

Product and Service Overview

Strategies For Driving Business Growth

We offer flexible and customizable software systems and services to support various business models

Emerging Models

Digital Insurance

On-Demand Insurance

Sharing Economy Insurance

Peer-to-Peer Insurance

Micro Insurance

Usage-Based Insurance

Embedded Insurance

Parametric Insurance



Models

Established Models

Traditional Agency

Bancassurance

Direct Sales

Brokerage

Group Insurance

Mutual Insurance

Islamic Insurance

Reciprocal Insurance Exchange

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01 Industry
Benchmarking






02 Development
Roadmap

03 Growth
Strategy

04 Modes of
Cooperation

Industry Benchmarking

The cost-effective transfer of proven business models and technological solutions will drive rapid business growth in developing countries.

Company	FundingStatus	Funding \$	Market Value	Growth Model	Digital Enablement	Acquisition
 Ping An Life Insurance	IPO	—	700B	Traditional + Digital	AI CS, Big Data Risk Control	Agents and Online
 Waterdrop Inc.	IPO	—	15B	Internet Insurance	AI Underwriting, AI Claims	Agents and Online
 AIA	IPO	—	600B	Traditional + Digital	Digital Operations	Agents and Online
 PoliceBazaar	IPO	770M	30B	Online Comparison	AI Recommendations	Online
 FUSE	B Round	25M	No Public	Digital Insurance Broker	Mobile System, API-Gateway	B2B2C(Online)
 LifePal	A Round	5M	No Public	Digital Insurance Broker	AI Pricing and workflow	Online

Development Roadmap

Localization + IPO

- Assess the maturity of local capital markets or consider overseas listing
- Plan insurance operations and technological aspects according to listing requirements

International + IPO

- Actively complete multiple rounds of financing
- Disruption of existing models through AI and technology

Localization + Private

- Accelerate business growth through technology empowerment
- Withstand competition from industry giants and become a local market leader

International + Private

- Expand into neighboring countries/regions
- Implement cross-border joint operations and replicate business models

Key Strategies for Boosting Insurance Business

Product
Management

Build
Product Library

Online Insurance
Application

Automated
Settlement

Customer
Acquisition

Social Media Customer
Acquisition

Telemarketing
Strategies

Secondary
Marketing

Sales Channel
Development

MGA
Distribution

High-Quality
Recruitment

AI Digital
Personnel

Operations
Management

Information
Platform

Data
Analysis

Regulatory
Compliance

System Features List

Insurance Digital Core System

Personnel Management	Business Management	Financial Management	Intelligent Reporting	Operations Management
Personnel Human Resource Compensation Training Incentives and Penalties Attendance	Insurance Company Basic Information Configuration	Reconciliation Settlement Invoicing	Performance Various Types of Performance Reports and Charts	Information Native Advertising Publishing
Organization Institution Job Rank Position Agreement Basic Rules	Insurance Products Product Basic Information, Plan Configuration	Commission Commission Settlement	Manpower Various Types of Personnel Reports and Charts	OA Enterprise WeChat
	Insurance Policy Life Insurance, Vehicle Insurance, Property Insurance	Expenditure Configuration Configuration	Activity Volume Plan Data Statistical Analysis	System Configuration Logs
	Business Reports Custom Designed Ledgers		Financial Monitoring Sales Revenue and Expenditure Monitoring	
	Customers Policyholder, Insured, Beneficiary		Honor System Progress, Achievements, and Display of Honor System	
			Data Dashboard Company-wide Data Map	

Service List

We will provide the following systems to address issues related to customer management.

- CRM System

Items	Product Description
Customer Database Management	Store and maintain customer details, including contact information, purchase history, communication records, etc
Sales Management	Track potential customers and sales opportunities
Marketing Management	Create and execute marketing campaigns
Customer Service and Support	Manage customer service requests and cases
Reporting and Analysis	Provide various reports to track sales, marketing, and service performance
Integration and Automation	Integrate with other business systems
Mobile Access	Provide mobile apps for sales/service teams to access CRM data on-the-go.
Customization and Expansion	Allow businesses to customize the CRM system according to specific needs
Security and Compliance	Ensure the security and privacy protection of CRM data

Service List

We will provide the following services to gain more customers.

- Providing strategies for traffic growth

Items	Product Description
SEO	Offering solutions to optimize content ranking in search engines, thereby attracting more potential customers.
Deploying content to social media platforms	Through strategic content placement on social media, our goal is to heighten the profile of our products and services, thereby attracting a larger customer base.
Advertising	By strategically advertising across diverse online platforms, we aim to direct potential customers to the client's website.
strategic partnership marketing	By leveraging industry resources, we aim to broaden our service offerings, thereby attracting a greater number of valuable clients.

Service List

We will offer the following services to address issues arising from the sales process.

- **Operations Service**

Items	Product Description
Customer Relationship Management (CRM) System	Providing a centralized platform to manage customer information, policy details, interaction records, etc. Aiding insurance brokerages in tracking potential customers, managing sales pipelines, and enhancing customer satisfaction.
Data Analysis and Management Reporting	Leveraging data analytics tools to help insurance brokerages understand market trends, customer behavior, and risk assessment. Generating regular management reports, including sales performance, customer retention rates, and profit analysis.
Compliance and Security	Assisting insurance brokerages in complying with relevant laws and regulations, such as data protection laws and insurance industry standards. Implementing security measures to protect customer data and privacy.
Training and User Support	Customizing software solutions according to the specific needs of insurance brokerages. Offering technical support services to answer user questions and resolve technical issues.

Service List

We will offer the following IT services to help your system run smoothly.

- IT Service

Items	Product Description
System Development and Maintenance	Customizing software solutions according to the specific needs of insurance brokerages. Integrating different software systems (such as CRM, ERP, financial systems, etc.) to facilitate data sharing and process coordination.
Cloud Computing and Hosting Services	Offering cloud infrastructure services such as cloud computing platforms, cloud storage, and data processing services. Hosting insurance brokerage IT systems, including server hosting and cloud hosting services.
Cybersecurity	Providing cybersecurity solutions including firewalls, intrusion detection and prevention systems, data encryption, etc. Conducting regular security audits and risk assessments to ensure data and system security.
Data Analysis and Reporting	Developing data analysis tools to help insurance brokerages understand market trends and customer behavior. Providing regular data reports and analysis to support business decisions.

Service List

- IT Service

Items	Product Description
Data Analysis and Reporting	Developing data analysis tools to help insurance brokerages understand market trends and customer behavior. Providing regular data reports and analysis to support business decisions.
Mobile Application Development	Developing mobile applications for insurance brokerages to enhance customer experience and increase efficiency. Providing mobile device management services to ensure the security and compliance of employee devices.
Training and Support	Providing data backup solutions including local backup and cloud backup. Developing disaster recovery plans to ensure quick recovery in the event of data loss or system failure.
Data Analysis and Reporting	Providing IT training and technical support services for insurance brokerage employees. Regularly updating training content to ensure employees are up-to-date with the latest IT skills and knowledge.
Private Deployment	Installing and configuring an IT system on dedicated infrastructure owned and managed by the customer, enabling them to have greater control over the environment, including security, compliance, and customization.

01

Product Management

High-efficiency Sales Solution

Traditional way:

The process from insurance application entry to reconciliation and commission settlement usually takes 30-90 days.



Our solution:

Minute-level insurance application and policy issuance, real-time policy return, and automated settlement in as fast as 24 hours.

Building Product Library

- AI-driven Automated Clause Analysis
- Quickest Product Launch in 2 Hours for a Single Product

Online Insurance Application

- Integrated Insurance Company Interfaces
- Online Order Placement for Products

Policy Feedback

- Real-time Policy Data Feedback

Automatic Settlement

- Automated Settlement, Completed in 24h or Less

1. Build a Product Library

AI automatically analyzes insurance clauses, and innovative technology enables rapid deployment.

AI Model Quickly Analyzes Product Clauses + Low-Code Rapid Deployment

The screenshot displays a software interface for configuring insurance products. It is divided into three main sections:

- Left Panel (Document Analysis):** Shows a document titled "AIxin Life Insurance's New Love Companion Life Insurance". It lists "Basic Features of the Product" such as waiting period, applicant scope, insurance period, payment method, and coverage details. It also includes "Exclusions" and "Policy Benefits".
- Middle Panel (Verification & Summary):** Displays a "Verification passed" status. It shows the "first premium: 100,000 yuan". Below this, it lists "Policyholder: Mary" and "Insured: Mary / 30 years old / male". A table summarizes the insurance type and terms:

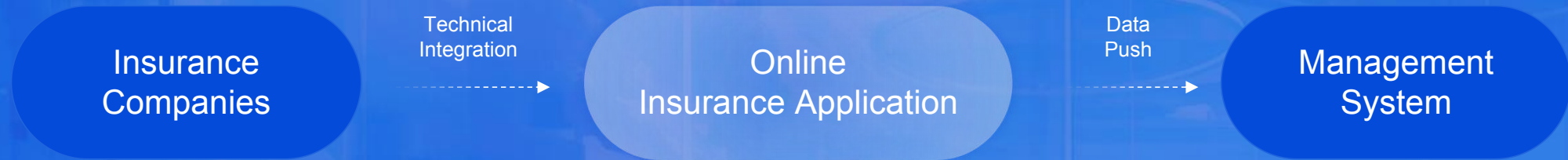
Insurance Type	Insurance amount	insurance period	Paym
Centenary			
Worry free	110610	Lifelong	10Ann
Elderly Pension			
Insurance			

Below the table, it specifies the "Insurance liability of Centenary Worry free Elderly Pension" and lists "1. Pension" with details on collection age and claim methods.
- Right Panel (Configuration & Calculation):** Shows configuration options like "Table lookup method: Use the insured" and "Calculation: Calculate the insured amount". It also displays "Test Information" with parameters: "Policyholder: Mary / 40 / Male", "Insured: Mary / 30 / male", and "Rate: 1106.1". Below this is a code editor with the following content:

```
38 # Insurance liability of Centenary Worry-free Elderly Pension
39
40 1. Pension
41
42 1) Collection age: `age to receive` to lifelong, guaranteed to be collected up
43 years old;
44 2) Claim method:
45
46 【Received Monthly】: Received Monthly of **`Amount / 1000 * 0.085`thousand
47 yuan**;
48 【Received Annually】: Received Annually of **`Amount / 1000 * 1`thousand
49 yuan**;
50
51 2. Death insurance benefits
52
```

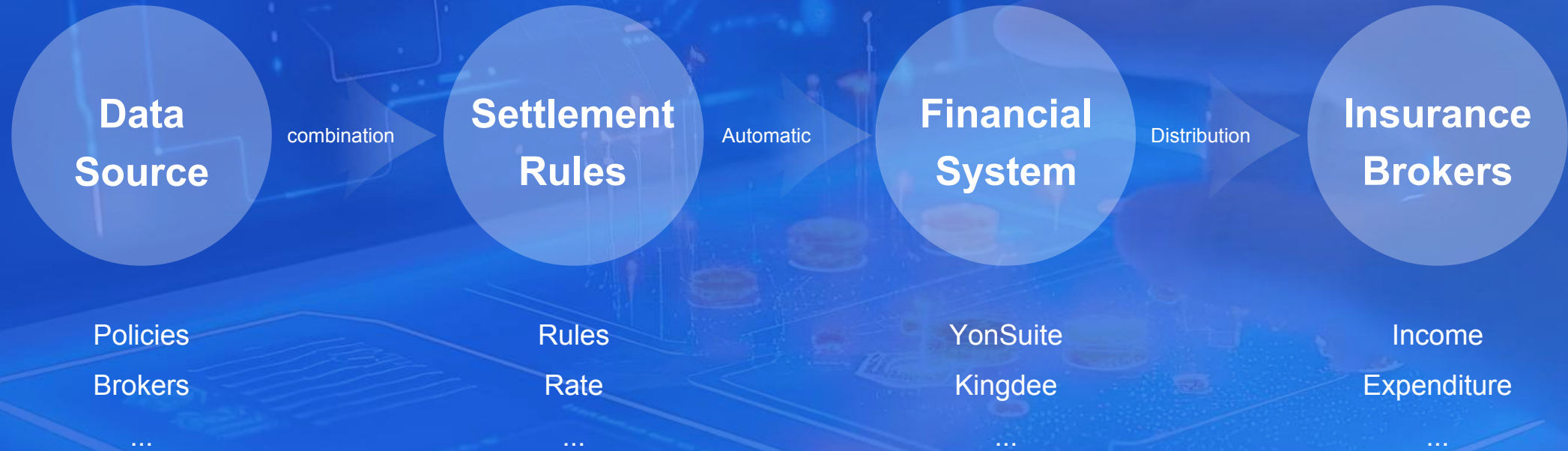
2. Online Insurance Application

Through technical integration, online insurance transactions can be completed in minutes, with real-time policy data feedback upon policy issuance.



3. Automatic Settlement

Complete Account Reconciliation and Commission Settlement in 24 Hours or Less.

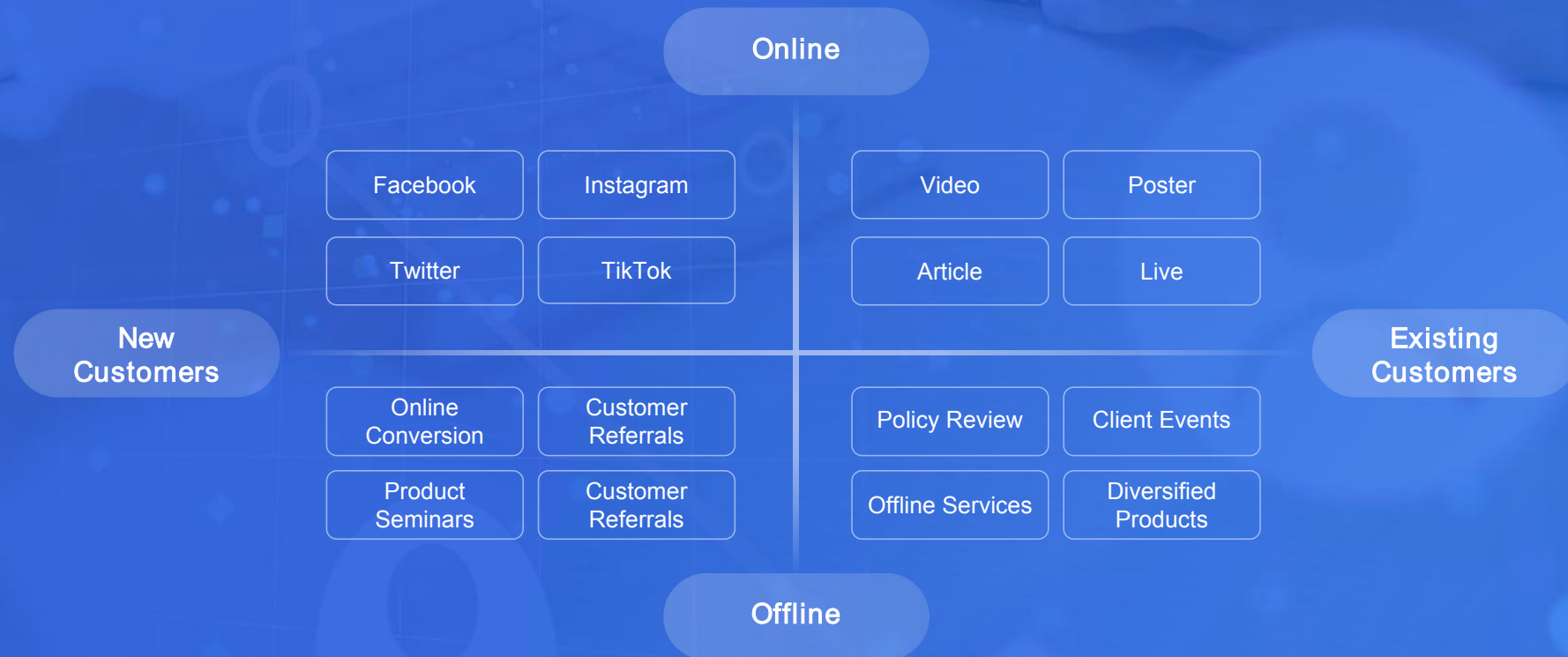


02

Customer Acquisition

Customer Acquisition

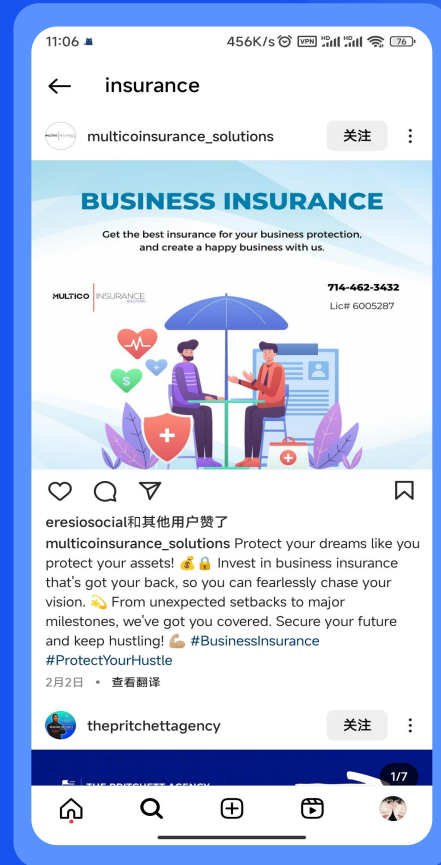
Comprehensive Customer Acquisition System



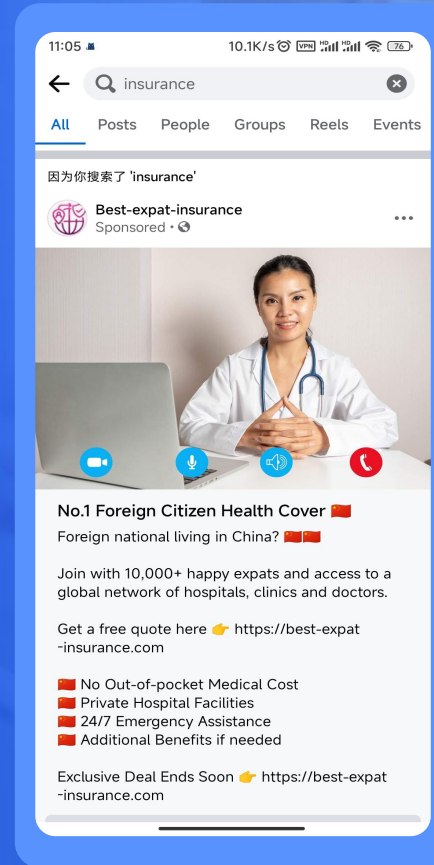
1. Social Media Customer Acquisition



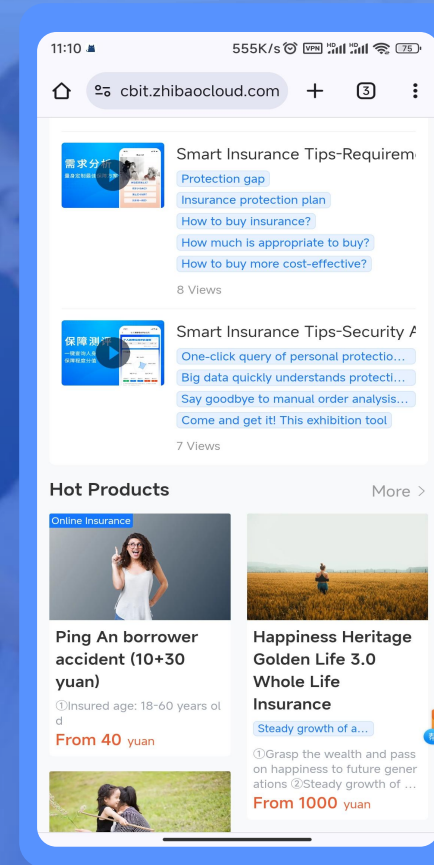
TikTok Video Marketing



Facebook Link Content



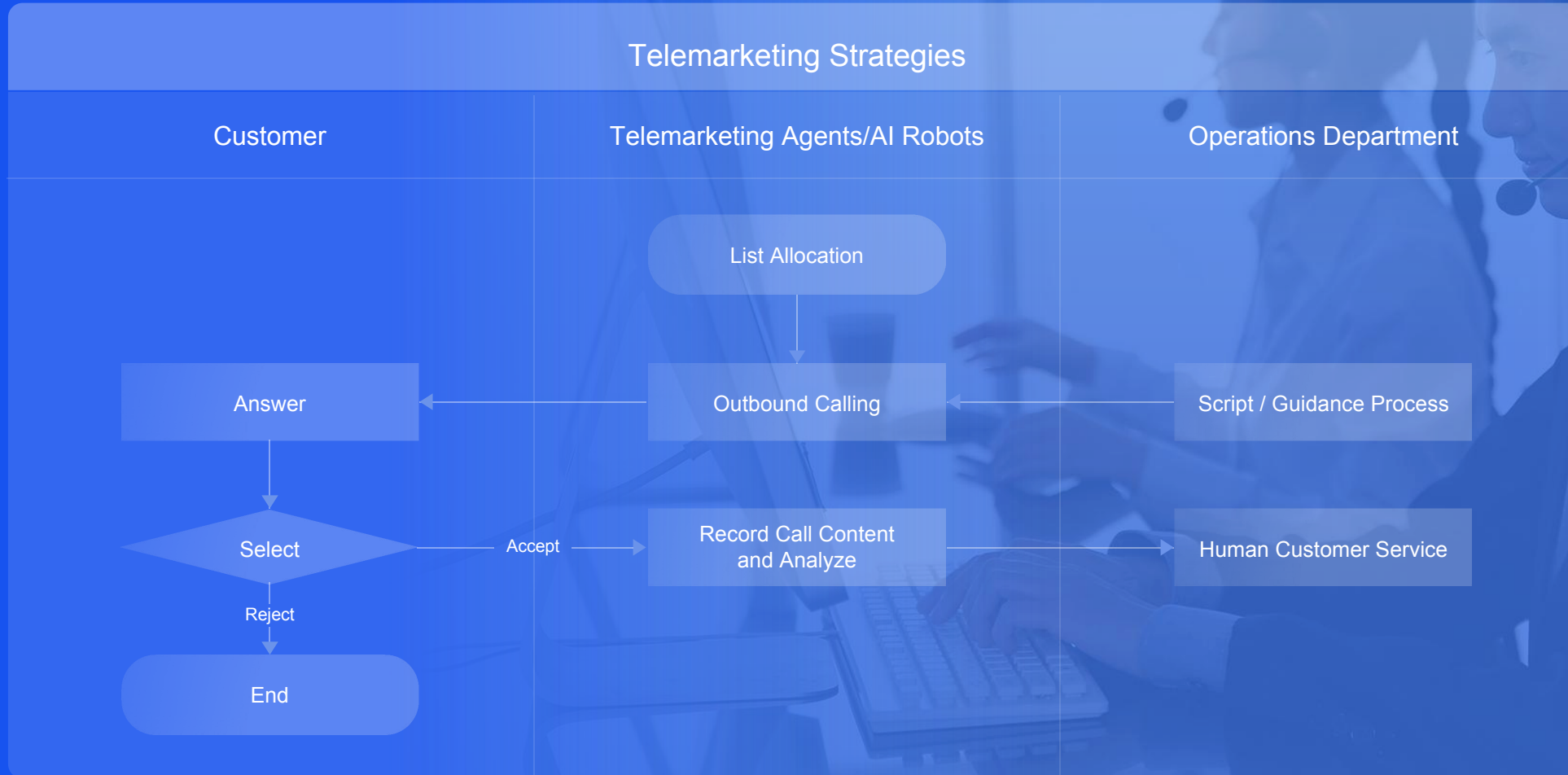
Instagram Poster Posting



Publish Article Content

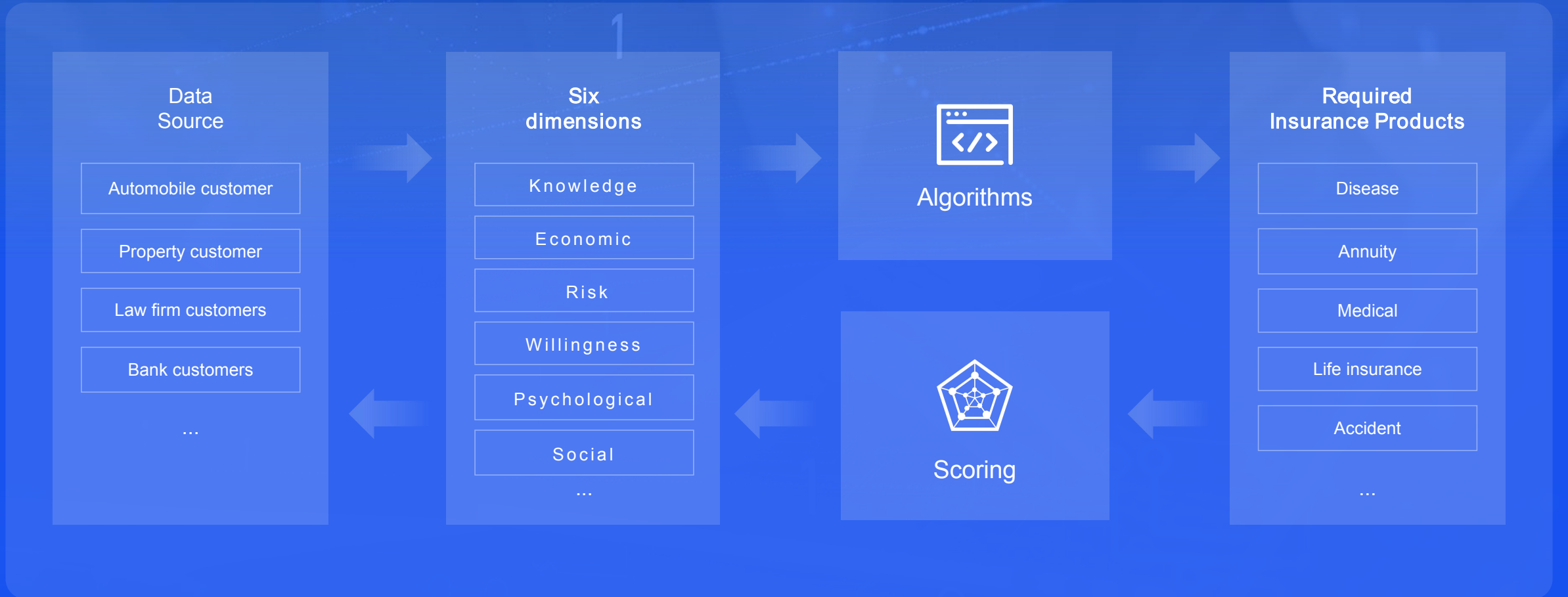
2. Telemarketing Strategies

Through the outbound calling system or AI robots, dialing efficiency can be improved and labor costs can be reduced.



3. Secondary Marketing

Utilize existing resources to conduct in-depth analysis of existing customers, further categorize them, and carry out customized marketing.



03

Sales Channel Development

How to attract more sales channels?

Expand Sales Channels

Multi-channel Expansion to Broaden Business Coverage

- MGA Distribution Model
- Transparent Franchise Process and Requirements
- Clear Profit Distribution Policies to Ensure Long-term Partner Benefits

Online Recruitment

High-Quality Recruitment - Viral Sharing

- Efficient online recruitment process.
- Establish referral networks to encourage introductions.
- Expand recruitment reach through social media.

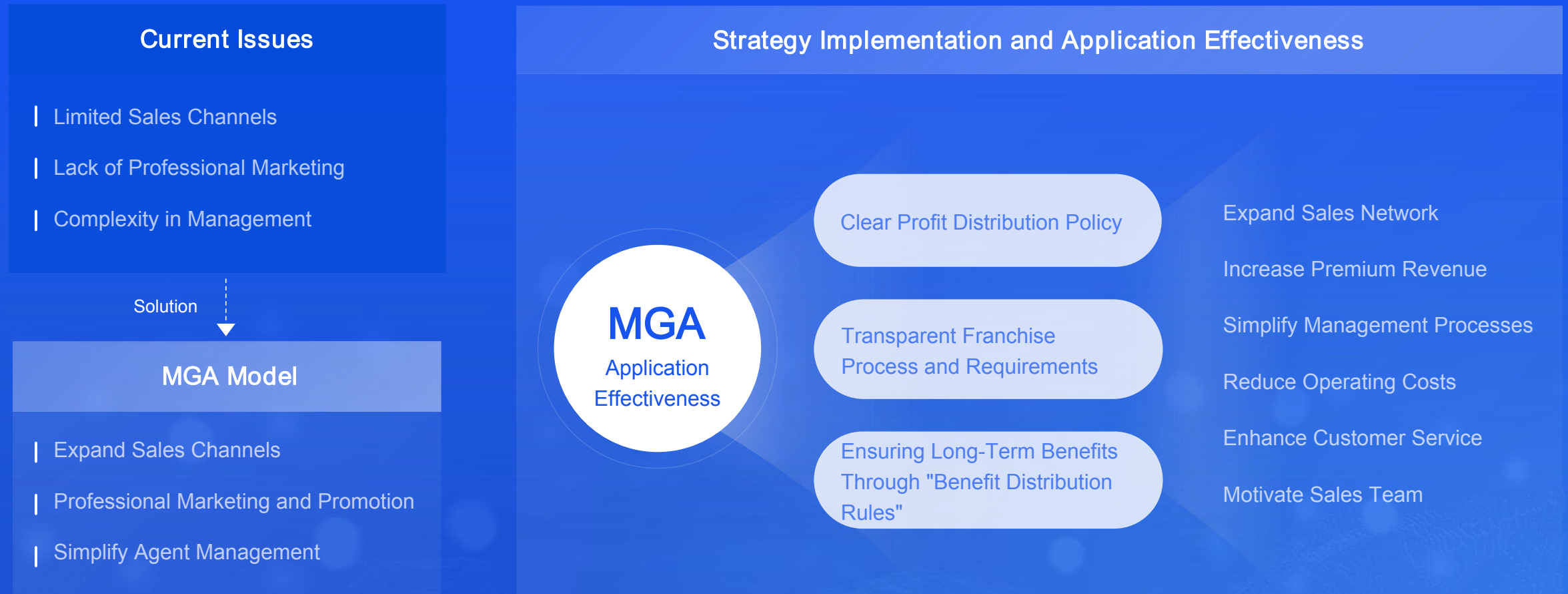
Enhance Sales Capabilities

Digital Tools - Lowering Sales Barriers

- Fundamental sales skills
- Customer acquisition capabilities
- Sales effectiveness and Transactional issues
- Customer management

Expanding Sales Channels: MGA Distribution Model

The MGA distribution model utilizes managed general agents to broaden sales channels, leveraging nationwide business teams to promote products, streamline processes, enhance sales efficiency, and expand business coverage.



Online Recruitment: Attracting High — Quality Brokers

Attracting high-quality brokers is one of the current challenges facing the organization. How to quickly and effectively address the issues of high costs and low efficiency? Here is a three-step strategy:

01 Identify Target Audience

- Break Geographic Barriers
- Persona Development,
 - Recruitment Campaigns
 - Attention and Engagement

02 Assess and Screen

Rigorous Screening Mechanism

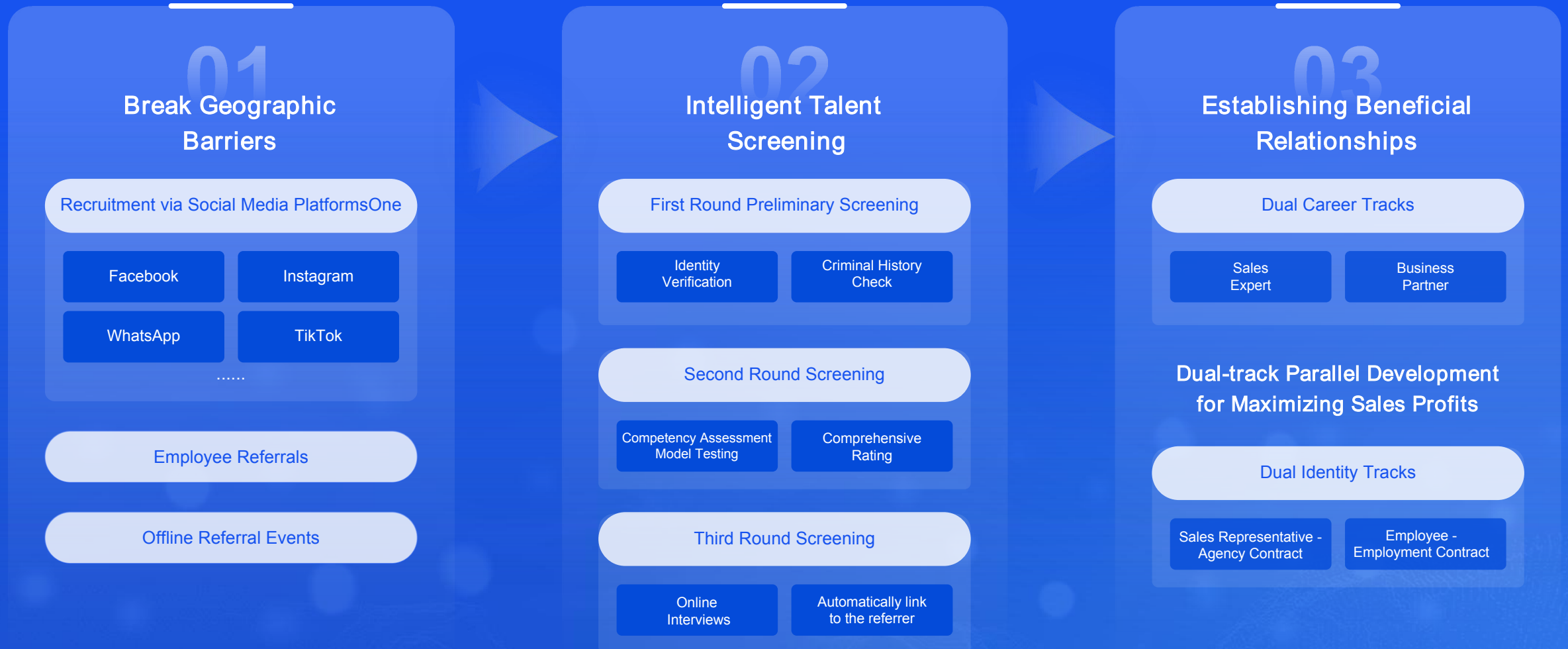
- Personality Assessment
- Skills Assessment
- Success Model Evaluation

03 Recruit and Retain

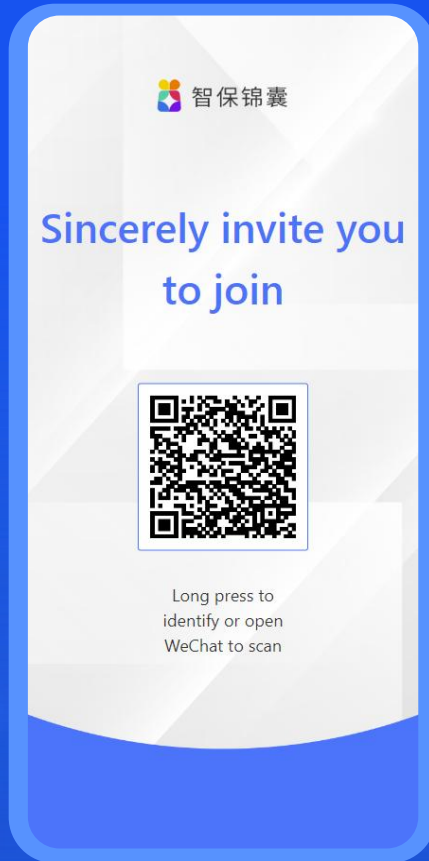
Establishing Beneficial Relationships

- Career Planning
- Training and Development
- Follow-up Coaching

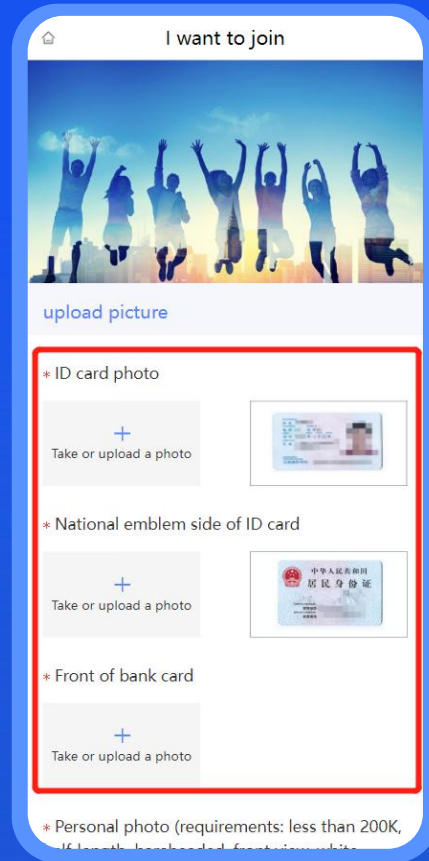
Specific Three-Step Strategy



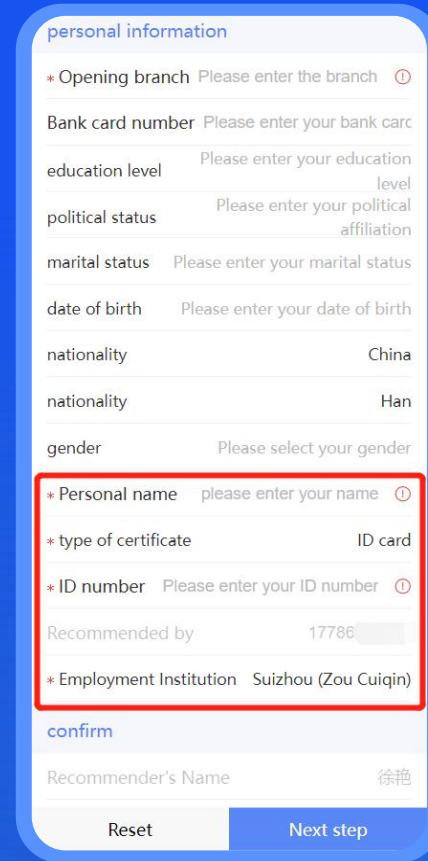
Online Recruitment System Interface Display



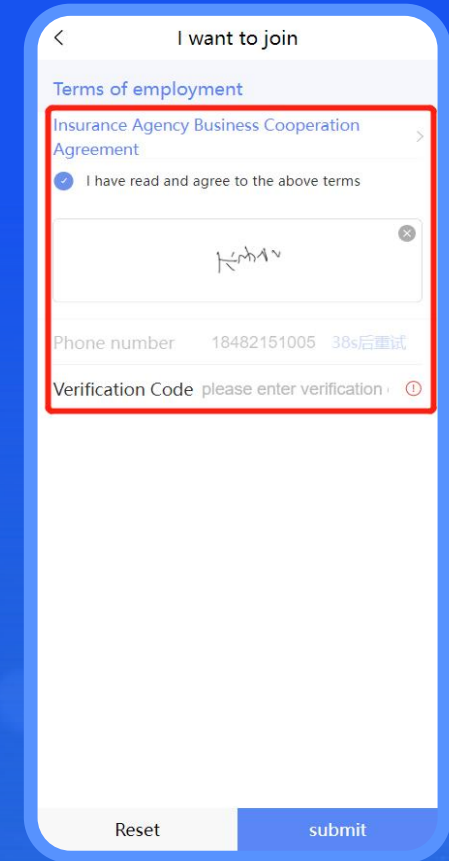
Scan Code One
Click Recruitment



Identity
Verification



Automatically
Link to Referrer



Online
Onboarding

Digital Tools Empowering Sales Capabilities

Empower brokers' sales capabilities by focusing on the following five areas, helping brokers improve efficiency and professionalism in the sales process, thereby enhancing overall sales performance.

Addressing Fundamental Skills



Online Training for Improving Basic Insurance Sales Skills

Addressing Customer Acquisition Capability



Systematic Content Repository, Linking Customers

Addressing Sales Capability



Digital Tools (Needs Analysis, Solution Development, Product Comparison, Proposal Creation)

Addressing Transactional Issues



Online Policy Issuance, Payment, Data Synchronization

Addressing Customer Management



Customer Relationship Maintenance, Long-Term Trust Building

Addressing Fundamental Skills — Online Training System

The online training system provides a comprehensive assessment and evaluation system, enabling the shift from traditional offline training to an efficient online learning environment. This effectively addresses constraints such as time, location, and resources.



Partial Interface Display of Online Training System

Supports online assignment of course learning tasks, assessment of learning progress, and management of learning advancement.

Home / Company Management / Agents Management / 培训情况

Organization Name	Training Type	Mobile Number	Training Content	Training Course	Training Time	Training Duration	Training Test	Test Passed	Test Score	Training Plat	Actions
2019孝感下辛店(胡艳)	新人入职培训	**2918	保险意义与共用	保险让生活更美好		00:00	通过	通过	90		Delete
胡集(欧阳)	新人入职培训	**1182	保险意义与共用	保险让生活更美好		00:00	通过	通过	90		Delete

Training Type
新人入职培训

Training Content
保险意义与共用
保险让生活更美好

Training Test
通过
通过

Test Passed
通过
通过

Test Score
90
90

Exclusive Online Academy

Diverse Course Configuration

Learning Progress Management

Customer Acquisition Capability — Systematic Content Repository

Provide tailored content to help brokers activate customers and awaken their insurance needs.



Finance



Lifestyle



Social Security



Customization



Parenting



Health



Opinions

Visitor to Customer Conversion: Partial Interface Display

High-quality social media materials (posters, short videos, articles) can be shared with trackable links. This allows for viewing visitor information after visits and supports quick customer relationship building.

Life insurance company operating status table for March 2023
101 Views · 22 retweets · 2020-10-19

单位:亿元、万件

项目	本年累计/截至当期
原保险保费收入	14789
其中:寿险	12273
意外险	132
健康险	2385
保户投资款新增交费	2802
投资连结账户新增交费	50
赔付支出	2633
新增保单金额	4514947
新增保单件数	18038
总资产	243108

注: 1、本表数据系原保险合同执行《关于印发〈保险合同相关会计处理规定〉的通知》(财会〔2009〕14号)后,各保险公司按照相关口径要求报送的数据。
2、原保险保费收入为按《企业会计准则(2006)》设置的统计指标,指保险合同确认的原保险合同保费收入。
3、原保险合同赔付支出为按《企业会计准则(2006)》设置的统计指标,指保险合同支付的原保险合同赔付款项。
4、原保险保费收入、原保险合同赔付支出、新增保单金额、新增保单件数为本年累计数,总资产为月末数据。
5、人身保险公司保户投资款新增交费为按《保险合同相关会计处理规定》(财会〔2009〕14号),通过标准准备金合同分拆、重大保险风险测试(投资连结除外),未确认为保险合同的部分,为本年度投保人交费增加金额。
6、人身保险公司投资连结账户新增交费为按《保险合同相关会计处理规定》(财会〔2009〕14号),投资连结保险合同分拆、重大保险风险测试,未确认为保险合同的部分,为本年度投保人交费增加金额。
7、上述数据来源于各公司报送的保险汇总数据,未经审计。

Huahua
Headquarters
18808055291

Share and acquire customers

Material Sharing For Customer Acquisition

All Plan News Requirement Analysis Report

荀林
WeChat nickname:荀林

Visit News 【长寿时代的“保险+养老”解决方案】
Visit time:2023-09-13 16:59:26
Visit duration:10s

Share News 【长寿时代的“保险+养老”解决方案】
Visit time:2023-09-13 16:56:09
Visit duration:1s

夜深人静
WeChat nickname:夜深人静

Visit News 【长寿时代的“保险+养老”解决方案】
Visit time:2023-09-13 16:56:06
Visit duration:1s

夜深人静
WeChat nickname:夜深人静

Visit News 【长寿时代的“保险+养老”解决方案】
Visit time:2023-09-13 16:55:52
Visit duration:1s

Unknown
WeChat nickname:Unknown

Share News 【长寿时代的“保险+养老”解决方案】
Visit time:2023-09-13 16:54:40
Visit duration:1s

Customer Browsing Tracking

Gou Lin
Number of visits: 1

2023-09-13 16:59:26 Read for 10 seconds
Visited the news [Insurance + Pension Solutions in the Longevity Era]

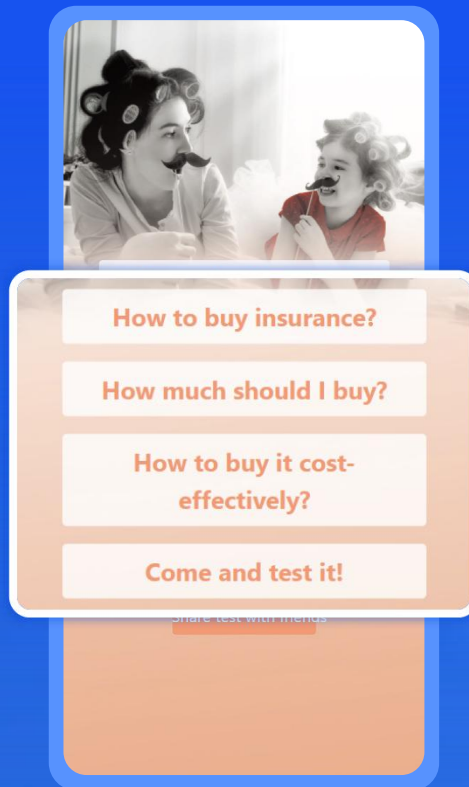
Associate existing customers

Create New Customer

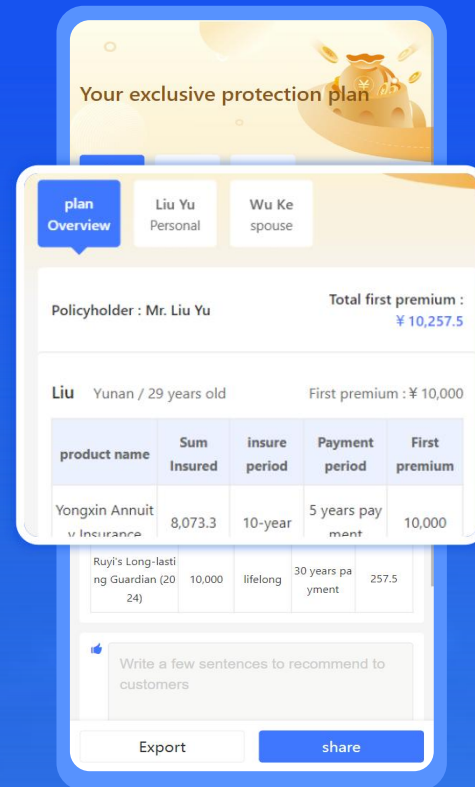
Create Customer Info

Enhancing Sales Capability — Digital Intelligent Tools

Enhancing brokers' sales capabilities hinges on effectively converting potential customers into deals. In addition to training, efficient digital tools can boost productivity and help brokers enhance their professional skills.



Requirement Analysis:
Understanding Customer Gaps



Proposal Design:
Visualizing Complex Terms



Product Comparison:
Data-Driven Decision Support

Online Transactions: Insurance Application, Payment, Data Sync

Integrating technology with insurance companies enables online policy issuance, boosts transaction efficiency, provides real-time policy data feedback, and establishes a strong foundation for digital business management.

The screenshot shows the Liberty Insurance app interface for the 'Ankang Wuyou' (安康无忧) medical insurance plan. The header features the Liberty logo and the text '2023(0免赔)', indicating a 2023 plan with zero deductible. The main title is '安康无忧百万医疗' (Ankang Wuyou 1 Million Medical Insurance) with a sub-headline '住院0免赔, 1元起赔' (Inpatient 0 deductible, 1 yuan start). Below this, there are three sections: '保障范围广泛' (Wide coverage) listing major/minor illnesses, hospitalization, and community coverage; '重疾、中症、轻症额外给付' (Additional benefits for major, intermediate, and minor illnesses) with specific payout amounts; and '靶向药直付' (Direct payment for targeted drugs) listing various cancer treatments. A '增值服务免费送' (Free value-added services) section lists services like hospitalization, genetic testing, and nursing. At the bottom, a timeline shows a 30-day waiting period and a 65-year age limit, with a prominent 'Start Insurance' button.

Insure Online

This screenshot displays a pre-insurance letter within the app. The letter is in English and provides contact information (400-888-2008) for inquiries. It states that if the user has not received the insurance terms, it is deemed they have accepted them. The letter also mentions the company's solvency adequacy ratio and provides the official website (http://www.libertymutual.com.cn) and customer service telephone number (400-888-2008). A section titled '【Liability Exemption】' (Liability Exemption) explains that the insurer is not liable for pre-existing conditions or diseases diagnosed before the policy start date. A blue button at the bottom reads 'Agree and Continue'.

Pre-insurance letter

The screenshot shows the 'Entry information' form in the app. It is divided into 'Policyholder information' and 'Insured person information'. The policyholder information includes fields for name, certificate type, ID number (510...), and validity period (2023-06-22). The insured person information includes gender (male/female), date of birth (1991-01-07), and social insurance status (selected as 'Have social insurance'). There is also a field for the telephone number and an email address field with a prompt 'Please fill in your email address'. At the bottom, the total premium is listed as 485.00 yuan, with a 'Get Insurance Now' button.

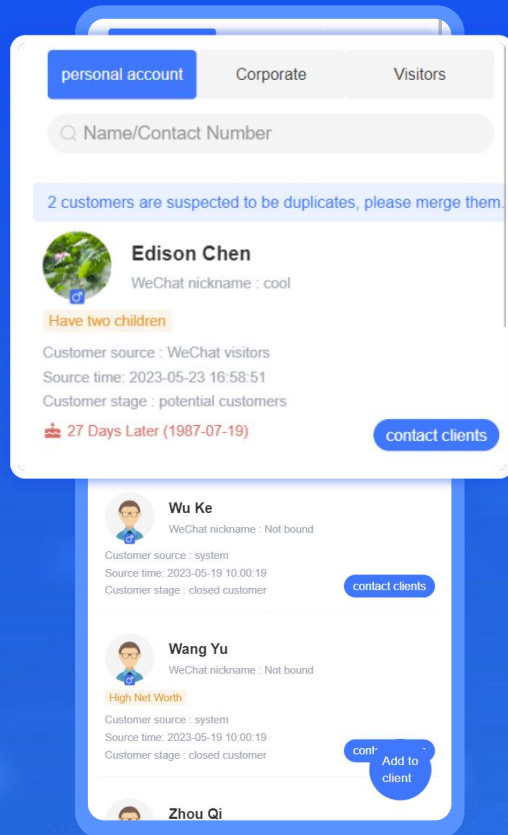
Enrollment Information Entry

This screenshot shows the 'Information confirmed' screen for online payment. It displays the insurance expiration date as 2025-06-27. Under 'Insured person information', there is a 'Personal' tab and a 'Go to Health Notice' button. A 'Return to modify insurance information' link is also present. The 'Special notice' section contains a detailed disclaimer and terms of insurance clauses. A prominent blue button at the bottom reads 'pay immediately'.

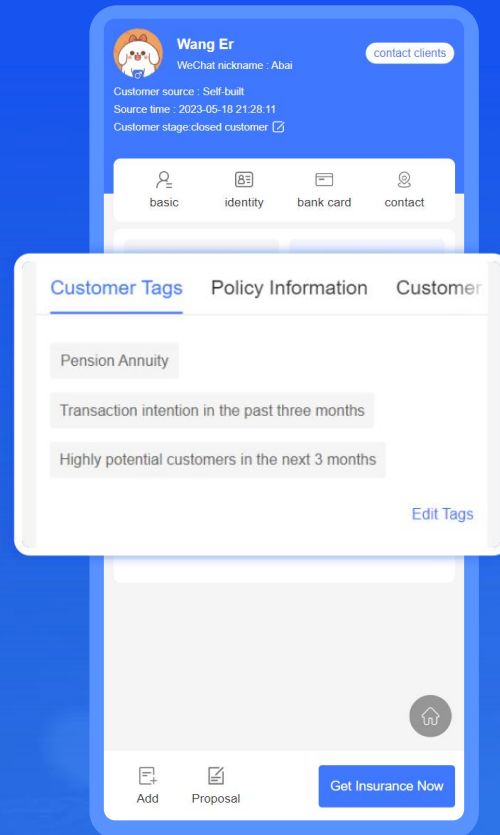
Online Payments

Solving Customer Operations — Customer Relationship Maintenance

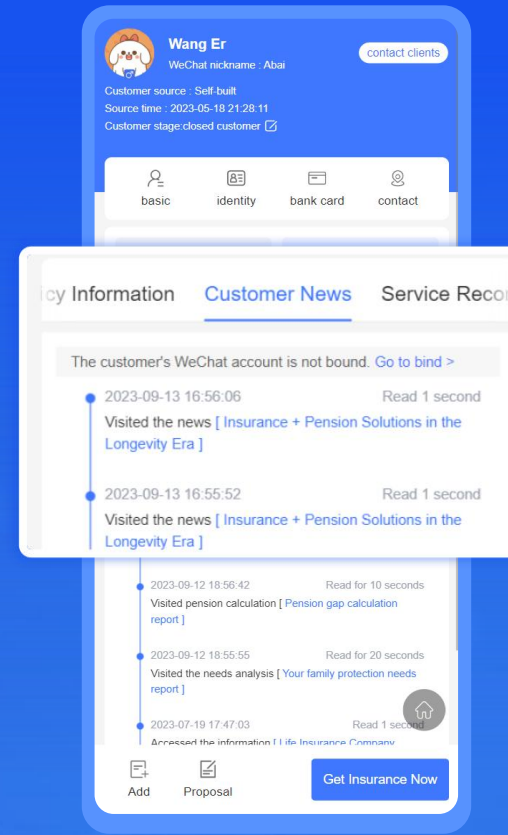
Traditionally, clients were in the hands of brokers; online customer management systems make customers a company asset. Profile analysis based on customer data also allows for accurate marketing of customers.



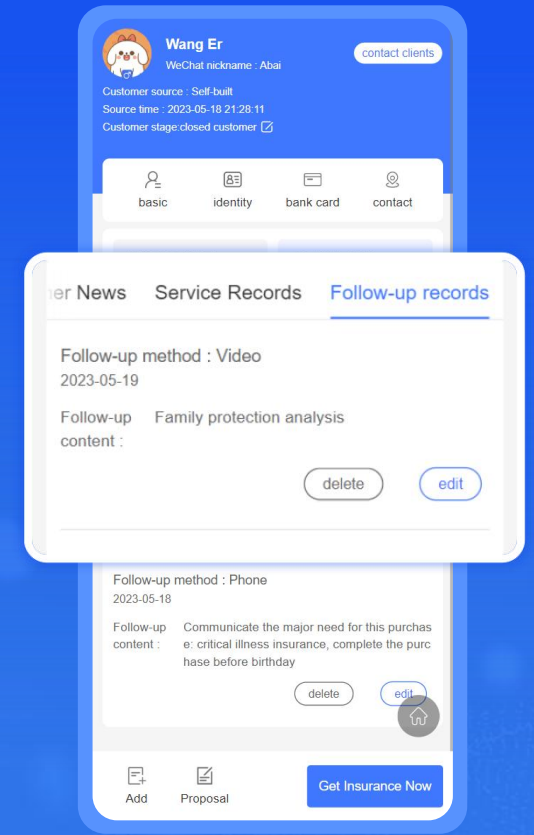
Customer Management



Customer Tags



Customer News



Follow-up Records

AI Digital Human Assistant

AI Digital Human is a virtual assistant based on artificial intelligence technology, providing 24/7 customer support and real-time online consultation to enhance customer experience and business efficiency.

Comprehensive business scenarios

Customer data management, policy servicing, program creation, income inquiry, performance tracking, team management, daily tasks, and more functionalities.

Simple Q&A

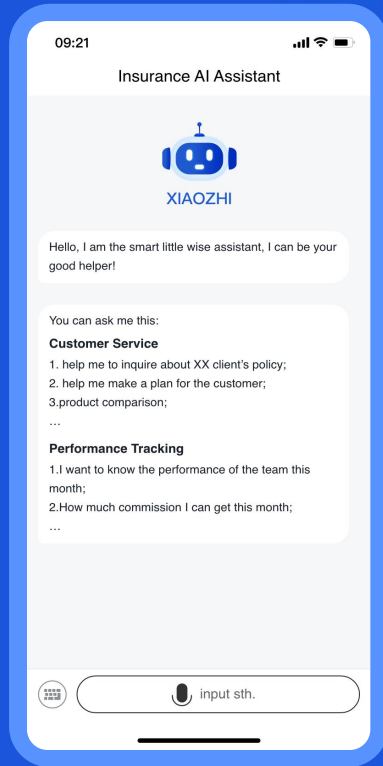
Agents can complete tasks efficiently through simple Q&A interactions, enhancing workflow efficiency.

AI Assistant Tailored to Each User

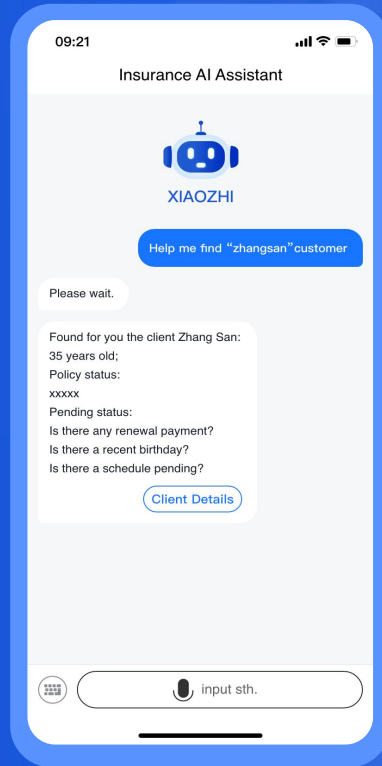
With big data and AI, each broker can have a personalized smart assistant tailored to individual needs.



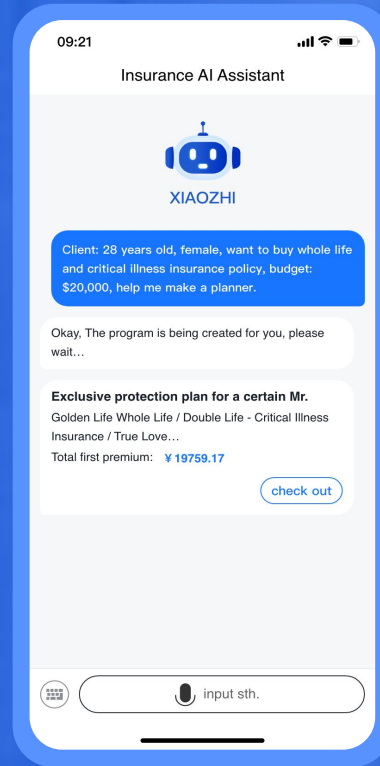
Examples of AI Assistant Scenarios



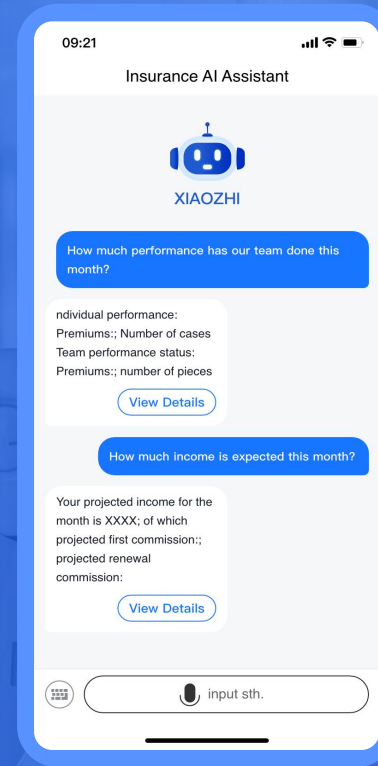
Common Scenarios



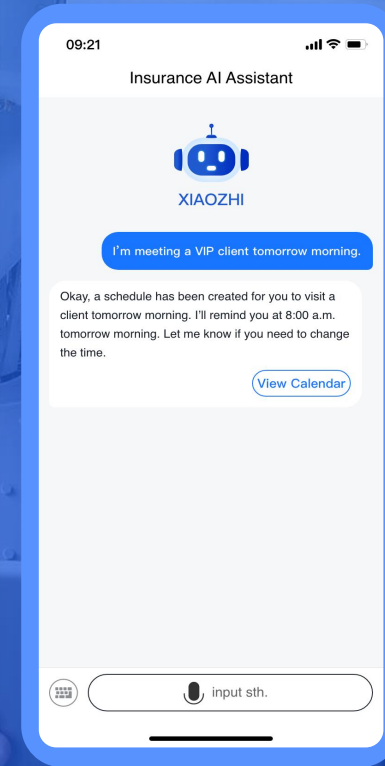
Customer Search



Make a Proposal



Check Performance and Income



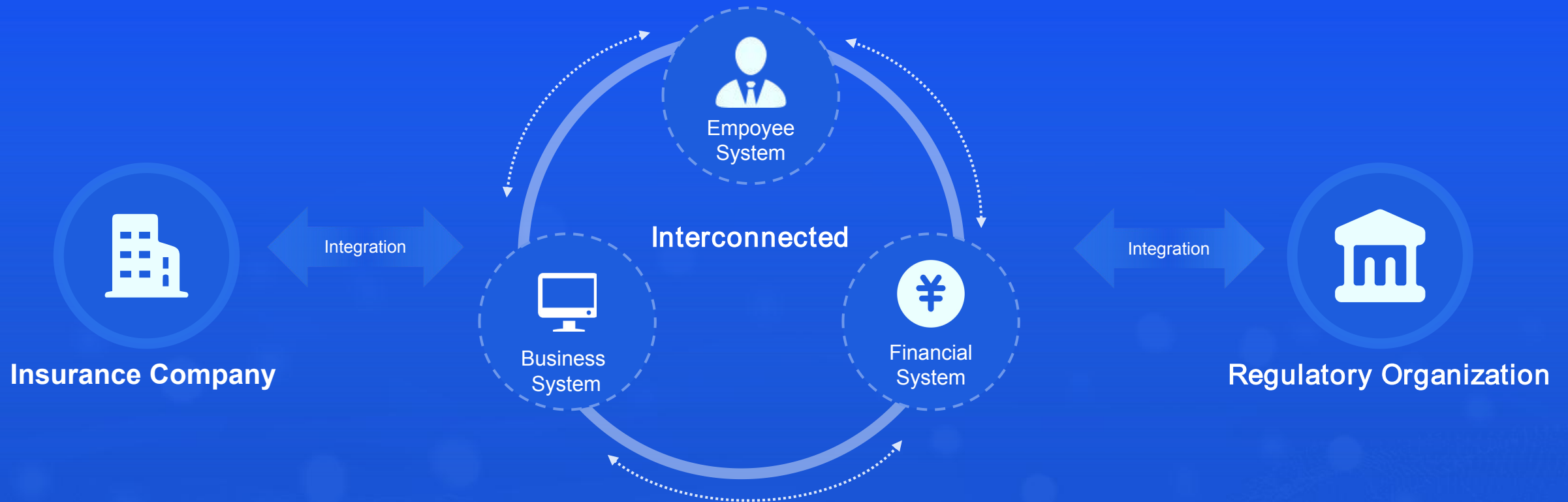
Create Schedule

04

**Information Technology
and Compliance Development**

Insurance IT Solutions and Compliance

Our system integrates brokers, operations, and finances, meeting compliance needs and offering smart automation. With CRM, data analysis, and sales support, it streamlines insurance brokerage, ensuring compliance and efficiency.

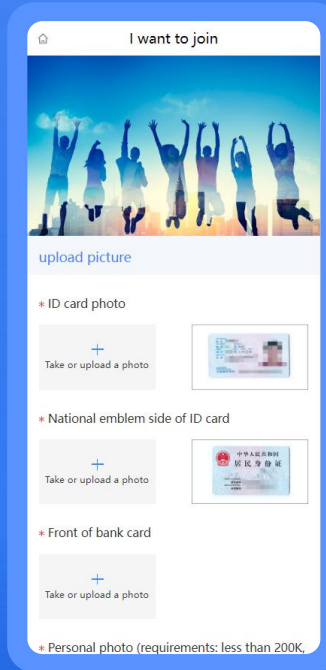


Personnel Management Digitalization

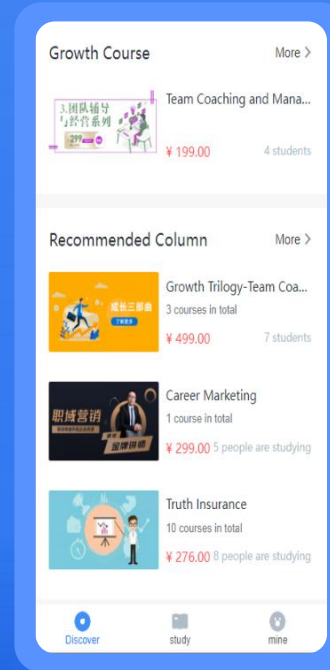
Paper record-keeping is problematic with difficulties in search, delayed updates, and insecurity. Our shift to digital employee info management has boosted efficiency and data safety.


Paper
Records

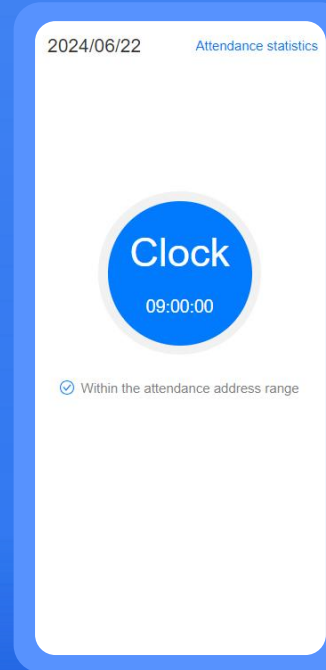

Online
Management



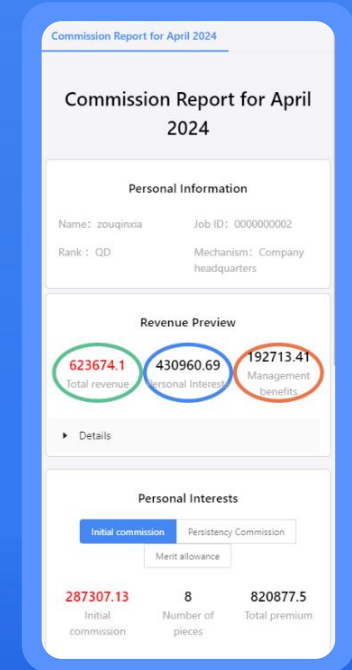
Online
Onboarding



Online
Training



Attendance
Clock-in



Income
Inquiry

Business Management Digitalization

By managing supplier, product, agreement, and policy data online, we standardize and automate business processes, reducing errors and improving management accuracy.

1 Establish Supplier Information Database

2 Online Agreement Management with Suppliers

Agreement name	Agreement ca...	Contracting institu...	Insurer	Insurer branch	Actions
Zhonghui Life Insurance	Cooperation a...	Hanoi	Zhonghui Life Insurance	--	Edit
2024 Zhonghui Life In...	Main agreement	Hanoi	Zhonghui Life Insurance	--	Edit
Aixin life	Cooperation a...	Hanoi	Aixin Life	--	Edit
Aixin life	Main agreement	Hanoi	Aixin Life	--	Edit
Vietnamese Insurance Company	Cooperation a...	Hanoi	Bao Viet	--	Edit
2024 Vietnamese Ins...	Main agreement	Hanoi	Bao Viet	--	Edit

3 Manage Large Volume of Policies Online

Policy Number	Issuing business institution	Issuing Agent	Policy service staff	Applicant	Insured	Standard Premium	Premium Income	Sum Ins	Actions
ZH95020240129	Company headquarters	Eric	Eric	Eric	Eric	\$10,000.00	\$10,000.00	\$100.00	Edit Delete
ZH95020240127	Company headquarters	Eric	Eric	Eric	Eric	\$20,000.00	\$20,000.00	\$200.00	Edit Delete
ZH95020240114	Company headquarters	Eric	Eric	Eric	Eric	\$20,000.00	\$20,000.00	\$200.00	Edit Delete
ZH95020240113	Company headquarters	Igin	Igin	Igin	Igin	\$100,000.00	\$100,000.00	\$1,000.00	Edit Delete
ZH95020240112	Company headquarters	Eric	Eric	Eric	Eric	\$10,000.00	\$10,000.00	\$100.00	Edit Delete
ZH95020240109	Company headquarters	Eric	Eric	Eric	Eric	\$5,000.00	\$5,000.00	\$50.00	Edit Delete
ZH95020240102	Company headquarters	Eric	Eric	Eric	Eric	\$5,000.00	\$5,000.00	\$50.00	Edit Delete
ZH95020240129	Company headquarters	Eric	Eric	Eric	Eric	\$5,000.00	\$5,000.00	\$50.00	Edit Delete
ZH95020240128	Company headquarters	Eric	Eric	Eric	Eric	\$10,000.00	\$10,000.00	\$100.00	Edit Delete
ZH95020240115	Company headquarters	Eric	Eric	Eric	Eric	\$10,000.00	\$10,000.00	\$100.00	Edit Delete
ZH95020240114	Company headquarters	Eric	Eric	Eric	Eric	\$20,000.00	\$20,000.00	\$200.00	Edit Delete
H02033010	Vietnam Branch	Eric	Eric	Eric	Eric	\$1,000.00	\$1,000.00	\$10.00	Edit Delete
H00020240106	Company headquarters	Eric	Eric	Eric	Eric	\$24.00	\$24.00	\$240.00	Edit Delete

Business Management Digitalization

Supporting Full Lifecycle Management of Policies

1. Automatically Generate Renewal Policies Upon Expiry

Item count: 6 item Amount receivable: ¥240,000.00 Actual amount received: ¥120,000.00

Policy Number	Period	Premium Due	Due Date	Grace Period End Date	Remaining Payment Days	Payment Status	Premium Paid	Payment Date	Cut-off Date	Issuing busin	Actions
ZHRS020240144		¥10,000.00	2024-03-21	2024-07-19	-32	Unpaid			2025-05-21	Vietnam Bran	Payment
ZHRS020220135		¥100,000.00	2024-01-16	2024-03-17	-156	Unpaid			2025-01-18	Company hea	Payment
ZHRS020220134		¥10,000.00	2024-01-17	2024-03-16	-157	Unpaid			2025-01-17	China Branch	Payment
ZHRS020240144		¥10,000.00	2023-05-21	2023-07-19	-	Paid	¥10,000.00	2023-05-21	2024-05-21	Vietnam Bran	Payment
ZHRS020220135		¥100,000.00	2023-01-16	2023-03-16	-	Paid	¥100,000.00	2023-01-20	2024-01-18	Company hea	Payment
ZHRS020220134		¥10,000.00	2023-01-17	2023-03-17	-	Paid	¥10,000.00	2023-01-17	2024-01-17	China Branch	Payment

2. Maintenance Management

Set search conditions

Policy Number: ZHRS020240144 Search

Policy Number	Payment Period	Issuer	Insurance Products	Applicant	Insured	Agents	Filing Agencies
ZHRS020240144	3	Zhongguo Life Insurance	Xinchuan(jia (Zhenxiang Edition)	Aina	Aina	Zhouyue	Beijing
ZHRS020240144	2	Zhongguo Life Insurance	Xinchuan(jia (Zhenxiang Edition)	Aina	Aina	Zhouyue	Beijing
ZHRS020240144	1	Zhongguo Life Insurance	Xinchuan(jia (Zhenxiang Edition)	Aina	Aina	Zhouyue	Beijing

Preserve the order number:

Policy service acceptance date: 2024-06-22

Remarks:

The type of hold item:

- Changed to Customer Profile
- Changed to Policy Information
- Changed to Insurance Information

X Cancel Add

3. Claims Management

Claims information

Case number:

Case acceptance date:

Accident date:

Case status:

Total medical expenses:

Social security reimbursement amount:

Third-party reimbursement amount:

Claim amount:

Compensation amount:

Payment date:

Receiving bank:

Bank Account Number:

Claim type:

Disease:

Number of claims:

Claim channel:

Applicant:

Exemption period:

Premium exemption:

Whether to enable green channel: Yes No

Policy status:

Whether to enable advance payment: Yes No

Advance payment amount:

Financial Management Digitalization

We employ technological solutions to automatically calculate commission data, ensuring precision and reliability of financial figures.

1. Automated Commission Reconciliation with Insurers

Policy reconciliation

Total system premium: ¥ 10,000.00 Total premium: ¥ 10,000.00 Total system commission: ¥ 5,000.00 Total insurance commission: ¥ 5,000.00

id	Persons	Number of years of payment	Policy year	The number of payment periods	Premium		Rates		commission		Compare the results
					System Premium	Insurance premiums	System rate (%)	Insurance Rates (%)	System commissions	Insurance commission	
Birth		1 year	1	1	¥ 10,000.00	¥ 10,000.00	50.00	50.00	¥ 5,000.00	¥ 5,000.00	The match was successful

1-1 of 1 records < 1 > 10 entries/page

3. Recording Receipt Information (Actual Receipts)

Payment information

Refunded:

Voucher number: * Timing of collections:

* Refund amount: * Beneficiary:

* payee: * Beneficiary account num:

* Receiving bank:

2. Recording Invoice Information from Insurers

Billing Information

Invoiced:

* Invoice Code: * Invoice number:

* Invoice amount: * Ticket opening time:

* Issuer: * Billing Agency:

4. Automated Calculation of Agent Commissions

Salary Summary: \$998,716.76

Serial number	Name	Employee ID	Affiliated Organization	Amount	bank card	Bank card number
1	Cindy	peixun0003	Company headquarters	¥ 9,800.00	Bank of Kunlun	*****
2	Baot	peixun0002	Company headquarters	¥ 0.00	Bank of Kunlun	*****
3	xs	0000000004	Company headquarters	¥ 9,450.00	324354	*****
4	Wangjun	0000000005	Company headquarters	¥ 0.00	Industrial and Commercial Bank of China	*****
5	huanghuang	0000000001	Company headquarters	¥ 0.00	China Construction Bank	*****

We Can Support Financial System Integration

ZhiBao Cloud has integrated financial software systems with Kingdee and Yonyou in China.



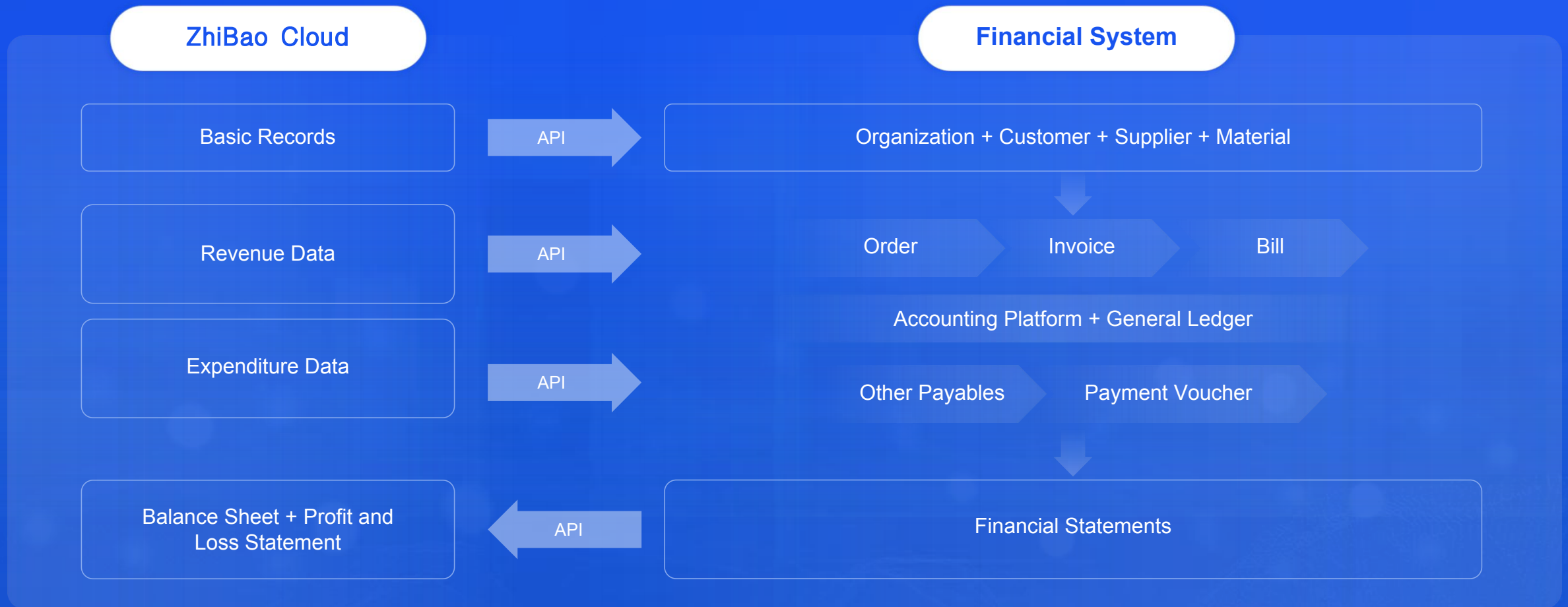
Partnering with Yonyou



Partnering with Kingdee

System Integration Solution

By leveraging technology, our financial and operational systems automatically share data, reducing manual error rates and ensuring data consistency across both platforms.



Business/Financial Data Examples

ZhiBao Cloud → Financial System

Reporting Agency: XS1102 for

encode	name	abbreviation	type	state
allt	Elleronte		organization	enable
njrc	Nanjing Runchen		organization	enable

Organization

the last time it was synced

Basic Information

Customer type: 通用客户
Customer Abbreviation: 比亚速保险经纪有限公司
Country: CN
Superior customers: 一般纳税人

Customer code: 0000000004
Mnemonic: BYDBXJJYXGS
language: CN
Corresponding suppliers: Insurance firm
Customer registration: Insurance firm

Supplier

Basic Information

The type of transaction: 普通销售 (有发货)
Document number: UO-000020240623000001
Currency: CNY

The date of the document: 2024-06-23
client: [blank]
Order status: [blank]

Sales Order

Order Information	Payout Ag	Additional lines	Correcting	Delete	Query the inventory	The price of the whole order is taken	more
seria...	line number	Product code	The title of the prod...	A group of free item ...	Sales Units	Number of s	!!!

Synchronization of Documents and Business Data to the Financial System

Invoicing information

Invoiced:

* Invoice code: Please fill in the invoice code
* Invoice number: Please fill in the invoice number

* The amount of the invoice: Please fill in the invoice amount
* Biller: Please select a biller

Payback information

Payment has been paid:

Voucher number: Please fill in the voucher number

* The amount of the payback: Please fill in the amount to be returned
* payee: Please enter a payee
* Beneficiary bank: Please select the beneficiary bank

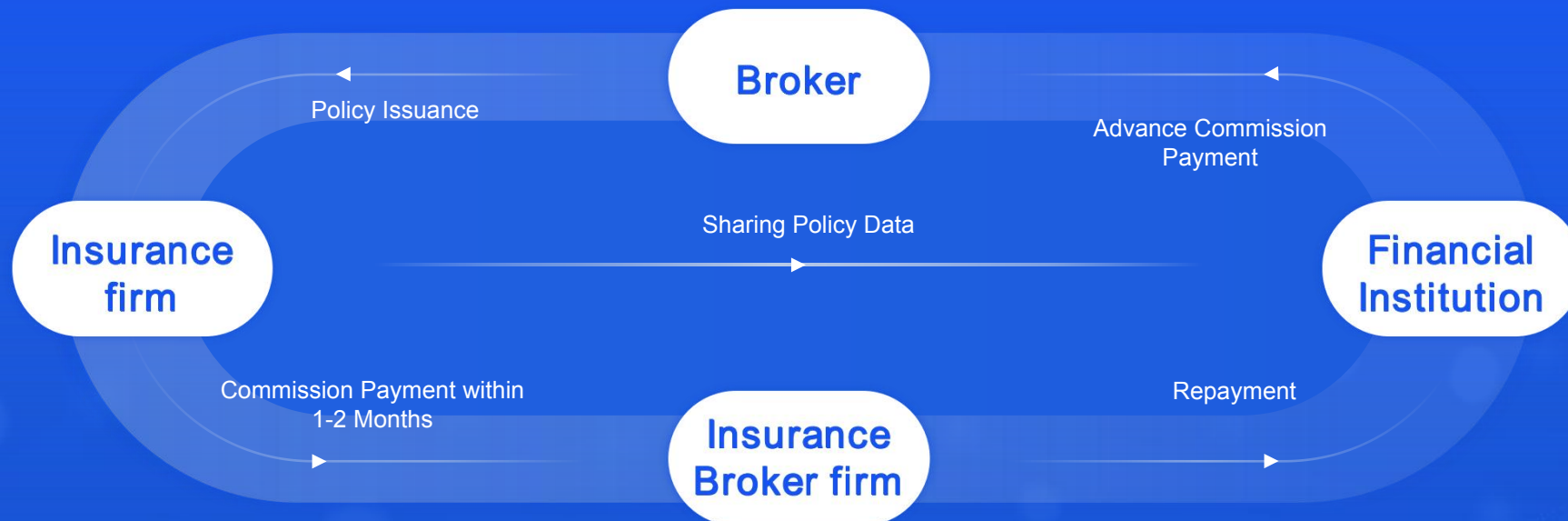
Financial System → ZhiBao Cloud	
Document	Field
Invoice	Invoice Number
Receipt Voucher	Tax Invoice Code
	Account Number
	Bank
	Payee
	Document Coding
	Date

Invoices and Receipt Information Synchronized to Wisdom Insurance Cloud

Commission Advance Model — Improving Fund Circulation Speed




Typically, commission payouts take 1-2 months.

However, through our collaboration with financial institutions, brokers can now receive their commissions within just 1 day of policy underwriting.



Customer Management System

By utilizing the customer management system to centralize customer data and enhance customer service, customer churn can be reduced, thereby improving operational efficiency and sales performance.

Issues	Solutions
 Broker Departure Leads to Loss of Customer Information	Online Management of Customer Resources <ul style="list-style-type: none"><input checked="" type="checkbox"/> Customer Profile<input checked="" type="checkbox"/> Customer Tags<input checked="" type="checkbox"/> Centralized Management
 Low Sales Conversion Rate	Optimize Sales Processes <ul style="list-style-type: none"><input checked="" type="checkbox"/> Systematically Assign Leads<input checked="" type="checkbox"/> Establish Sales SOPs<input checked="" type="checkbox"/> Track Customer Service
 Delayed Recognition of Customer Issues	Data Report Analysis <ul style="list-style-type: none"><input checked="" type="checkbox"/> Lead Conversion Analysis<input checked="" type="checkbox"/> Customer Statistical Analysis

Online Management of Customer Resources

Centralize all customer resources online for management, create customer profiles to facilitate multi-dimensional understanding of customer interactions and behaviors across various departments.

Customer Management Tutorial

Total 16 customers Update data [Press Shift and then operate the mouse wheel to scroll the table horizontally-]

Filter duplicate customers Bulk Operation Scoring Batch Operation Points Bulk Operation Tags Export to Excel

<input type="checkbox"/>	Select the current page customer	Customer Service	Customer Rating	Customer Points	Label	Smart Tags	Customer Stage	Customer Status	life cycle	operate
<input type="checkbox"/>	Xiong Hui @Smart Security Cloud Nicknames: Xiong Hui	Li jin	★0	0				Not lost		add to blacklist chat record Details
<input type="checkbox"/>	Lin Shisan @WeChat Nicknames: Lin Shisan	Mou Lijun	★0	0				Not lost		add to blacklist chat record Details
<input type="checkbox"/>	Mou Lijun @WeChat Nicknames: Mou Lijun	Mou Lijun	★30	0				Not lost		add to blacklist chat record Details
<input type="checkbox"/>	In the dead of night @WeChat Nicknames: Still Night	Li jin	★90	0				Not lost		add to blacklist chat record Details
<input type="checkbox"/>	Nick name: @WeChat	Li jin	★0	0				Not lost		add to blacklist chat record Details
<input type="checkbox"/>	grain @WeChat Nicknames: Grain	Great Wisdom	★0	0	important National Day Activities New Year's Day Activities		Daily maintenance	Not lost		add to blacklist chat record Details
<input type="checkbox"/>	grain @WeChat Nicknames: Grain	Xiaozhi	★0	0			demand analysis	Not lost		add to blacklist chat record Details
<input type="checkbox"/>	Zhibao Cloud Customer Service @Smart Secu... Nicknames: Ye Jing	Xiaozhi	★0	0			Initial contact	Not lost		add to blacklist chat record Details
<input type="checkbox"/>	Nick name: @WeChat	Great Wisdom	★0	0			Initial contact	Not lost		add to blacklist chat record Details

Customer list

0 employees added Customer information summary Xiaozhi Mou Lijun

Customer No. 1 @WeChat
Customer Rating: 0 Customer Points: 0 sending a text message Add rating Add points Add Follow Up

Corporate Label: core National Day Activities edit

Personal Label: My VIP edit

Lifecycle Tags: -

Smart Tags: -

No affiliated companies There is no related company, please select a company>

Customer Profile Customer News Customer transaction records Business Order Refund bill

Add customer service information

Employees	Customer Source	add time	Last communication time
Xiaozhi	-	2022-12-01 16:54	-

Basic Information Employees can edit it in "Sidebar-Customer Portrait"

gender	女	enterprise	please enter
source	-	Telephone	-

Customer News see more >

To Do Total 2 records

Add To Do

Meet and greet

Xiaozhi 03-13 11:05:53

Follow-up records Total 2 records

Add Follow Up Total 2 records

Customer Profile

Optimize Sales Processes

Establish standardized sales processes to ensure every broker employs effective sales methodologies, thereby enhancing the overall performance of the sales team.

The 'Stage Management' dashboard displays a grid of customer profiles categorized into five stages: Initial contact, demand analysis, make plan, First transaction, and Daily maintenance. Each profile includes a customer name, a score, and a last conversation record. For example, in the 'Initial contact' stage, there are three customers: Zhibao Cloud Customer Service (score 0), a WeChat contact (score 0), and Sunny (score 10). The 'demand analysis' stage shows two customers: grain (score 0) and Popcom (score 0). The 'make plan' stage is currently empty. The 'First transaction' stage is also empty. The 'Daily maintenance' stage shows one customer: grain (score 0). A 'National Day Activities' button is visible at the bottom of the grid.

Sales Stage Management

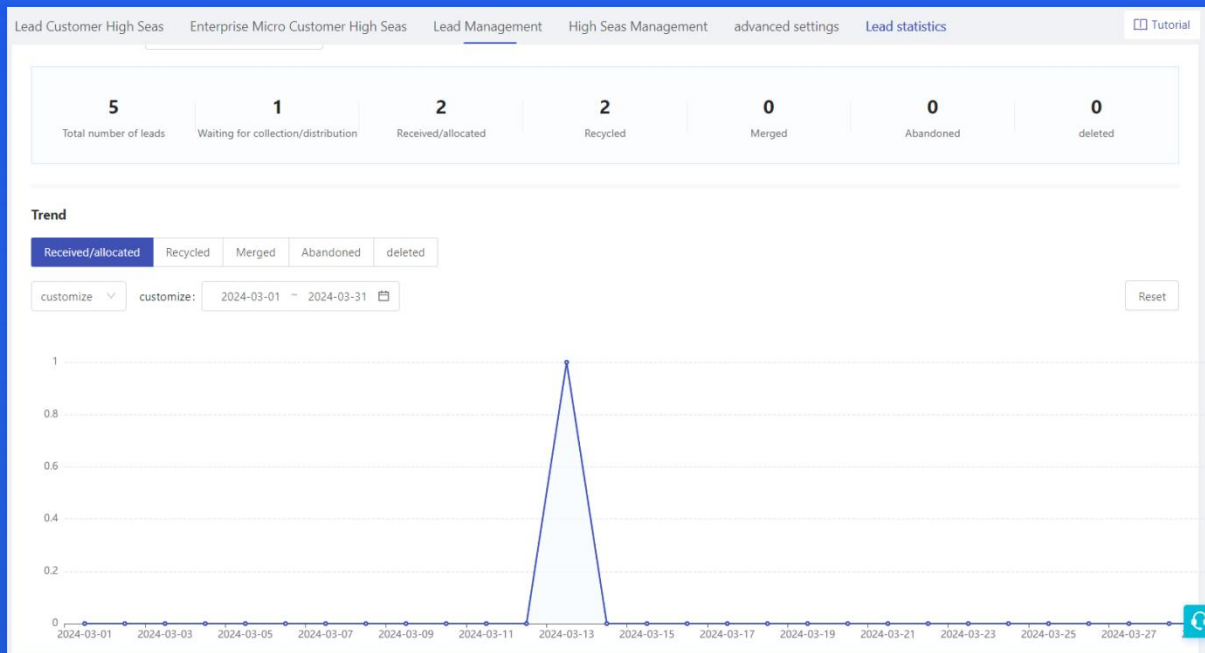
The 'Operations Calendar' dashboard displays a table of sales follow-up plans. The table has columns for Program Name, Planning cycle, planning schedule, Task completion rate, state, founder, and Creation time. There are two rows of data: 'Birthday Care' and 'Holiday Wishes'. The 'Birthday Care' plan has a planning cycle of 2024-06-22 to 2024-06-22, a 100.00% planning schedule, a 0.00% task completion rate, and is in an 'over' state, founded by XiaoZhi. The 'Holiday Wishes' plan has a planning cycle of 2023-02-04 to 2023-02-04, a 100.00% planning schedule, a 25.00% task completion rate, and is in an 'over' state, founded by Li Jin. A 'Create an Operational Plan' button is located at the top right of the table.

Program Name	Planning cycle	planning schedule	Task completion rate	state	founder	Creation time
Birthday Care	2024-06-22 ~ 2024-06-22	100.00%	0.00%	over	XiaoZhi	2024-06-22 15:09
Holiday Wishes	2023-02-04 ~ 2023-02-04	100.00%	25.00%	over	Li Jin	2023-01-30 11:19

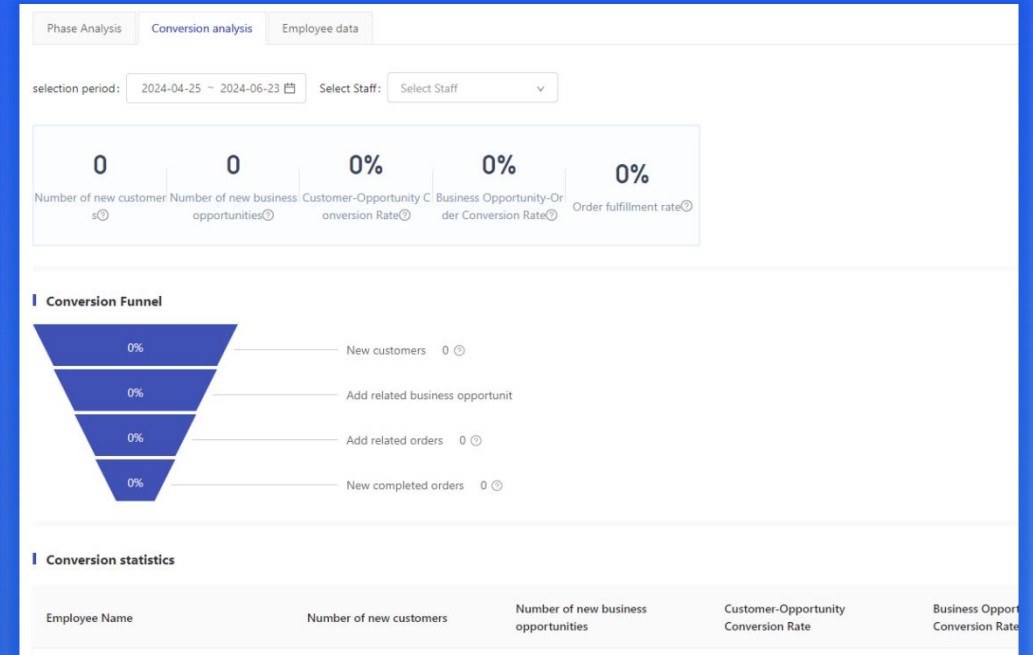
Tracking of Sales Follow-up Plans

Data Report Analysis

Clear data report analysis provides the company with insightful observations and effective decision-making support, enhancing management efficiency and responsiveness to market changes.



Lead Customer Analysis



Conversion Rate Analysis of Sales

Using Data to Guide Work - Enhancing The Accuracy of Decision-Making

Challenges Faced with Unclear Metrics and Data

➤ Abundant and Dispersed Business Data

- Various Excel reports across multiple dimensions;
- Large volume of data;
- Data dispersed across different systems;

➤ Low Efficiency and Poor Accuracy

- Monthly reporting and analysis consumes 3-7 days;
- High error rates due to manual data compilation;
- Business adjustments necessitate report modifications;

How do we solve it?

100% Accurate Data
Statistical Reports



Flexible Report
Configuration

Optimizing Business Decisions Through Operational Analysis

Metric Examples:

- 1 Premiums: Today's New Business Premiums, This Month's New Business Premiums, This Year's New Business Premiums, etc.
- 2 Persistency Rate Metrics
- 3 Insurance Company Additional Bonuses



Advantages:

- 1 Real-time data on mobile & desktop;
- 2 Saves time & labor costs with auto-statistics;
- 3 Decreases reporting errors.

Regulatory Compliance Development

We offer the following services to comply with local financial business regulations.

01

Laws and Regulations

IT & compliance consulting provided

Systems adhere to Data Protection & AML laws

02

Industry Standards

Customized for local regulations

Aligns with insurance industry self-discipline rules

03

Internal Monitoring

IT planning & budgeting

Employee training & awareness enhancement

Compliance guidance services

Implementation and deployment: a variety of deployment options to meet the individual needs of enterprises.

Support for SAAS deployment

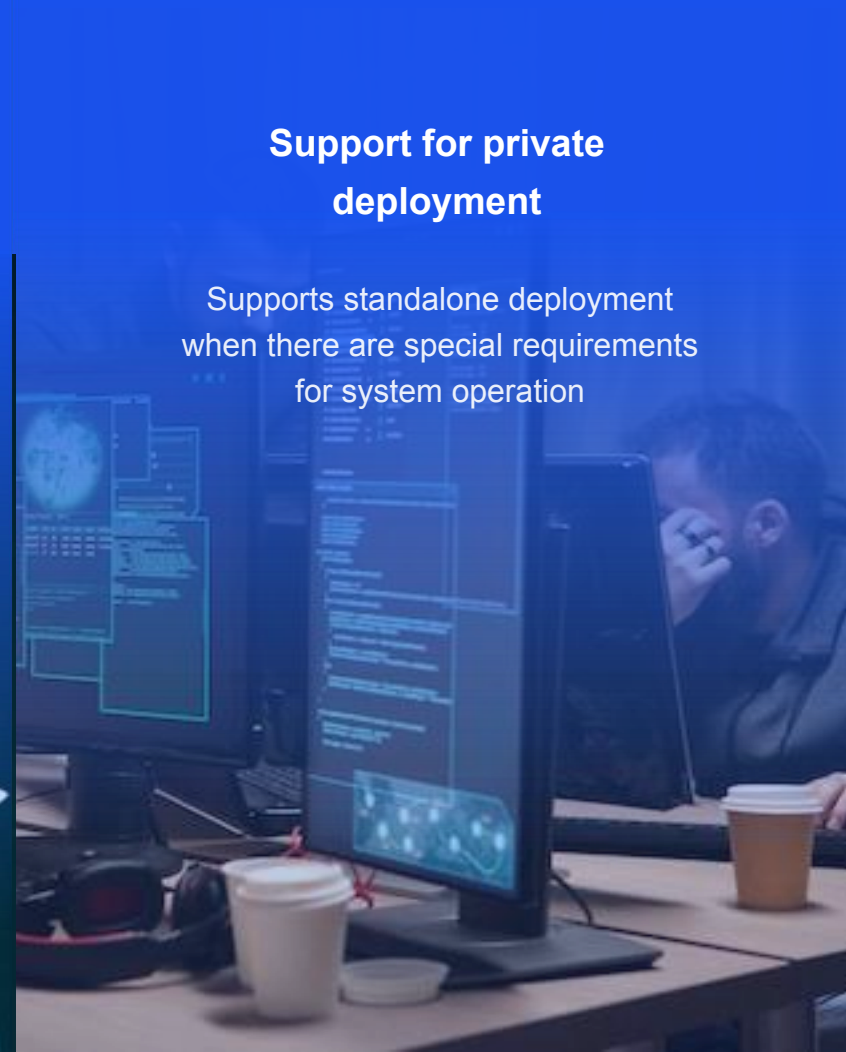
Quick Opening
Reducing technology costs

SAAS

A person in a dark suit is holding a white tablet. A glowing blue 'SAAS' logo is superimposed on the tablet, surrounded by circular data lines and small white dots.

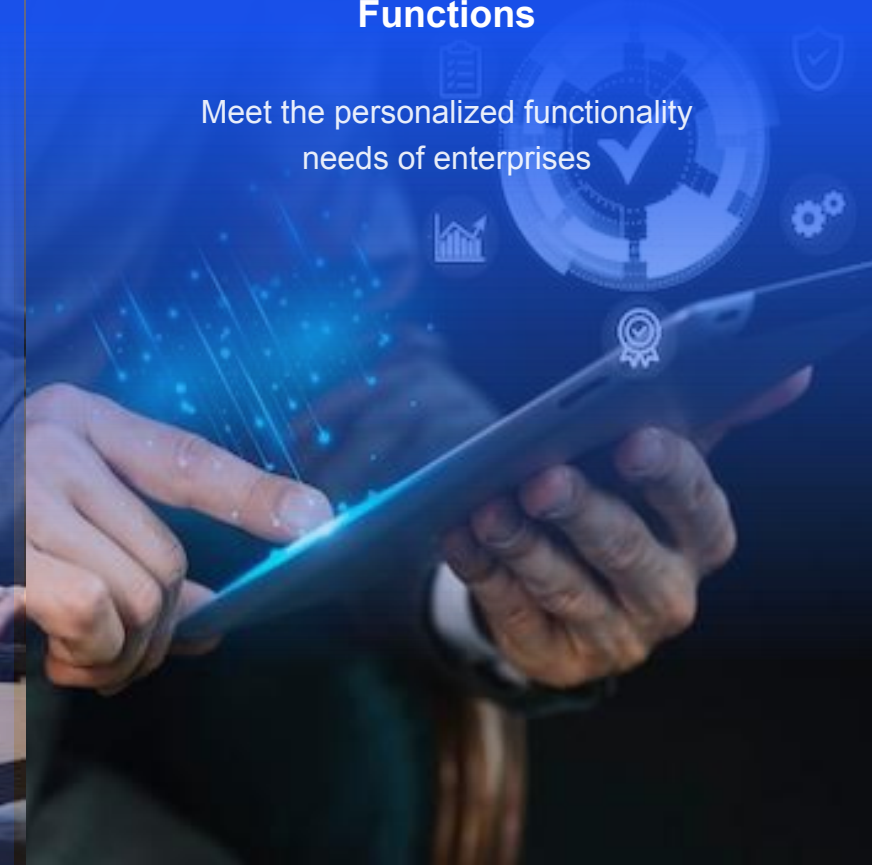
Support for private deployment

Supports standalone deployment
when there are special requirements
for system operation

A person is sitting at a desk with multiple computer monitors. The screens display various data visualizations and code. There are coffee cups on the desk.

Customized Functions

Meet the personalized functionality
needs of enterprises



Collaboration Steps



Step 1

Provide operational consulting and help define business development and capital strategies

Step 2

Design and provide solutions, implement them, and validate results

- ✓ Software systems and digital transformation support
- ✓ Customer traffic support: Traffic acquisition and conversion from platforms such as TikTok/Instagram

Step 3

Provide financing support and further technical assistance based on business development

THANKS



Contact Us

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