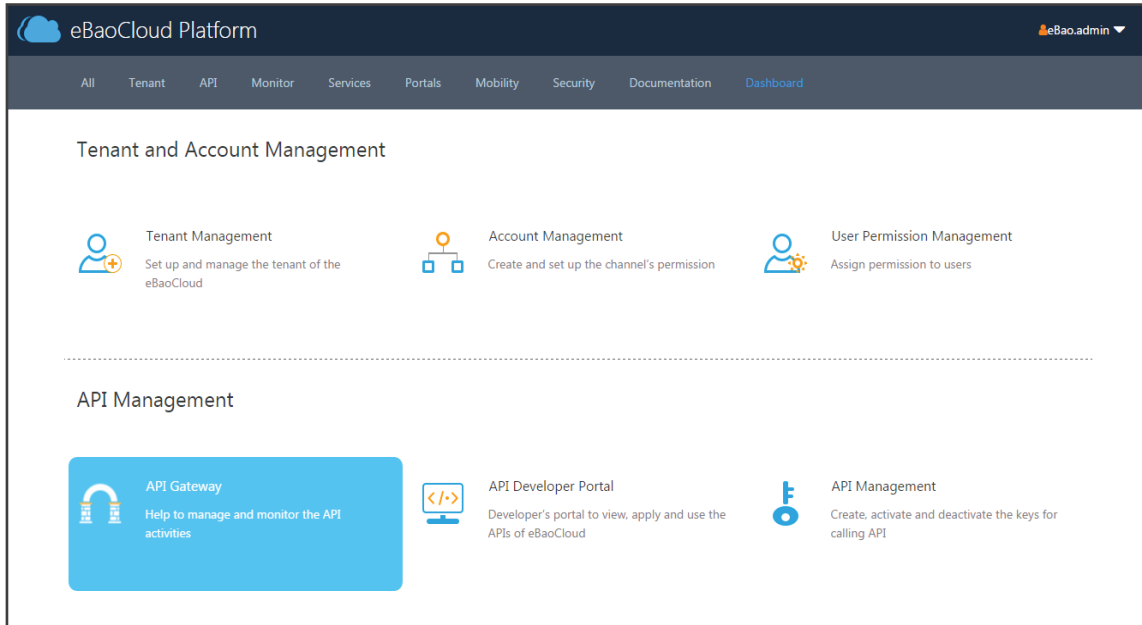

Figure 5. eBaoCloud Container Page

eBaoCloud InsureMO Sign-Ups

After a few years of rapid user acquisition and significant platform improvement, currently 100+ insurers and 300+ channels from nearly 10 countries are connected to InsureMO platform, offering 1000+ insurance products.
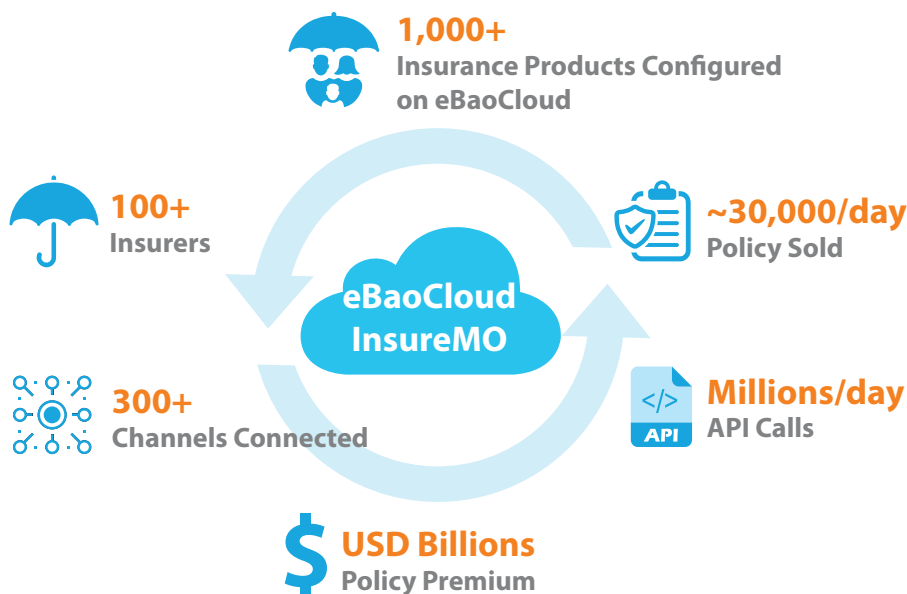

Figure 6: eBaoCloud InsureMO Status

Get Started Now!

eBaoTtech team strongly believes in proving the applicability of InsureMO. Allow our team to create your product and your intended distribution use cases in InsureMO. Alternatively, via self help and self service capabilities of InsureMO, we can enable your team to achieve the same goal!

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About eBaoTech

eBaoTech is a digital solution provider to the global insurance industry and our mission is to "make insurance easy". We do business in more than 30 countries globally, serving over 200 carriers and numerous agents, brokers, InsurTech's and others in the insurance ecosystem. Digital insurance is the coming wave and the insurance industry is moving into the API economy. eBaoTech provides solutions and services that enable digital insurance.

Since its inception in 2000, eBaoTech has been dedicated to insurtech innovation. In 2001, eBaoTech developed the world's first browser/server based insurance core system suite, leading the advent and adoption of Java-based 3G insurance technology. In 2015 eBaoTech launched the world's first cloud-native, distributed and microservices based 4G insurance platform, which provides a complete set of insurance APIs across an insurance policy's full lifecycle. eBaoTech offers a cloud based solution that enables digital insurance and enterprise level core system insurance software. We make insurance easy.

eBaoTech Digital Solutions

eBao Cloud is a family of products based on open API Insurance platform that provides real time connectivity and transactional capabilities to insurers, traditional channel partners, affinity partners, and InsurTech startups. eBao Software includes core system suites for Life, P&C, and Health Insurers as well Re-Insurers. More information, please visit www.ebaotech.com.