

Brokerslink

Asia-Pacific Meeting 2024

Seoul, 10 - 12 April

HOST

LK INSURANCE SERVICES
Brokerslink Affiliate





Asia-Pacific Meeting 2024
Seoul, 11-12 April

Brokerslink

Brokerslink today after 20 years

José Manuel Fonseca, President & CEO

Presentation





Asia-Pacific Meeting 2024
Seoul, 11-12 April

Brokerslink

Employee Benefits practice Business cases & country reports

Gerard Baltazar, EB Practice Leader
Anne Collette, Business & Partnerships Director



Our Brokerslink Employee Benefits core team

Central Team



Gerard BALTAZAR
EB Practice Leader



Mélodie ALVARO
International Business
Coordinator



Roman BEMBINOV
Business & Partnerships
Assistant



Anne COLLETTE
Business & Partnerships
Director

Broker Ambassadors



Valérie TABOY DELBOS
EB Manager
Filhet Allard



Paul VINCK
EB Manager
Van Dessel



Faradina WARDANI
Senior Associate
MIR Brokers



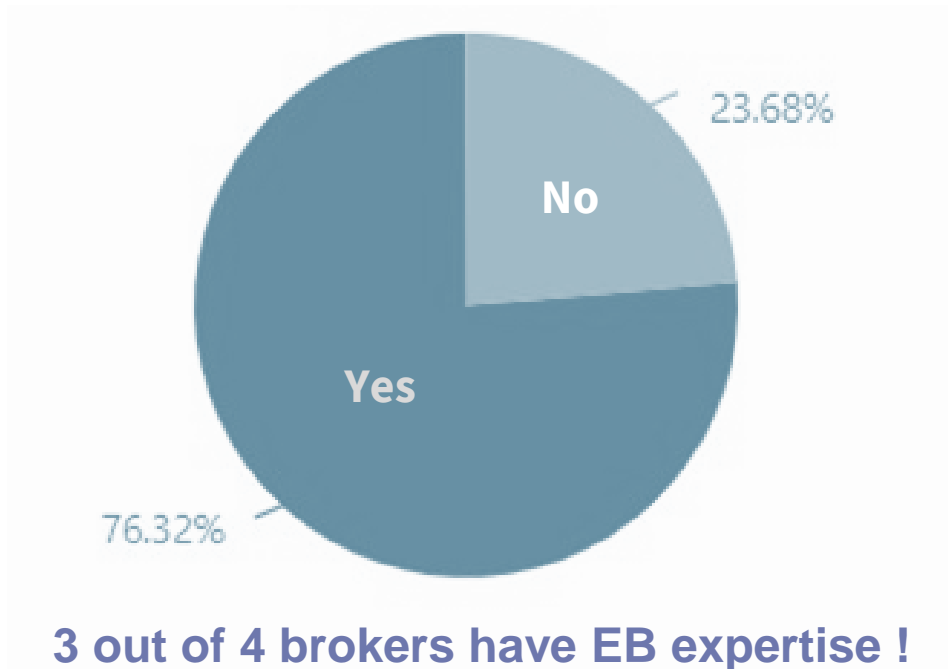
Martin MEISELBACH
Managing Director
GGW



Rene PENAREDONDA
Vice-President
Trinity Insurance Brokers



EB expertise within our network



Top 3 main expectations of our network



The EB global practice has been designed to address our network main challenges

1. Brokers with established Global EB capacities

- Access to exclusive pricing & underwriting terms
- Seize international opportunities
- Benefit from our global outreach




2. Brokers with mainly local EB capabilities

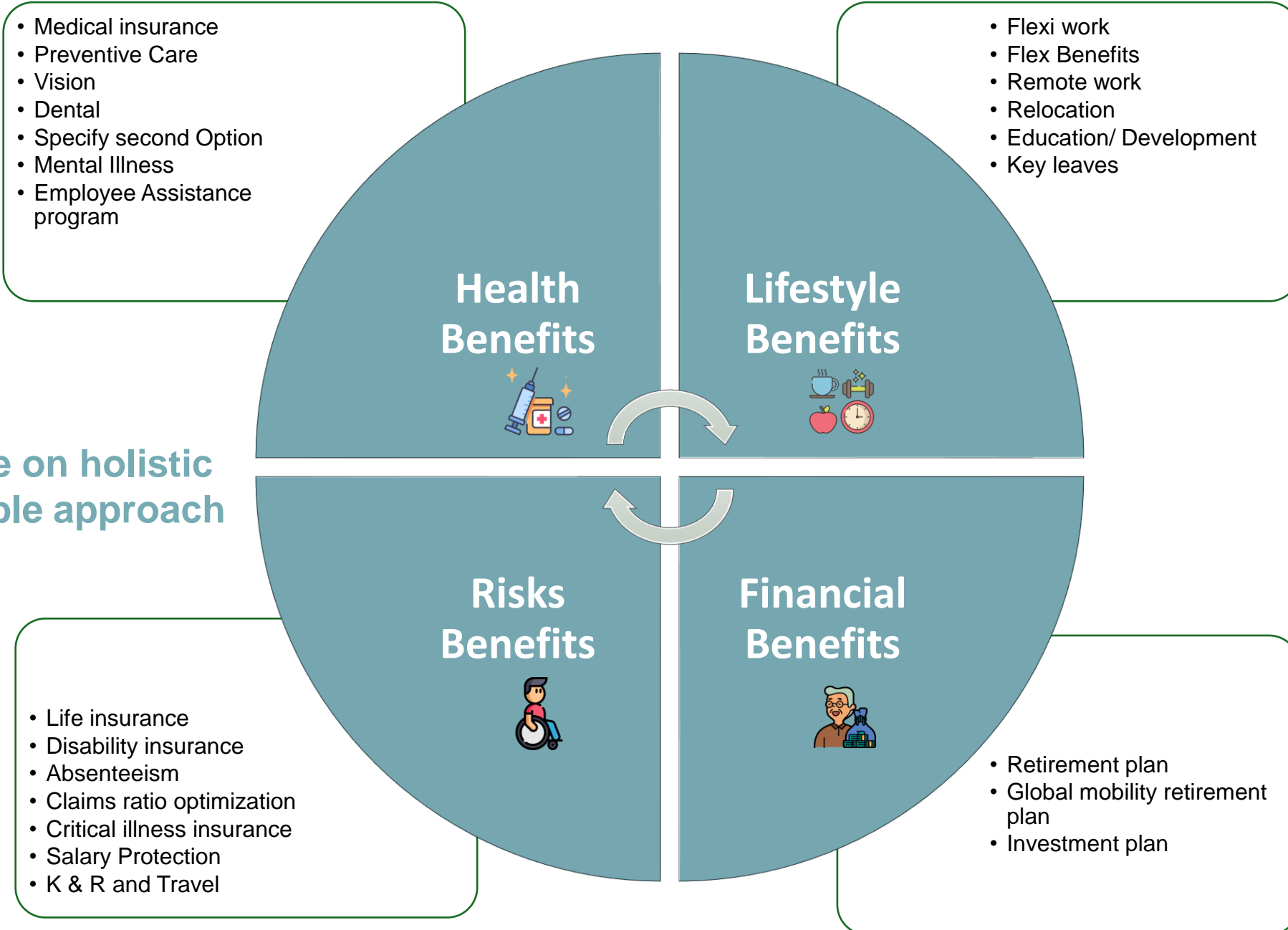
- Develop multinational Best Practices
- Enhance EB capabilities & knowledge
- Benefit from Global EB capabilities
- Expand globally with our outreach

3. Brokers aiming to develop further their EB operations

- Receive ongoing training and client support
- Stay informed with regular EB insights
- Participate in Webinars for skill development

Employee Benefits Academy Roadmap updated status

Stage 1 	Stage 2 	Stage 3 
Launched in 2023	In progress 2024	Ready to be launched by 2025
<ul style="list-style-type: none">▪ Global Benefits Management▪ Brokerslink Multinational Broker Pool▪ Global Mobility & Expatriate Insurance Solution▪ Brokerslink International Healthcare Solution▪ Pan-European Risk Benefits▪ Pan-African Risk Benefits	<ul style="list-style-type: none">▪ Employee Wellbeing solutions▪ White labelled products for partners▪ Employee Benefits Pool Management▪ Employee Benefits Benchmarking▪ Global Pension Solution▪ Global pricing & underwriting terms	<ul style="list-style-type: none">▪ Employee Benefits Captive▪ Merger & Acquisition▪ Online Benefits▪ Employee Benefits Data Services▪ Employee Benefits Survey tool



Available on holistic and flexible approach

Employee Benefits Academy

From knowledge to broker expertise and new business



Training center covering all areas of EB benefits including market insights



Available to all Brokerslink brokers free of charge

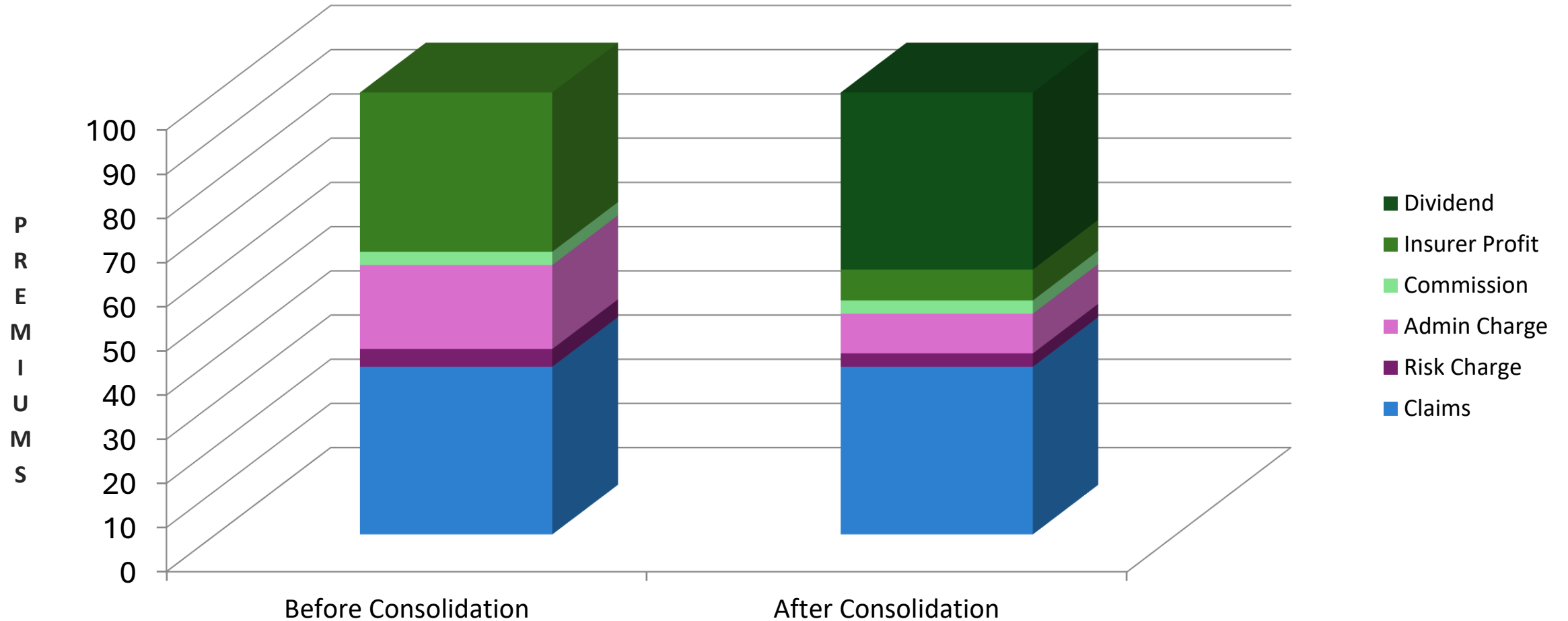


Support our brokers developing and promoting their EB capabilities, sales proposals of products and services

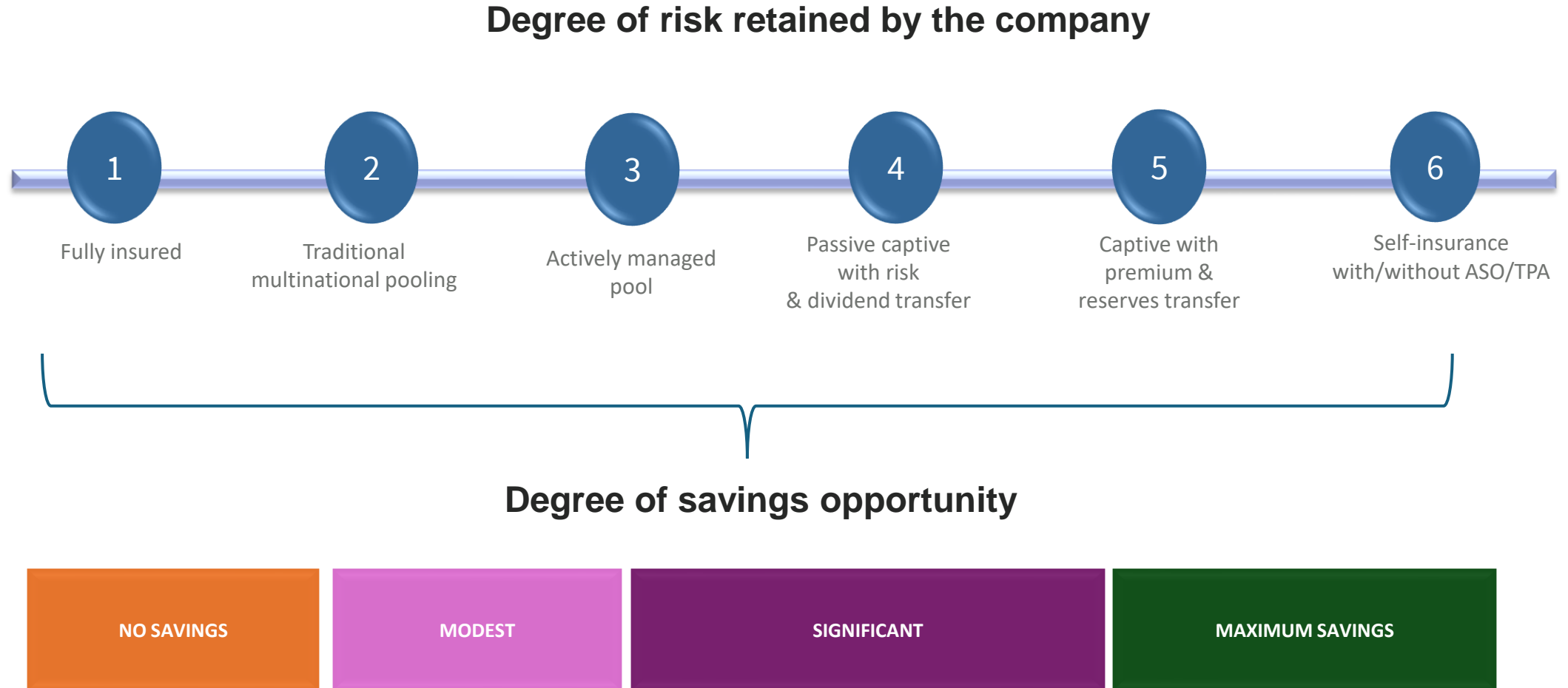


Webinars for brokers and client companies

EB Global program example






Balancing cost, risk and control



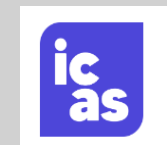
Employee Benefits Practice Insurer agreements status

Agreements already in force

Multinational Pooling	EB global carriers
	
	+ other potential carriers



On-Going Discussions



Our EB Global Practice is able to manage inquiries from small to large international business regardless of geographies

Client industry	Countries	Employees	Type of request
Insurance company	1 country from Eastern Europe	35	Redesign of their life product
Consulting Group	11 countries from Europe, North America and APAC	4 722	RFP health, disability and pension
Automobile	1 country	1 148	Online tool
Renewables	4 countries from Europe and Africa	42	Worldwide life and accident/disability insurance
Services	46 countries from all continents	12 000	Country benchmark
Services	41 countries from all continents	5 000	Country benchmark
Banking	Greece	48	Life insurance
Industry	1 country from LATAM	126	Pooling
B to C Retail	6 countries from Europe	785	Sales support
Pharmaceutical	33 countries from all continents	2 600	Sales support

2024 ongoing business cases (1/2)

	Case n.1 Lead from central team to 39 local brokers	Case n.2 Lead following the Americas 2024 meeting
Context & objectives	IT group HQ in Amsterdam Small employee count per country	Client request from a Brokerslink LATAM broker. Current insurer is Metlife.
Client needs	Looking for harmonized benefits in all countries	Life insurance renewing on April 1 st Expects better conditions from the market
Country scope	The group operates in 39 countries worldwide.	Headquarters in Brazil, need for Austria
EB Practice plan	We are looking at a combination of Pan-European & international solutions	20% premium decrease compared to US market \$50 000 total annual premium & compliance Quote process : 5 working days

2024 ongoing business cases (2/2)

Case n.3 Global support to local broker	Case n.4 Lead from central team to local brokers
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Context & objectives

New business opportunity for local broker Spain.
Insurance policies will renew mid 2024
Lines of business: **health, life & disability.**

Multinational client company **HQ in France**
Our contact is the Head of Procurement, in charge of all insurance for the group
Current broker is from Europe

Client needs

Coverage needed for all employees living **outside of the broker's region, Europe.**

Asia: Health & retirement plan for expats
North America: life insurance for 9 local employees
sum insured: **4.8M USD (3x annual salary)**

Country scope

Tanzania, UK, Brazil

Now: **APAC, North America**
Potential: **Global RFP including Europe**

EB Practice action plan

Insurance policies and claims review.
BORL signed with Risk Manager.
Discussions with key players to get the most competitive offer.

USA Life proposal from European Carrier:
38 000 € of total annual premium
APAC medical healthcare for active expats with sub-group of retired:
Potential of 2M \$ annual premium

Employee Benefits Academy upcoming agenda

Event	Save the dates
Americas regional meeting : Mexico City	Feb 28th to March 1st
<u>1st online training: 1 hour – with UTMOST</u> Pan European Solutions, Global mobility	February, 29th
<u>Europe & Middle East regional meeting – Bucharest</u> Focusing on the local needs of Europe & Middle Eastern market, understand local needs to win new EB business	March 21st – 22nd
<u>APAC regional meeting – Seoul :</u> Focusing on the local needs of APAC regional market, understand local needs to win new EB business	today
New EB Survey – We count on you !	April 11th (today)
<u>2nd online training : 1 hour with INSUROPE</u> Global Benefits Management, Brokerslink pooling solutions	April, 24th – 19:30 HK Time
<u>Africa regional meeting – Douala :</u> Panafrican needs and opportunities to grow the EB business	June, 12th to 14th
<u>3rd online training : 1 hour</u> Healthcare, wellness, lifestyle management	July, 12th

Share your CV and be part of Brokerslink EB professional community!




Gerard Baltazar
Head of Global Employee Benefit Practice

EXPERIENCE

- Brokerslink - Switzerland: Head of Global Employee Benefit Practice 2023 - 2024 (current)
- Ins2Matrix - United Kingdom: Chairman & CEO, 2002 - 2024 (current)
- Ins2Consulting - United Kingdom: Employee Benefits Consultant, 1998 - 2002
- Ins2Consulting - United Kingdom: Financial Planning Consultant, 1993 - 1998

BACKGROUND

- Chartered Insurance Institute Diploma: United Kingdom
- Diploma in Business & Finance: United Kingdom
- Degree in Business management, economics accounting: United Kingdom



Melodie Álvaro
International Business Coordinator

EXPERIENCE

- Brokerslink - Switzerland: Global prime broking company (Current)
- Critical Decisions - France: Independent consulting firm from 2018 to 2023 (5 years)
- Willis Towers Watson - France: Global brokerage company - From 2011 to 2018 (7 years)

BACKGROUND

- AMRAE Formation - France/US: AFM 55 & AFM 56, Risk Management 2016 - 2018
- Université Paris 13 - France: Master Degree in Management of International Insurance
- Université Paris 13 - France: Bachelor Degree in Foreign languages applied to Insurance




Roman Bembinov
Business & Partnerships Assistant

EXPERIENCE

- Brokerslink - Switzerland: Global prime broking company (Current) Business & Partnerships Assistant
- MDS Group - Portugal: Legal Advisor - from 2021 to 2023 (2,5 years)
- OHS Beijing - China: Legal Consultant from 2020 to 2021 (1,2 year)

BACKGROUND

- NOVA School of Law - Portugal: Masters in Law and Financial Markets
- BPP University Holborn - United Kingdom: LL.M Legal Practice (Solicitors) LPC
- University of Sussex - United Kingdom: Law (LL.Hon) with International Relations



Anne Collette
Business & Partnerships Director

EXPERIENCE

- Brokerslink Switzerland - Current: Global prime broking company Business & Partnerships Director
- Verilogre - France: Senior Corporate Account Manager (Multinational) 2013 - 2016
- Alpha Group - Denmark: Insurance Partnerships & Sales Development (Southern Europe) 2009 - 2012
- European Commission (EU): Development Projects, Monitoring Officer (EMEA & Central Asia) 2005 - 2008
- Aon Benfield Group - UK & European headquarters: Reinsurance Broker, Treaty & Fac (Global) 1993 - 1999

BACKGROUND

- University of Copenhagen - Denmark: Masters of Economics, Macro Economics/Social Sciences
- Copenhagen Business School - Denmark: BA, European Finance Markets
- University of Copenhagen - Denmark: Bachelor, Mathematics & Actuarial Studies

MAIN EXPERTISE

- Partnerships Development
- Business Development
- Global Programs
- Spoken languages
- Property & Casualty
- Negotiation
- Leadership
- Insurer Partnership Management

CONTACT

- +351 937 621 485
- anne.collette@brokerslink.com



Valérie DELBOS
Manager of the Paris Office Employees Benefits

EXPERIENCE

- Filhet-Affard Group - (France) Team: Since April 12th 2019 - Manager of the Paris Employees Benefits
- MMC Group - Mercer HRC (France): 01/03/2003 to 30/04/2010 - Manager of the Middle Market
- Assico Group (France): 01/09/1998 to 29/02/2002 - Sales Account Manager
- GPA - Athena Group (France): 01/02/1995 to 31/08/1998 - Sales Manager
- Velox Organisation (France): March 1994 to December 1994 - Sales Executives
- Us Dimanche & Venin (France): January 1993 to December 1993 - Management of the point of sale

BACKGROUND


- Alcatel CIT (France): October 1991 to October 1992 - Internship at the HR department
- Paine Webber (New York): July 1990 to September 1990 - Internship "Research Study of Financial Product Services"
- 1992 - Graduation from the Superior Administration Institute (ISI) with honor
- 1987-1989 - Preparation for Superior Business Studies
- 1987 - A level in literature

MAIN EXPERTISE

- 29 Experience in insurances benefits employees
- Client Relationship
- Global Programs
- Employee Benefits
- Negotiation
- Insurer Partnership Management

CONTACT

- +33 7 57 27 32 46
- valdelos@filhetaffard.com



Paul Vinck
Manager Employee Benefits

EXPERIENCE

- Van Derwal Insurance Brokers - (Belgium): Independent broker (Current) Manager Life & Employee Benefits
- Liensens - (Belgium): Advisor and management Employee Benefits from 2010 to 2012 (2 years)
- Teva - (Belgium): Financial controller - from 2008 to 2010 (2 years)

BACKGROUND

- Aerhverv Management School (Belgium): From 2014 - 2015 Master Class Leadership for Management
- University Antwerp (Belgium): From 2006 - 2008 Master Degree in Economics (Financial Management)
- University Geel (Belgium): From 2001 - 2006 Bachelor Degree in Finance & Insurance

MAIN EXPERTISE


- Employee benefits (Start up, SME, national and international)
- Auditing
- Client relationship
- Global programs
- Negotiation
- Management

ABOUT ME

- Advising and implementing
- Understanding the longer trends
- Offering tailor-made solutions
- Focus in identifying competitive benefits to attract, retain and motivate talent
- Subsidiarizing financial interest of the client

CONTACT

- +32 495 84 77 23
- Paul.Vinck@vanderwal.be



Rene E. Peñaredonda
Senior Vice President/Group Head

EXPERIENCE

- Trinity Insurance & Reinsurance Brokers, Inc. - (Philippines): Full Line Broking Company (Current) Senior Vice President/Group Head (Employee Benefits)
- Optimum Healthcare Services, Inc. - (Philippines): HMO Company - from 1997-2022 Sales and Marketing Manager
- Blue Cross Insurance, Inc. - (Philippines): Full Line Insurance Company - from 1992-1997 EB Sales Supervisor

BACKGROUND

- Bicol University - College of Arts & Sciences (Philippines): Bachelor of Arts in Sociology 1987-1991.

MAIN EXPERTISE

- New Market Segmentation
- Client Relationship Management
- Employee Benefit Designs
- New Business & Renewal Negotiation
- Insurer Partnership Management

ABOUT ME

- ...Live up to "SPIC" values
- ...Can adapt to different roles
- ...Strategic thinker and visionary
- ...Team player and easy to work with.

CONTACT

- +632 917 801 8051
- rpeñaredonda@trinity-insures.com



Meiselbach Martin
MD

EXPERIENCE

- Managing Director (since 2011) GGW Versorgungsmangement GmbH, Hamburg
- Some 30 years EB experience across 20 years as MD in different broking houses in Germany
- Early 1990 3 years with Sun Alliance, London

BACKGROUND


- Associate Institute of Risk Management (London)
- Associate Chartered Insurance Institute (London)
- BA (Business Administration & Insurance)

MAIN EXPERTISE

- Client Relationship
- Global Programs
- Employee Benefits
- Negotiation
- Insurer Partnership Management

CONTACT

- +49 40 328 101 291
- martin.meiselbach@ggw-v.de



Faradina Wardani
MIR Brokers Employee Benefits Global Network

EXPERIENCE

- PT. Mitra Insura & Korlingpandey (MIR) - Jakarta, Indonesia: Leading local insurance broker in Indonesia, from 2023 - present Employee Benefits - Global Network
- PT. Willis Towers Watson Insurance Broker Indonesia: Global Insurance Broker, from 2016 - 2021 (5 years) Senior Associate
- Superpartners Pty Ltd and IQOF Holdings Pty Ltd: Australian financial services, from 2007 - 2016 (9 years) Superannuation/Retirement and investment management

BACKGROUND

- AFARINDO: Insurance Broker certification, 2019 Expert Insurance & Reinsurance Brokers Indonesia (2019)
- Kaplan Business School (Melbourne, Australia): Diploma Financial Planning, 2016 Level 1: Financial Planning Fundamental Level 2: Insurance Risk Protection
- Deakin University (Melbourne, Australia): Bachelor of Commerce, from March 2001 - October 2004 majoring in Marketing & E-commerce.

MAIN EXPERTISE

- figure
- Global programs
- Employee Benefits
- Local Market Knowledge
- Negotiation
- Insurer Partnership Management

ABOUT ME

- Senior Associate with 30years of experience in insurance Broker and financial services industry. At Mitra Brokers, affiliate of Brokerslink Partner in Indonesia, Faradina is contributing to manage international/multinational and local business, new business and renewals, ensuring deliver superior support to client services and provide independent/supervisory to claims in employee health and risk benefits insurance program.

CONTACT

- +62 917 801 8051
- rpeñaredonda@trinity-insures.com

Some examples of how the EB global practice can support you

Country benchmark

Country overview




India



Life	Death in service benefits are provided by prescribed employers (currently 187 classes of establishments with 20 or more employees) through the Employees' Provident Fund Scheme, 1952 (EPF), Employees' Pension Scheme, 1995 (EPS), Employee's Deposit Linked Insurance Scheme, 1976 (EDLIS).
Health	Provided by prescribed employers (applies to 606 Districts in 35 States and Union Territories in 2023) through the Employees' State Insurance Scheme (ESI Scheme), administered by the Employees' State Insurance Corporation. Employers include non-seasonal factories and establishments with 10 or more employees, shops, hotels, restaurants, cinemas, newspaper establishments, road motor transport establishments, and private medical and educational institutions with 20 or more employees (10 or more employees for prescribed States), construction site employers.
Worker's compensation	Provided by employers through the Employees' State Insurance Scheme, Workers' compensation is also provided by prescribed employers (not covered under the ESI Scheme) through a workmen's compensation insurance plan (employers may self-insure). Prescribed employers include factories, mines, plantations, mechanically propelled vehicles, construction work, and certain other hazardous occupations.
Short-term sickness	Also provided by prescribed employers (applies to 606 Districts in 35 States and Union Territories in 2023) through the Employees' State Insurance Scheme (ESI Scheme), administered by the Employees' State Insurance Corporation.
Long term disability	Provided by prescribed employers (currently 187 classes of establishments with 20 or more employees) through the Employees' Provident Fund Scheme, 1952 (EPF), Employees' Pension Scheme, 1995 (EPS). The EPF and EPS are administered by the Employees' Provident Fund Organisation (EPFO).

Insurer preferential terms



Company Name	CLIENT NAME					
Quote Ref	SAMPLE 653311					
Broker	Brokerslink					
Effective Date	01 April 2028					
Catastrophe/Event Limit	645,000,000					
Benefit	Unit Rate	Units	Sum Assured	Benefit	Annual Premium	
GI	2.0%	% of Benefit	67	9,985,929.12	Member	20,371.20
IP	2.6%	% of Benefit	103	3,437,141.87	Income Protection	92,459.12
				-	PPC	
				-	Life Cover Cost	
Quote Currency	EUR					
Rate Guarantee Period						
How long are rates guaranteed for						
2 years						
Each benefit is subject to a minimum premium of 2000 EUR						
Location						
Policyholder	United Kingdom					
Member	UW: China, Japan, Saudi Arabia, Thailand, United Arab Emirates, UAE, Czech Republic					
Death in Service Benefits						
Group Life Benefit	3 x Salary for members in China, Czechia, Saudi Arabia, Thailand, UAE under the age of 60; Benefit reduced to 65% of sum assured from age 65 to 69.					
Broker commission	20.00%					
Premium frequency	Annual					
Premium frequency loading	0.00%					
Ceasing Age	70					
Free Cover Limit	1,700,000					
	No					
	5% of Salary					
	N/A					
	N/A					
	Subject to CMI					
	No					

Some examples

Brokerslink Employee Benefits Global Practice brochure





Asia-Pacific Meeting 2024
Seoul, 11-12 April

Brokerslink

Empowering Brokers - information and technology

Tony Mitchell, CRO WhiteGate Consulting





WHITE GATE CONSULTING
FINANCIAL SERVICES. CONSULTING & DELIVERY



Brokerslink Asia Pacific Conference

Seoul April 2024

Empowering Brokers – Information and Technology





Our Partners

White Gate has established partnership with FSI industry leaders, with highest rate of success, lower cost and future ready platforms to bring the end-to-end digital solutions for Insurance Brokers, and MGAs.



& MORE

40+

White Gate's team boasts extensive experience derived from collaborating with over 40 major financial institutions, either in executive roles or spearheading digital transformations globally.

Our Team



Ashish Rawal

xSAP, xAccenture.
Certified Digital Strategist
and Enterprise Architect



Tony Mitchell

xCEO Lockton, Willis
30+ years of Broking
Industry and Insuretech



Robert Kunze

xSAP, Certified
Enterprise Architect and
Author of multiple
Finance Digital
Transformation books.



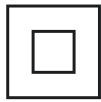
Mike Gourlay

Chairman at QBE
Insurance, xCEO MSIG
Singapore.
Digital Transformation
Sponsor and Industry
ambassador



Arthur Bastings

xCEO of Discovery, and
Founder of ABC - where
is focusses in nurturing
businesses with strategy
and execution.



100% Delivery success

We adopt a systematic approach to understanding a client's business, strategy, growth plans, resources and existing technology stack to develop and professionally implement a plan to address pain points and provide the technology to properly enable them for future growth.

FSI Consultants experience - 10+ Years



FSI Digital Strategist - 20+ Years



FSI Industry Knowledge - 20+ Years



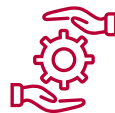
Business Outcomes



Certified Enterprise Architects



Global FSI Domain Expertise



Industry Best Practices



High Stick to Standard



Low TCO

01 Initial Assessment

- Understanding Client's business objectives.
- Analyzing current IT landscape
- Identifying key performance indicators
- Defining measurable outcomes

02 Tailored Digital Strategy

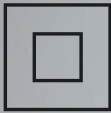
- Crafting customized solutions
- Allocating necessary resources in terms of Products, Consulting & Governance.
- Establishing milestones

03 Execution

- Collaborative approach with client / stakeholders
- Solution implementation with best practices framework
- Governance and Design Authority to control standard software deviations

04 Outcome, Delivery & Assurance

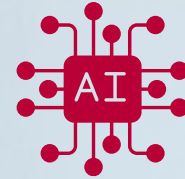
- Outcome fulfilment and evaluation
- Addressing shortfalls/gaps
- Finalizing the engagement and change management
- Future Innovations and Product Roadmap



WHITE GATE CONSULTING
FINANCIAL SERVICES. CONSULTING & DELIVERY



Sales
Marketing &
Client Servicing



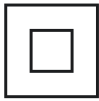
Gen AI & No
Code Process
Automation



3000+
Insurance
Products

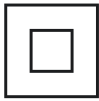
Multi Channel
Distributions &
Embedded
Insurance

Financial Integrity
Single Source of
Truth



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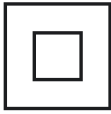




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Brokers Digital
Transformation





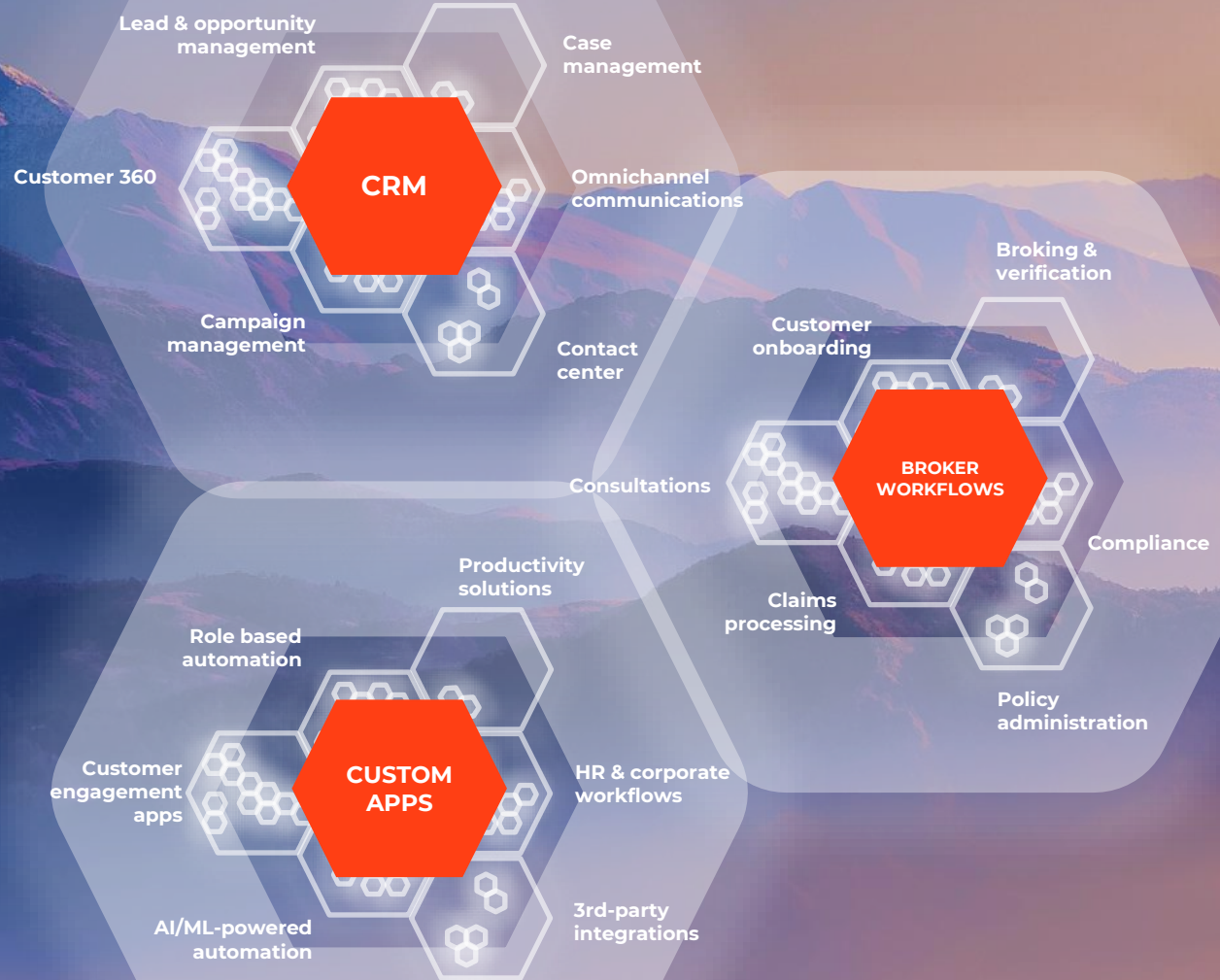
“**O**pinion is usually something which people have when they lack comprehensive information.”

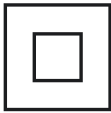
— Idries Shah



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Universe of COMPOSABLE APPS





CEO



Financial Performance: Dashboards on revenue, profits, and key financial metrics such as return on investment and expense ratio.



Market Trends: Analysis of industry trends, including changes in regulations, emerging risks, and competitive landscape.



Customer Retention: Metrics on customer satisfaction, policy renewals, and customer retention rates.



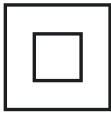
Sales Performance: Dashboards on new business acquisition, premium growth, and market share.



Compliance and Legal: Updates on regulatory compliance, legal issues, and any pending legislation that may impact the business.



Staffing and Recruitment: All HR matters including open positions and recruitment situation.



Head of Sales



Sales Performance:
Analyse sales figures, including total revenue, new policies sold, renewals, and upsells/cross-sells.



Cross-sell Opportunity
prompts as to what are the best opportunities to increase client sale penetration



Lead Generation:
Track lead sources, conversion rates, and the effectiveness of marketing campaigns in generating leads.



Sales Pipeline: Review the status of deals in the pipeline, identify potential bottlenecks, and ensure a healthy flow of prospects through the sales process.



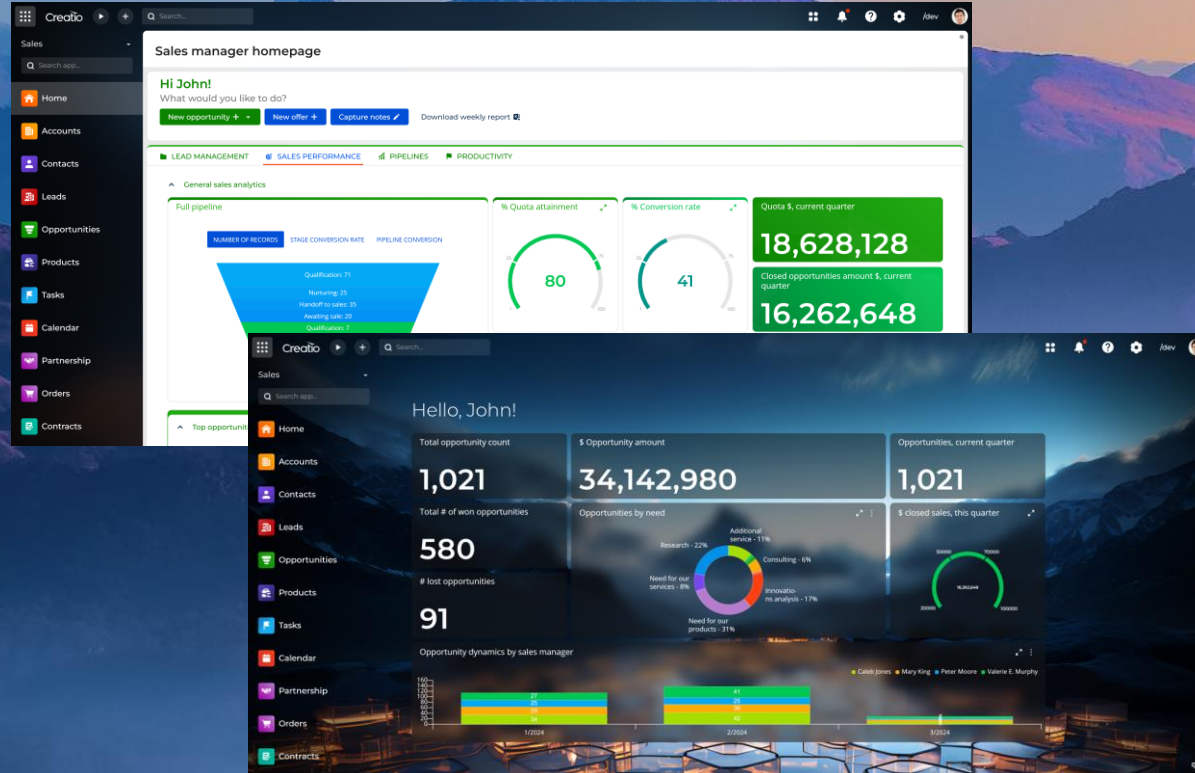
Team Performance:
Monitor individual sales team members' performance, including key metrics like conversion rates, average deal size, and activity levels.



Market Trends: Stay informed about industry trends, competitor activities, and regulatory changes that could impact sales strategies.

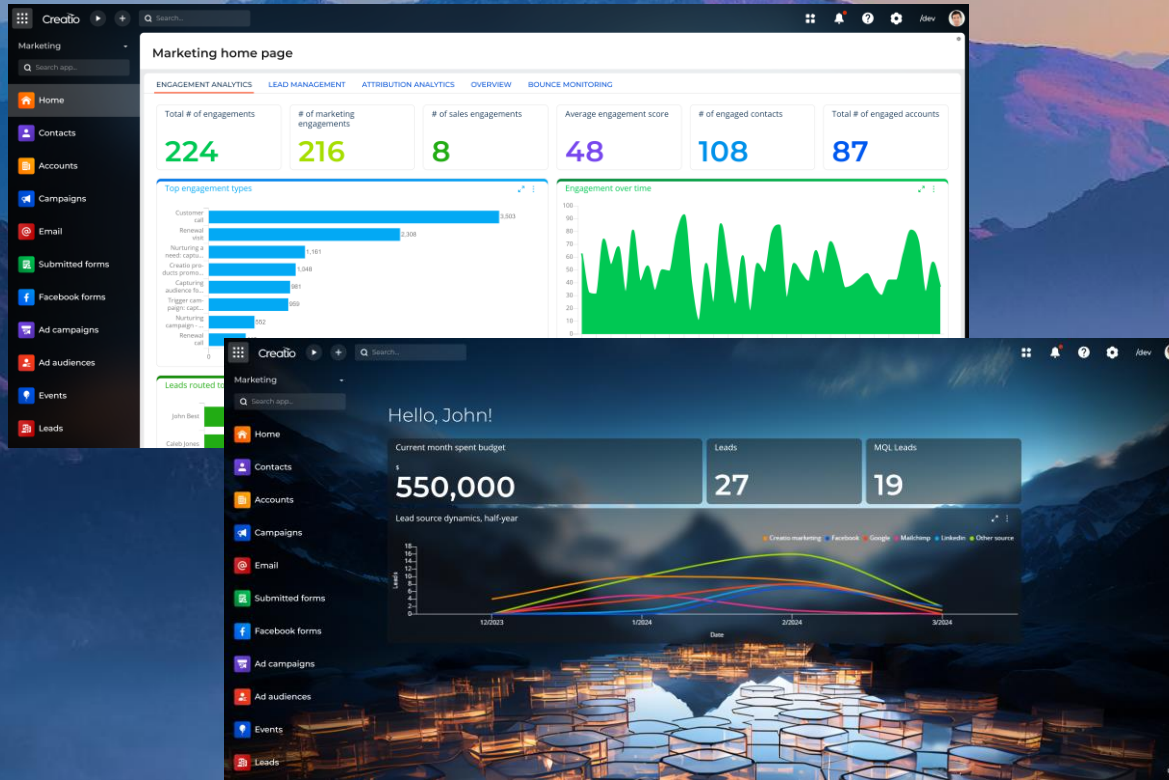


Financial Metrics:
Review budget vs. actuals, cost per acquisition, and other financial metrics to ensure profitability and optimize resource allocation.



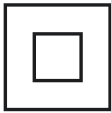
SALES

- Lead management
- Opportunity management
- Referral management
- Cross-/up sales recommendations
- Consultations



MARKETING

- Segmentation
- Campaign management
- Loyalty and reward programs
- Event management



Client Manager



Comprehensive dashboards on client portfolios, including policy details, premiums, claims history, and communication logs.



Overview of on-line and platform sales performance and understanding of customer behaviour whilst using these systems.



Premium volumes and account profitability by Insurer.



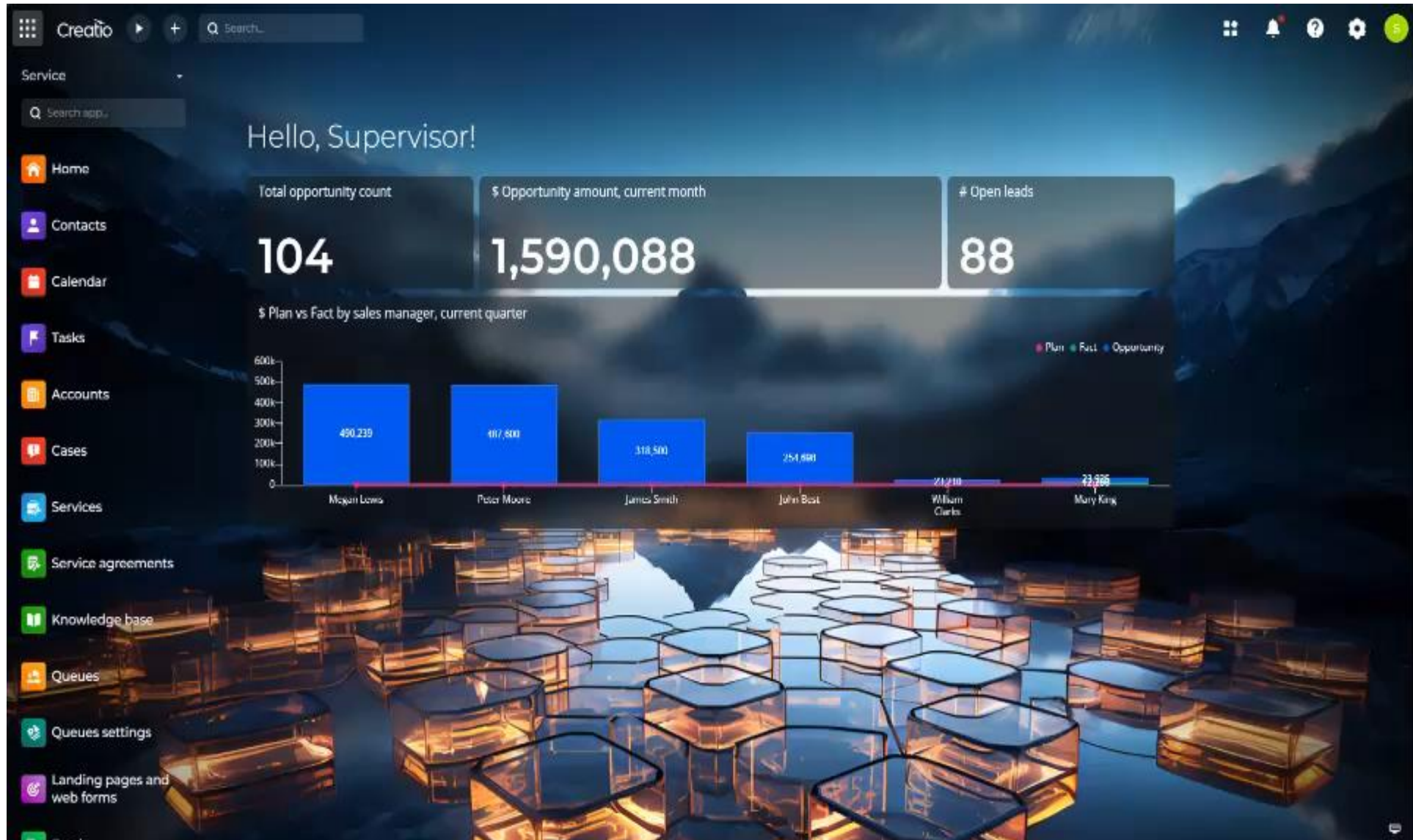
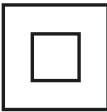
Team performance and efficiency, status of renewals and new business placements.

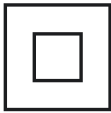


Claims statistics and status



Additionally, insights into client preferences, behaviour patterns, and satisfaction levels can inform targeted strategies for retention and upselling.





Client Management Tools



Policy sales and on-line client management via platform – especially in Affinity and high volume low premium policies



Access via portals to review their policies, claims status, buy new policies and report claims on-line as well as communicate with their account servicers.



AI solutions including effective chat bots and assistance.



Employee Benefit programme management with portal access by HR head, client employees as well as the broker and insurer.

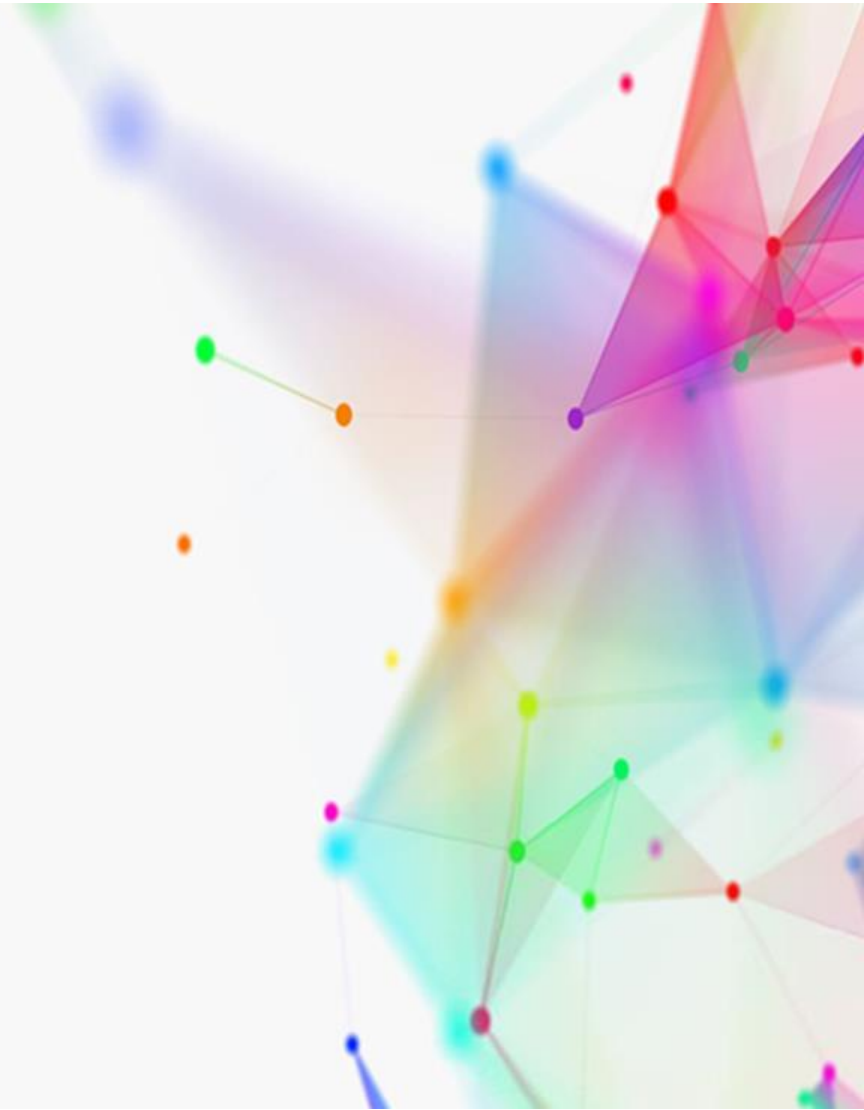


Claims management and verification and fraud detection using AI



KGiSL 
marvel.ai

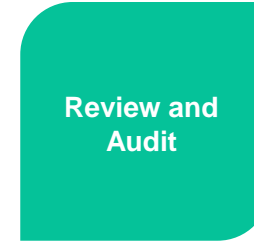
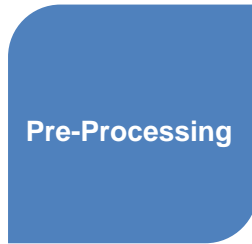
India | USA | Singapore | Malaysia | Thailand | UAE













How it Works

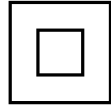


Extracts and organizes information from complex content in any document format

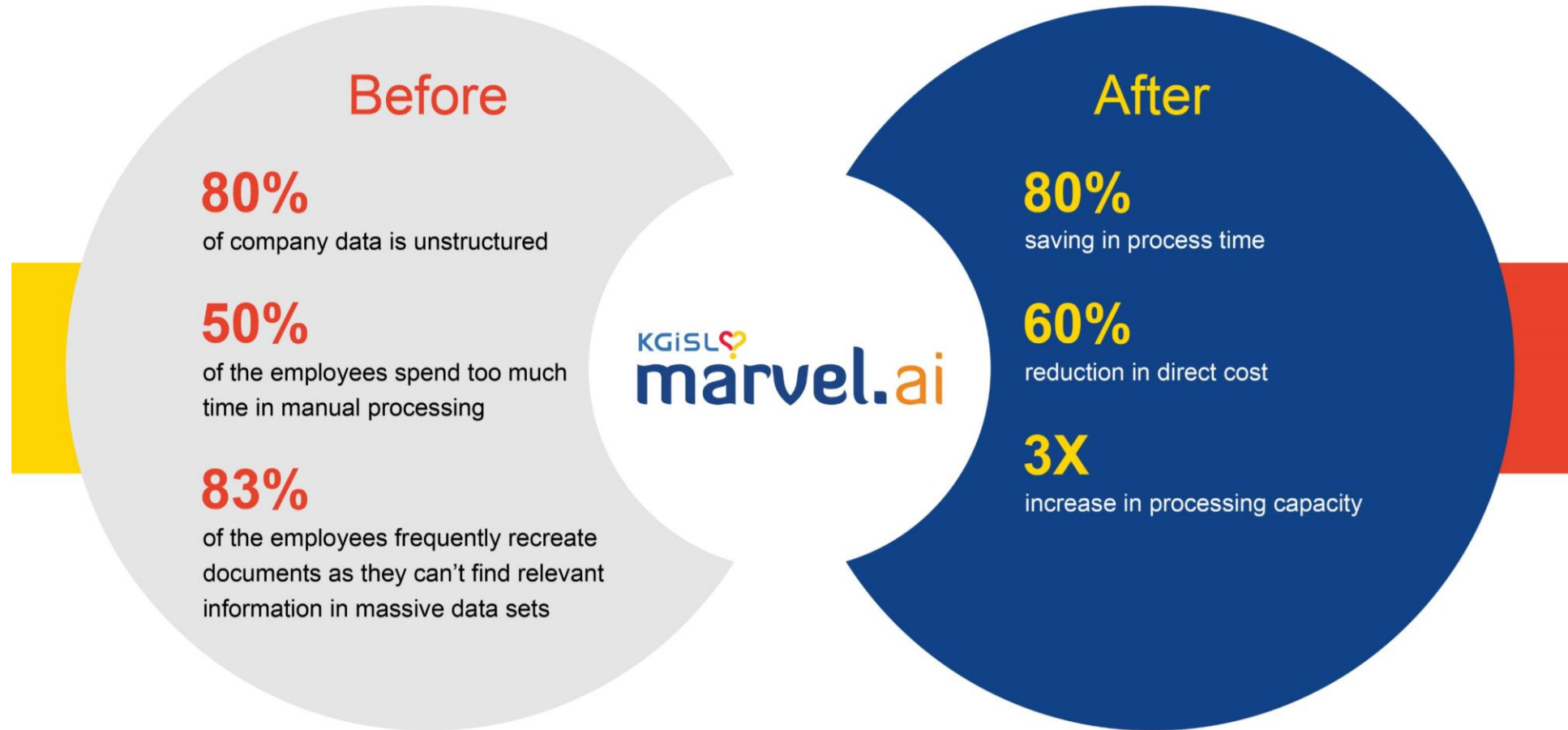


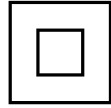
Technologies Leveraged by Marvel.ai for Next-Generation AI-Powered Conversational Solutions

 Artificial Intelligence	 Natural Language Processing	 Deep Learning	 Pattern Recognition	 Neural Networks
 Machine Learning	 Reinforced Learning	 Adaptive Learning	 Linear Regression	 Predictive Analytics



Why Marvel.ai is important for you?





Fast-track claims settlements

Challenges



- Delayed medical claims settlement due to manual validation of diverse insurance data.
- Approximately 98% of data being unstructured, scattered across documents and folders.
- Lack of granular data for analysis, adding complexity to codification and verification.

Solution

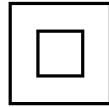


- Implementation of Marvel.ai, an AI-based intelligent document processor.
- Automatic extraction, validation, and categorization of submitted document data.
- Faster and automated claims processing, providing data-driven insights for fraud detection and process optimization.

Outcome



- 95% accurate high-quality structured data.
- 90% reduction in data processing time.
- 80% elimination of manual efforts.
- Return on investment within months.
- Fast-track claims settlement leading to customer satisfaction.



Automated Anomaly Detection in Health Claim Data

Challenges



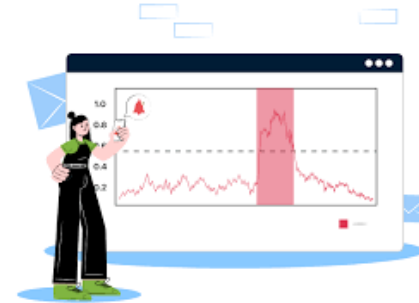
- Difficulty in identifying anomalies in health claims data due to outdated infrastructure and data inconsistencies.
- Rudimentary analysis techniques lacking accuracy, requiring manual investigation.

Solution



- Deployment of Application AI for tailor-made anomaly detection workflow.
- Automates and streamlines analysis process with no code requirement.
- Utilizes machine learning algorithms to detect recurring patterns and clusters, aiding in decision-making.

Outcome



- Improved risk assessment accuracy.
- Reduced incurred claim ratios.
- Streamlined operations.



b benefitnet

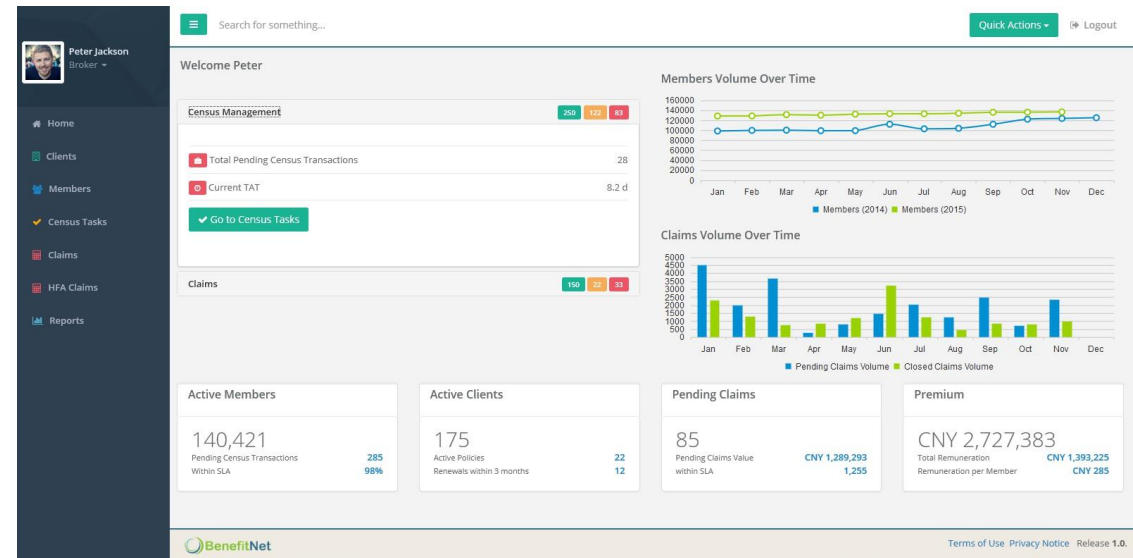
Digital InsureTech

Overview

BenefitNet is an insureTech online platform for modern insurance brokers and insurers. We help these players to better acquire and serve their customers through a digital proposition.

Website


www.benefitnet.com



BenefitNet is a unique product that helps insurers, insurance brokers and employers administer their employee benefits schemes for medical, life and other flexible benefits product lines. System effectively automates complex workflows related to census management, claims management and streamlines the relationship between clients, brokers, insurance providers and employees.



Demo Client

 **Helen Senior HR**
HR ▾

- Home
- Client Details
- Pending Tasks
- Members
- Reimbursement Claims
- Terms and Conditions and Privacy Notice
- Announcements
- Useful Documents
- Rewards
- Reports
- Contact and Support

Home

Search 🔍

Welcome Helen_Senior HR

Census Management 3 0 0 80

Total Pending Tasks with HR	3
Total Pending Tasks with Insurer	83

[Go to Pending Tasks](#)


Claims 0 0 0 0

Calendar Reminders 5

Announcements

[Show More](#)

Add Employee



Do you want to add a new Employee?

Search Member




Do you want to find an Employee?

Pending Tasks




Action a Pending Task?

Rewards




Search rewards

Reports

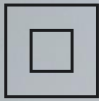


Do you need a report?

Contact and Support



Do you need help or support?



Brokers Digital
Transformation



Thank You

Brokers have an enormous amount to gain from a modern IT system and strategy. There are a lot of questions to be answered before the correct approach can be identified and it needs a very systematic review and process ideally by an experienced third party who can make truly independent observations and guide you along the chosen path.

Key elements of the strategy definition are a data maturity assessment and strategy, a process assessment and strategy with phases and capability maturity, a platform and product strategy including build, buy or lease assessments, a people and resource strategy as well as a change management and culture strategy.





Asia-Pacific Meeting 2024
Seoul, 11-12 April

Brokerslink

Group Photo Lunch

@foyer of Emerald room

