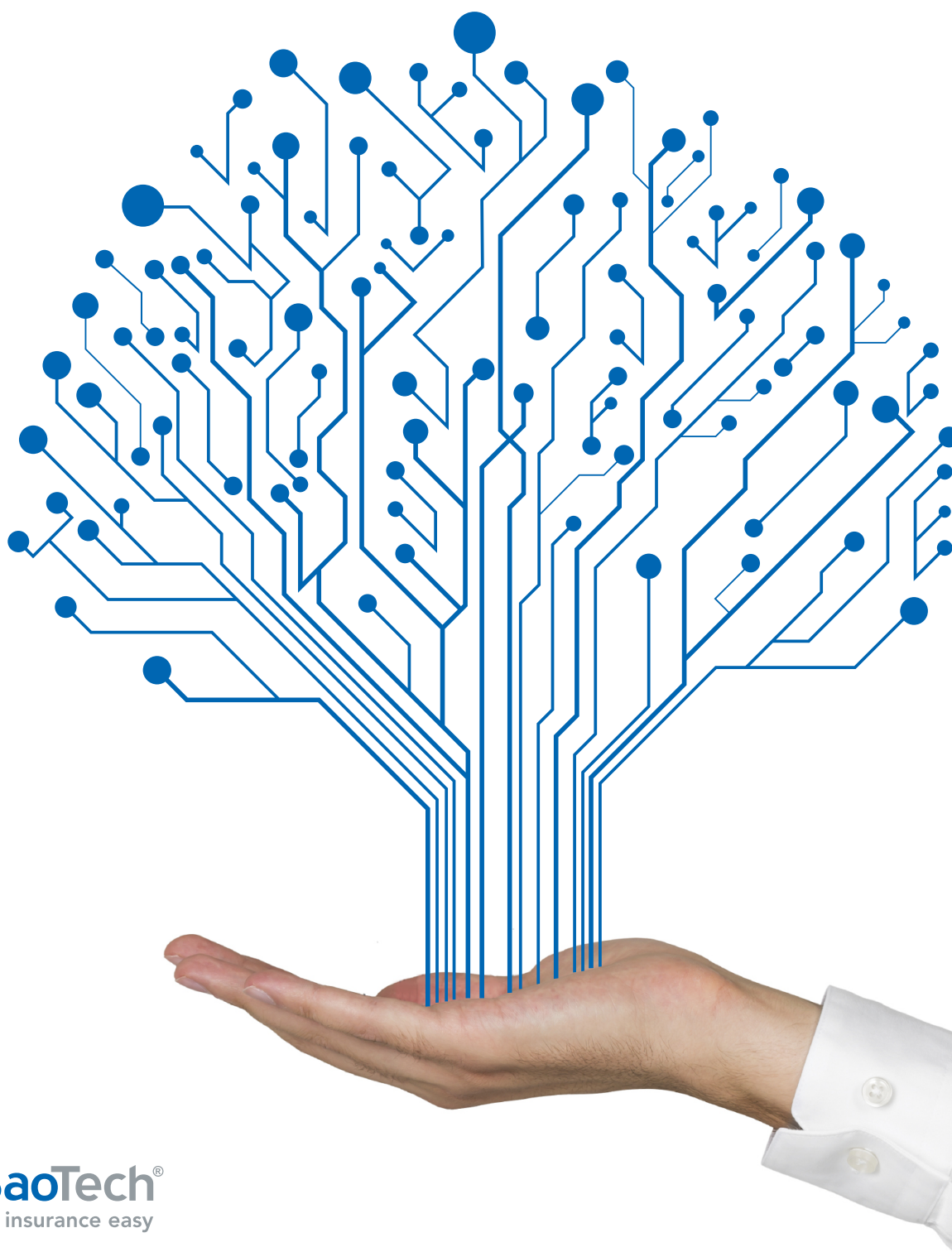


eBaoTech®

Mega-Channel Distribution Engine™

A cloud-based platform to facilitate an open ecosystem between insurers and channels, enabling insurance providers in the digital age to achieve significant business growth.

Over the next three to five years, digital channels will grow to become the dominant interaction consumers have with insurers. Insurers are urged to invest in solutions that enable them to explore new routes to the market and manage multiple channels efficiently.



Industry Outlook

With more and more customers expecting easy and convenient interactions with their insurance providers, building an integrated omni-channel sales and distribution model will be an important element of earning customers' advocacy in the future.

Currently, there is immense potential for insurers to meet changing consumer demands and streamline operations by investing in the integration of numerous digital channels including website, social media, e-business platforms, bancassurance and mobile app channels.

eBaoTech® believes that modern insurance is headed towards an open ecosystem and having the capabilities to efficiently manage long tail channels and product portfolios are cutting advantages for insurers to remain ahead of competition.



Figure 1: Expected industry trends

Challenges for Insurers in Channel Management

Current management of sales channels in the insurance industry is ad hoc and not standardized, with the requirements of each channel varying and not following a common model. Insurance carriers are often faced with the following challenges:

- **Unstable Back-End Systems**
Immense strain on back-end systems when integrating new channels into complex core systems restricts insurers' capacities launch new products in fast-changing markets.
- **Difficulty Handling Explosive Volumes**
Existing systems are incapable of simultaneously and efficiently handling immense business volumes from multiple channels, campaigns and flash sales.
- **Limited User Experience**
The fluency of the user's experience is restricted by slow policy issuance and channel integration times.

The solution is the eBaoTech® Mega-Channel Distribution Engine™ (McDE) – a ready-to-use, integrated software platform that can provide the necessary infrastructure to excel your company to meet changing consumer demands in the digital age. McDE is designed to support the integration of multiple channels, stabilize back-end systems during rapid business expansion, and unify channel information with analytical functions.

Advantages of the Mega-Channel Distribution Engine

- **A Strong Business Orientation**
Focus on the things that differentiate your business using software that is designed with business efficiency, usability and convenience in mind.
- **Unrivalled Speed and Agility**
Roll out new business in new channels as soon as a few days with fully-tailored, ready-to-use channel adapters.
- **A Cost Efficient Solution**
A volume-based cost model with no up-front costs ensures the most economic and efficient option for your company.
- **Global Accessibility**
Easily share and implement business practices and innovation anywhere in the world using eBaoTech's Cloud infrastructure.
- **Harness the Cloud**
Acquire the highest levels of security, stability and performance by leveraging eBaoTech's vast Cloud platform. This can also reduce expenditure on IT infrastructure.

Features of the Mega-Channel Distribution Engine

The eBaoTech Mega-Channel Distribution Engine has eight key components that offer insurers a flexible and scalable front-end supported by a steady and stable back-end.

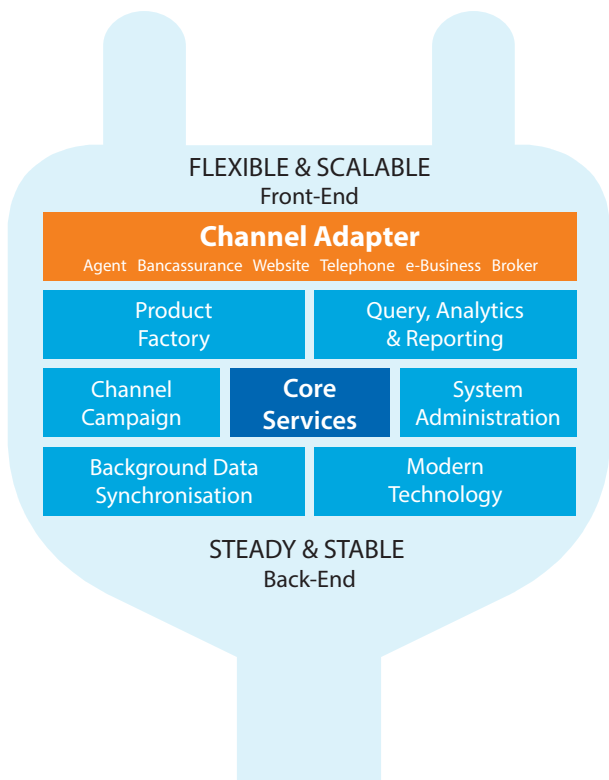


Figure 2: Components of McDE

Achieve rapid performance under high workload conditions using the in-memory runtime product engine

The runtime product engine of McDE offers in-memory and distributed calculation capabilities, guaranteeing rapid performance in all conditions including under high workloads.

Compared to traditional approaches, in-memory calculation avoids excessive I/O during operation by internalizing calculation logic and relevant rates. Standard web service and RESTful APIs also equip insurers with a simple and straightforward mechanism to access new channels at minimal cost and IT development times.

Expedite service rollout with a scalable core service framework

The Core Service framework of McDE offers the critical service components necessary for rapid service rollout, including security, tracing, failover, transaction handling, monitoring and

basic insurance sales services. Leveraging this framework enables insurers to meet fast-changing business needs by rolling out service components individually, much like building blocks. Additionally, service components of the Core Service are scalable and can be applied to varying volumes of business – this allows for higher throughput and better performance in all circumstances.

Expand your channel network with adaptive integration

McDE is able to be used in any channel due to the adaptiveness of the Channel Adapter. By breaking down channel integration to its basic elements – such as communication protocol handling, message translation and service assembling – the Channel Adapter enables insurers to increase the speed and lower the cost of integrating new channels into core systems.

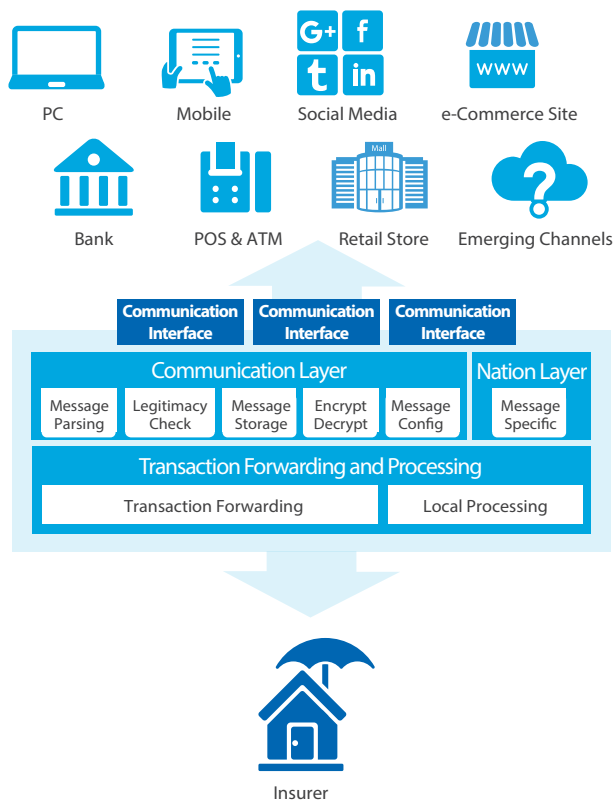


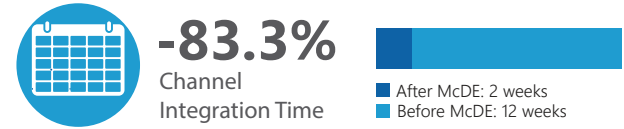
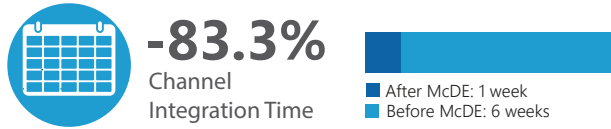
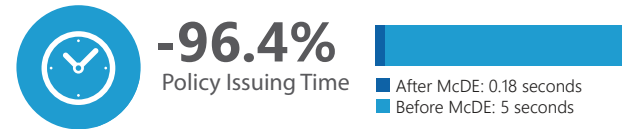
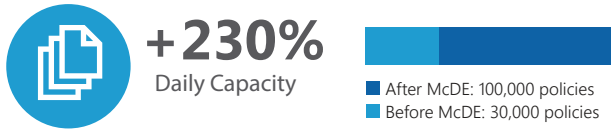
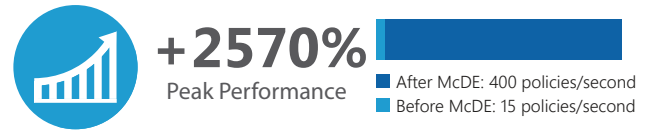
Figure 3: Layers of the Channel Adapter

Customer Success (Page 4)

Globally, Chinese insurers are in a pioneering position regarding the adoption of omni-channel approaches for business growth. eBaoTech is proud to support several leading China-based insurers in the execution of their omni-channel strategies with the eBaoTech® Mega-Channel Distribution Engine™ (page 4).

Client 1: A leading China-based life insurer seeking to increase internet insurance penetration

Client 2: A top-10 China-based life insurer seeking to boost bancassurance business



For more information

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About eBaoTech

eBaoTech's mission is to "make insurance easy". With more than 150 installations in more than 30 countries, eBaoTech is one of the global leaders in insurance technology. From its inception in year 2000, eBaoTech has been an innovation leader at the intersection of insurance and internet. eBaoTech offers world leading insurance software solutions for both life and general insurances. eBaoTech's hallmark is "Rapid Customer Success" (RCS), with a strong focus on delivering business value to its customers fast. Digital insurance is the central theme in the coming years and eBaoTech is well positioned to be a global leading partner for insurance industry in the move to the digital age. For more information, please visit www.ebaotech.com.