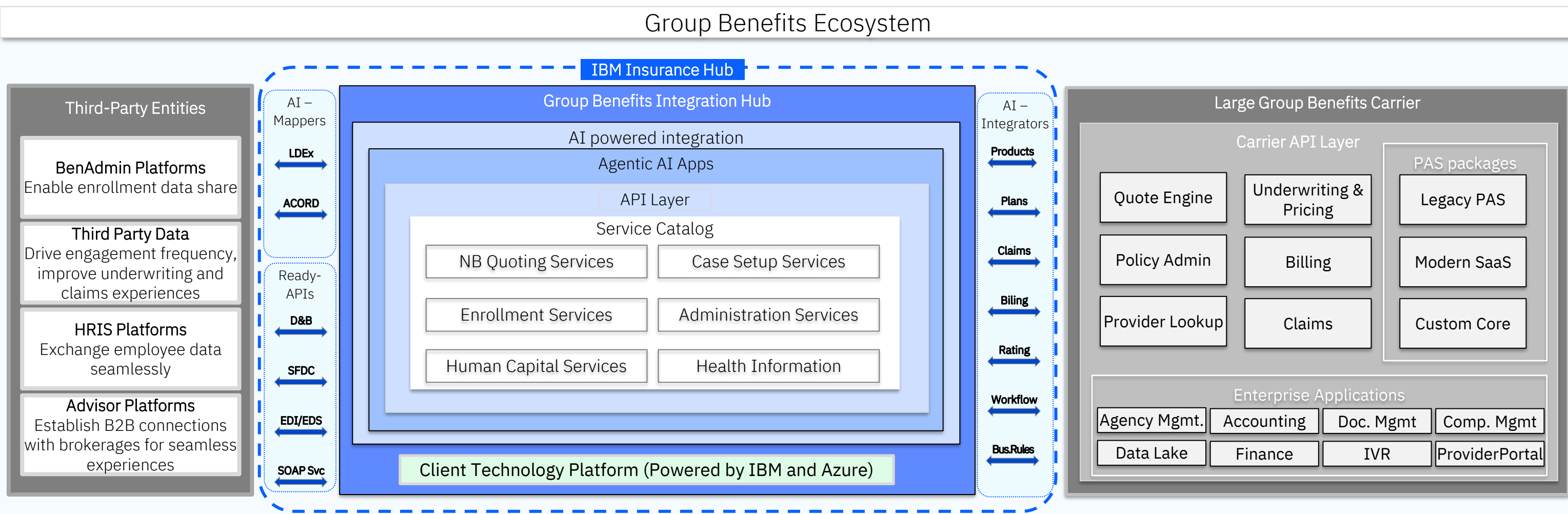




Group & Voluntary Insurance Transformation Solution

IBM Insurance Hub brings a suite of features, adapters, and accelerators that enable seamless integration and drive faster, smarter transformation across the Group Benefits ecosystem



- ✓ **Faster claims processing** through AI-driven automation and straight-through processing
- ✓ **Accuracy in fraud detection** using machine learning anomaly detection
- ✓ **Reduction in manual underwriting time** via predictive AI risk models
- ✓ Improvement in customer service resolution with AI-powered virtual assistants and chatbots

- ✓ **Increase in broker/agent productivity** through AI-enabled quote generation and policy servicing
- ✓ **Enhanced compliance checks** with automated AI policy review and error detection
- ✓ **Greater member engagement** via personalized AI recommendations (wellness, policy options, add-ons).

Digital Asset Description

Group Benefit ecosystem can be transformed through a coherent offering including our digital asset and TPA capabilities across market segments and products

Entire value chain transformation

- End-to-end transformation
- Group Benefits ecosystem enablement
- Service Catalog of pre-configured APIs
- Digital Employer, Employee, and Broker Experiences

Managed services offering

- Outcome based service model
- “Single hand to shake” model for SLA accountability
- Continuous upgrade of technology
- AI enabled BPO and TPA offerings

Ecosystem enablement and connectivity

- Ability to harness “best of breed” capabilities
- Integrate with current legacy operating model as needed
- Faster onboarding of 3rd party tech and data sources
- Participation in other ecosystems such as risk, wealth, and health

New operating model development

- Digital-first operating model
- Automated and streamlined operations
- Digital KPIs focused on outcomes
- Scaling over time as premiums continue to grow

This asset is currently implemented at one of the largest group insurers in US

Digital Asset Description

IBM Insurance Hub is designed and architected to focus on helping drive productivity, efficiency, and personalization.

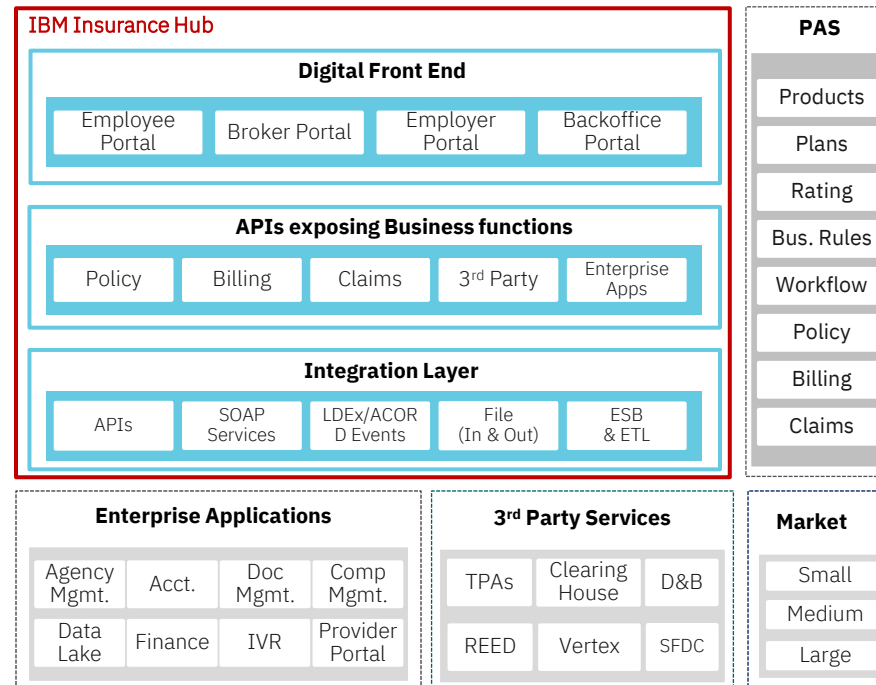
What is IBM Insurance Hub?

IBM Insurance Hub empowers enterprises to deliver a **seamless, end-to-end quote-to-claim experience** for employers and brokers, transforming the way group benefits are managed. This **AI-infused, cloud-native solution** is built to run on any cloud and leverages industry standards like ACORD, LDEX, or native data models.

Ultimate flexibility with **3rd party ready integrations** (D&B, salesforce, Reed, etc.). **AI-powered instant group setup and enrollment processing**, drives real operational efficiency. With support for **digital portals**, IBM Insurance Hub tailors **personalized experiences** for every user (Broker, Employer, Employee).

Powered by **pre-built business function APIs** (e.g., policy admin, billing, claims). Connected with **enterprise integrations** (e.g., finance) ensure quick and efficient deployment. Cost-effective **multi-tenant SaaS support** with automated, **scalable DevOps** for rapid delivery and testing. This asset is optimized and ready for AI-powered configuration, development, and deployment.

Functional Architecture



Key Metrics

~200	~400
Experience & Digital APIs	Business Process APIs
~250	~150
Enterprise and External Systems APIs	File Processing Jobs

What it enables?

Rapid online quoting with customized recommendations, Compare and adjust plan options in real-time



Deliver tailored recommendations faster and close cases online seamlessly



Streamlined processes with instant access to group setup, case structures, and benefit summaries



Simplified statement of health with real-time decisioning for faster processing



Expanded billing options with a single consolidated bill for employers



Streamlined self-service for amendments, endorsements, and claims with auto adjudication



One-stop renewal management for reporting, adding coverages, and processing

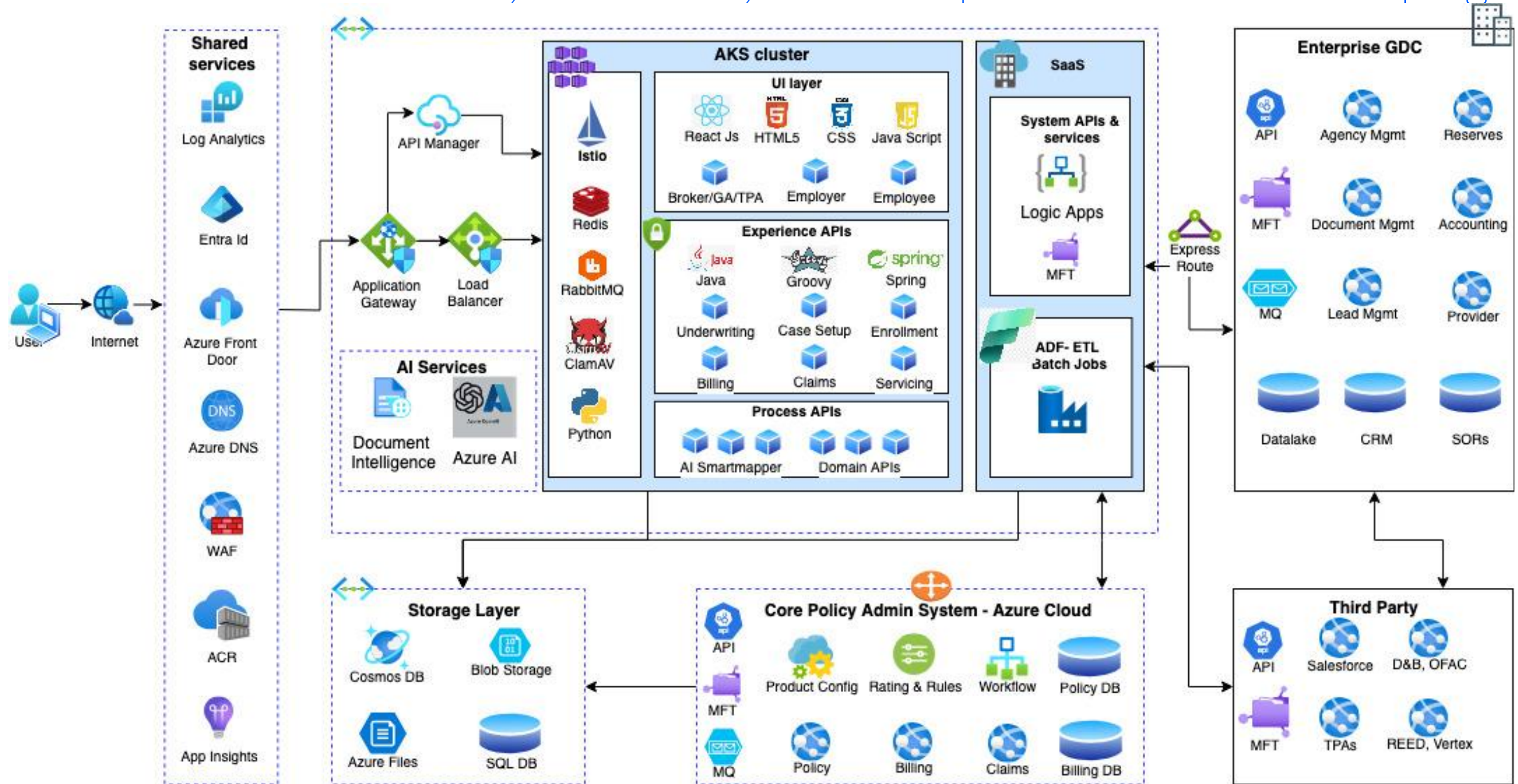


Electronic signatures with auto-provided state forms and flexible self-enrollment options

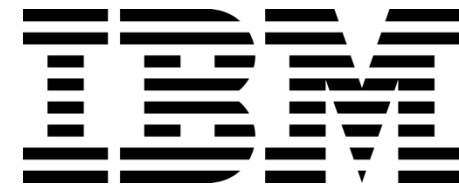


Digital Asset Architecture

Asset As-IS Architecture using AKS Cluster & other Azure components ;
Gen AI enablement for RFP, Enrollment, Case Setup and Claims Intake in progress.



[Demo Link](#)



Thank You!

