

SOFTWARE AS A SERVICE (SAAS) DEDICATED TO MANAGING GLOBAL BENEFITS

Your entire Organization collaborates with your Insurance Partners on one, unique platform

DATA OWNERSHIP

- ✓ The data belongs to you
- ✓ Changing an Insurance Partner will not affect completeness of data

DATA MINING

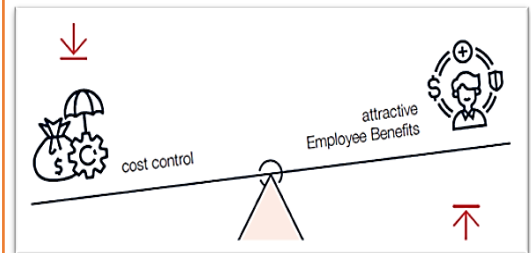
Uncover trends, common themes or patterns across Insurance Partners and types of risk

VISUAL ANALYTICS AND REPORTS

- ✓ Multi-year
 - ✓ Multi-country
 - ✓ Multi-providers
- Standardized and tailor-made, detailed or consolidated

The Challenge of Employee Benefits

Employee Benefits are always a concern to decision makers. These must balance the responsibility of attracting and retaining employees with keeping costs under control.



Data-Control on Insurable Benefits

In **Employee Benefits**, **accurate data-analysis and reporting** are essential to empower decision makers. Based upon **quality data** Companies don't under- or over-estimate costs and risks connected to the benefits provided. They judge the efficiency and effectiveness of the benefits and decide with knowledge upon necessary corrections. Because related to the total cost of Personnel, the data is valuable to many functions in the Company, beyond HR.

In the area of **Insurable Benefits**, a tremendous amount of data is continuously produced around the provision of benefits. So why is this treasure of knowledge largely not used for **Budgets** and **Risk Management**? Below we explain the reasons why, according to our view.

To obtain data related to insurable benefits Employers must rely also on **Insurance Partners** (e.g. Brokers, Risk Carriers, Third Party Administrators). But data brought to Employers by Insurance Partners has proven difficult to depend on, because it is:

- communicated in different formats and structures, with diverse degrees of accuracy
- often collected under circumstantial, not unbiased situations
- frequently not sufficiently answering questions about market trends and efficacy of benefits

In spite of the intrinsic deficiencies mentioned, the data that Insurance Partners can provide is very valuable, once standardized, cleansed from duplicates and errors, systematically merged with information in-house (e.g. HR, Insurance, Legal, Compliance, Accounting) and enriched with elements retrieved from external, reliable sources, like Professional Associations and Regulators.

How do we make Data from Insurance Partners “actionable”

Information that can be acted upon or that gives enough insight into the future that actions that should be taken become clear for decision makers is called “actionable data”. In the sum of all data sources Employers have access to in the field of insurable benefits, there is a lot of potentially actionable data. The problem is that this “treasure trove” is not to be found in one place, but is spread across different IT-systems and isolated databases.

One example illustrates this well, i.e. the quantity of Partners looking after Employees’ Health:

- Insurer
- Broker
- Claims Handler
- Health Providers
- Employee Assistance Provider
- Provider(s) of Wellness

All of these parties hold in their own IT-systems information that is extremely valuable for Employers and that can be legally shared. But how can Employers capture it?

EBplace Functional Model



On our platform, Partners in insurance digitally unite their strengths. Data duplicates are eliminated and incongruencies redflagged. The data coming from Insurance Partners is merged with the input from the Employer (HR / Finance / Legal / Procurement) and, wherever useful enriched by information from external trusted sources (e.g. Professional Associations, Regulators). In EBplace benefits data becomes the basis for budgeting and Risk Management, always up-to-date, digital, mobile, detailed and consolidated, 24/7.

TECHNICAL SET-UP

- Import / Export Capabilities
- Project teams building
- Multiple account 's admins
- Built-in comments fields
- Plug-in graphic visualization

SYSTEM ACCESS LEVELS

- I. Administrator(s)
- II. Viewers
- III. Contributors

+ Experts' help in data collection and evaluation *

TURNKEY SOLUTIONS

SaaS, no installation needed

- Pre-configured suite of reports
 - Specific plausibility checks
 - Multinational Pooling Tool
- Pool Aggregator®

* Optional via ASN-WEB® Consultants

The aim of EBplace is to facilitate data sharing among Partners in Insurance. Albeit being experts in this area, we do not sell insurance services. Our goal is to provide you with actionable data that helps you convey messages to target audiences and so improve your business outcomes.