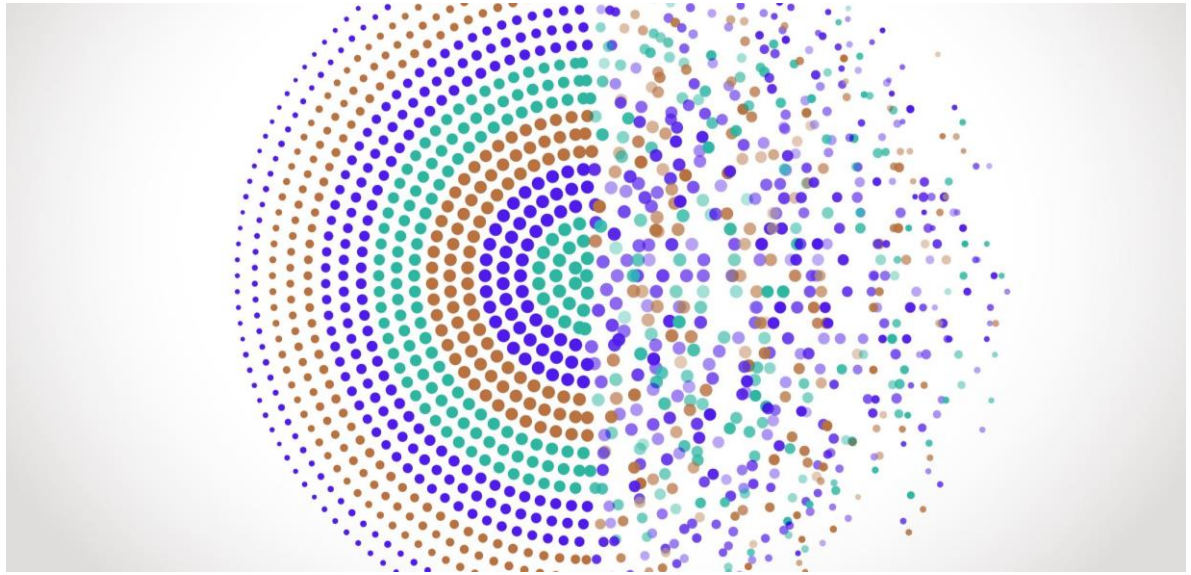
EBplace: Managing Benefits Globally

PZ GenXcis Management Consulting Ltd.

June 2021



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Why EBplace

International Corporations work together with **many** Benefits Insurers and Networks of Providers.

Managing international Benefits is a complex matter.

EBplace is the platform for Corporations to manage their Benefits in-house and through external Providers.

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Why EBplace

EBplace aggregates internal Inputs coming from HR and Finance with the external Reports produced by your Carriers, Brokers, TPAs and Benefits Networks.

You have immediate Access to aggregated tailormade Statistics and Reports across multiple Providers, Countries and Years of Experience.

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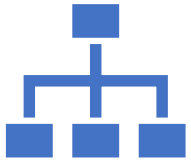
EBplace Pool Aggregator

First logical Step towards a global Benefits Management

EB Networks provide Pool Reports, mostly electronically.



Corporations simplify Management and Control of Multinational Pooling by use of EBplace.

Clients up-load the Material Provided by the Networks (Excel Files; PDF; etc.) in EBplace.

EBplace captures the Data which was uploaded, runs a Plausibility Check, notifies Clients about Incongruencies and stores all Information.

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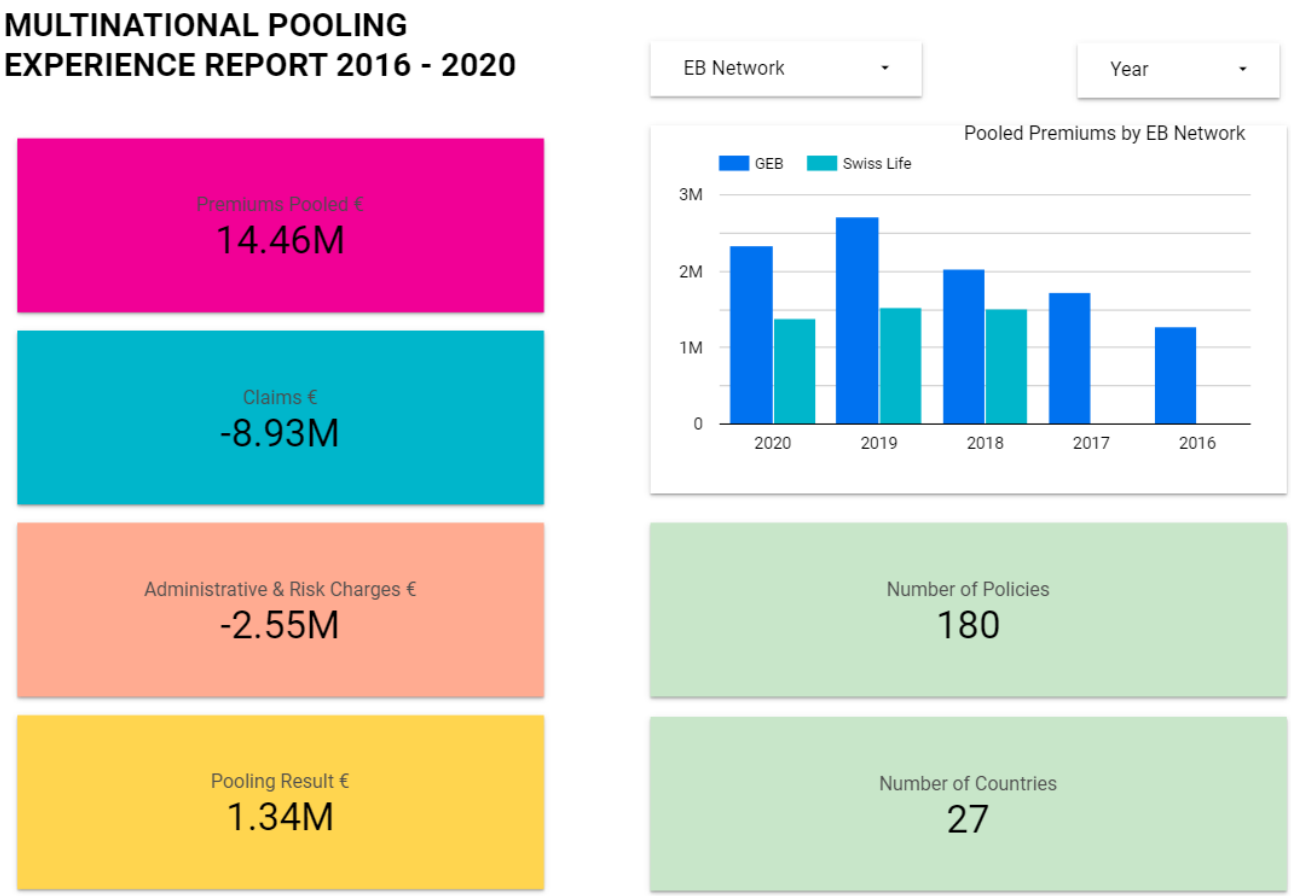
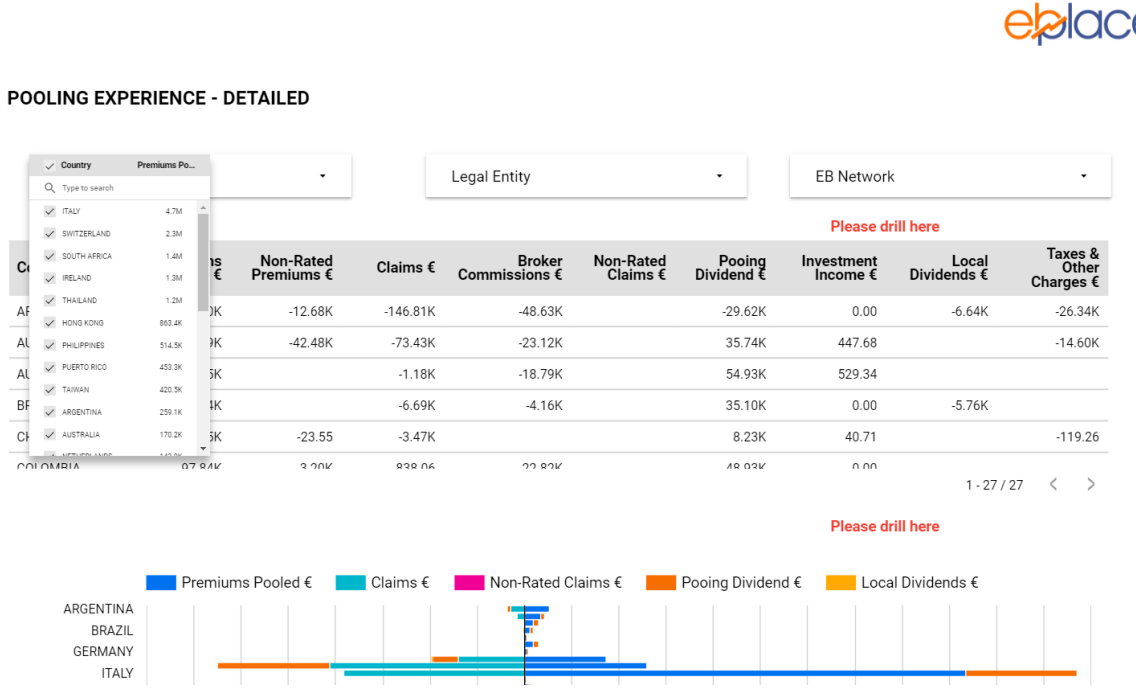
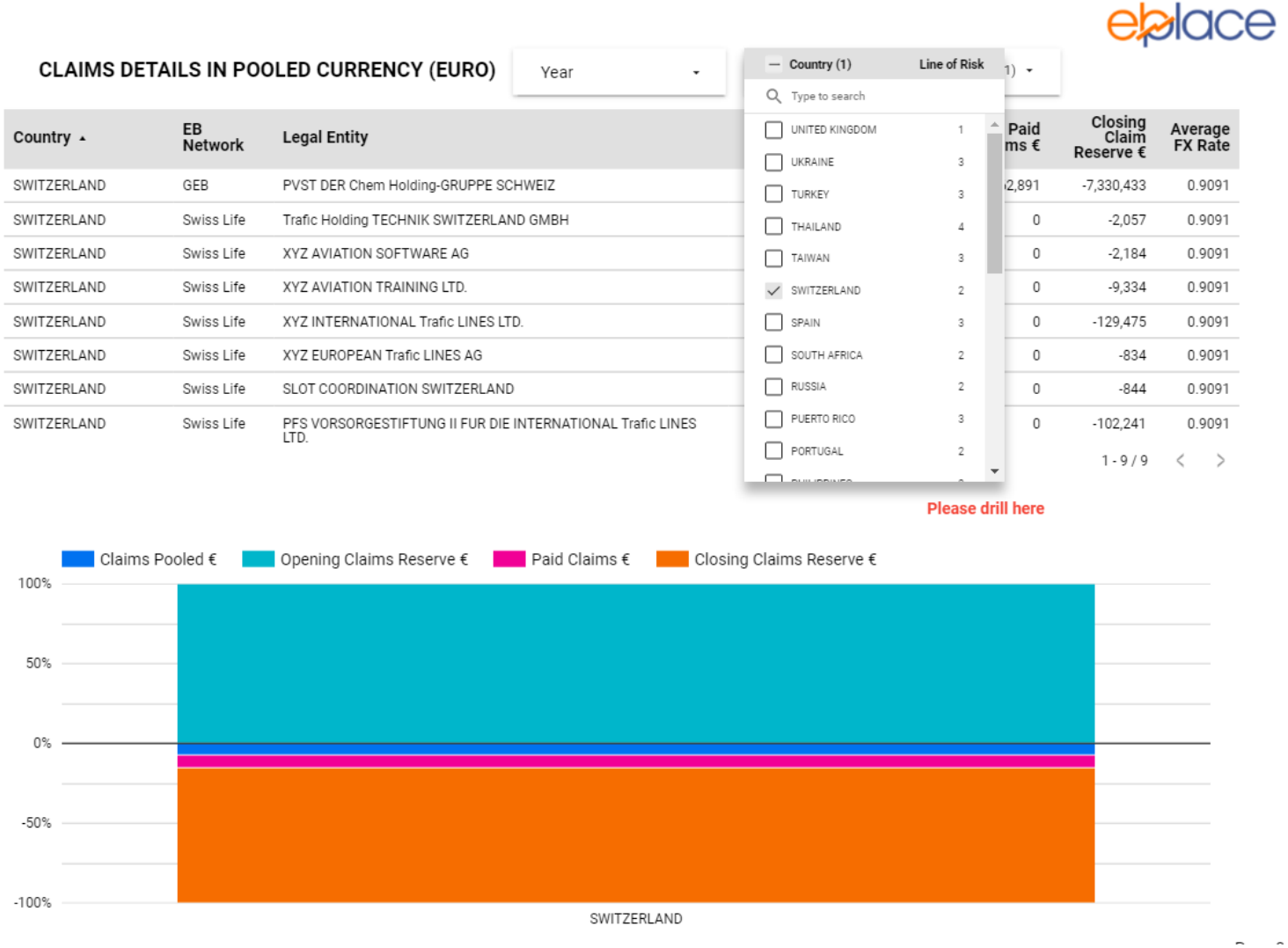
Managing Multinational Pooling through EBplace, intuitive and precise.



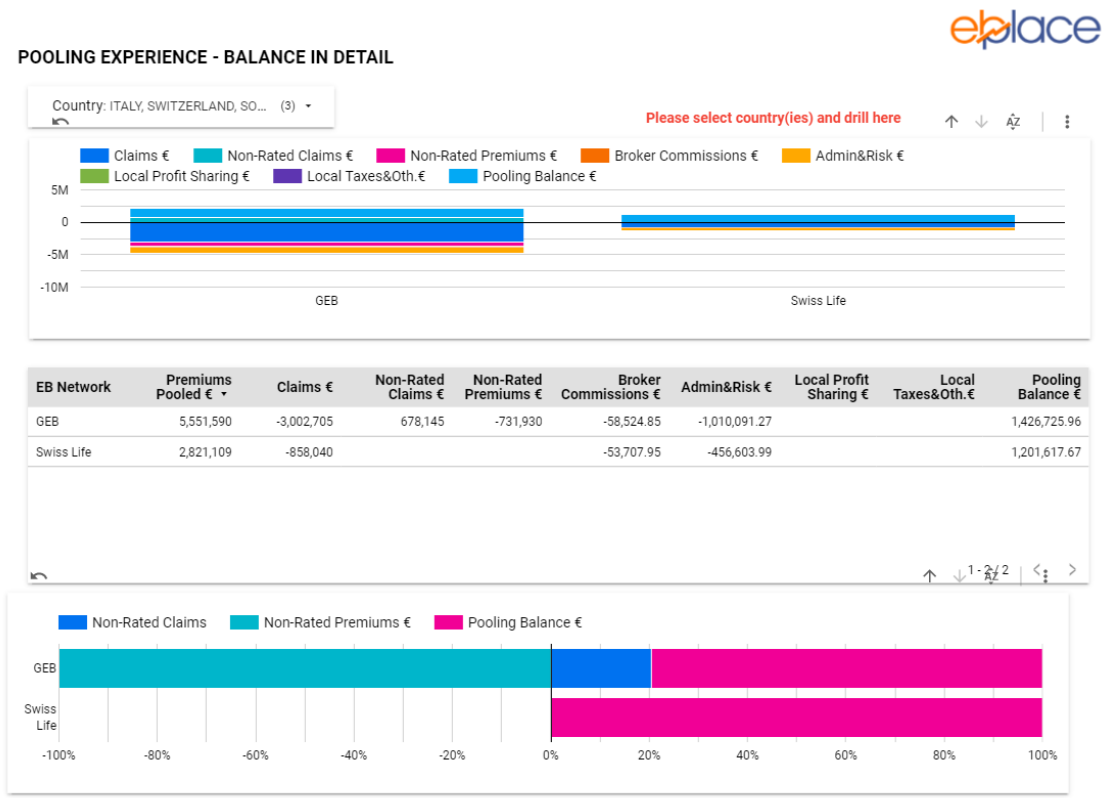
Create tailor-made Reports via interactive Fields



Drill-down into the details, up to local Policy Level



Take a deep dive into Insurers' Performance



- Comparisons of Costs and Performance
- Benchmarks
- Analytics across EB Networks, Currencies and Geographies

Monitor all your Countries in real Time, via Up-date Routines.

Please select country and/or drill down here

	Country	Premiums Pooled	Claims	Local Pooling Balance
1.	ITALY	4,675,364	-1,910,925	2,455,919
2.	SWITZERLAND	2,261,477	-628,791	2,272,979
3.	IRELAND	1,513,215	-2,523,652	-1,231,729
4.	SOUTH AFRICA	1,444,245	-1,321,028	120,112
5.	THAILAND	1,228,211	-837,603	266,898
6.	HONG KONG	863,410	-705,156	-56,535
7.	PHILIPPINES	514,485	-418,273	19,085
8.	PUERTO RICO	453,304	-565,030	-227,829
9.	TAIWAN	420,515	-202,781	110,014
10.	ARGENTINA	259,095	-146,812	17,993
11.	AUSTRALIA	170,192	-73,433	17,000
12.	NETHERLANDS	143,894		103,897
13.	NORWAY	104,163		89,327
14.	COLOMBIA	97,837	-838	70,983
15.	AUSTRIA	95,425	-1,169	75,485
16.	UNITED KINGDOM	92,715	708	94,915
17.	UKRAINE	61,829	-15,917	41,207
18.	NEW ZEALAND	61,164	-4,174	33,962
19.	BRAZIL	60,136	-6,692	43,527
20.	KAZAKHSTAN	48,436	-883	46,974
21.	SPAIN	37,887	18,445	9,209

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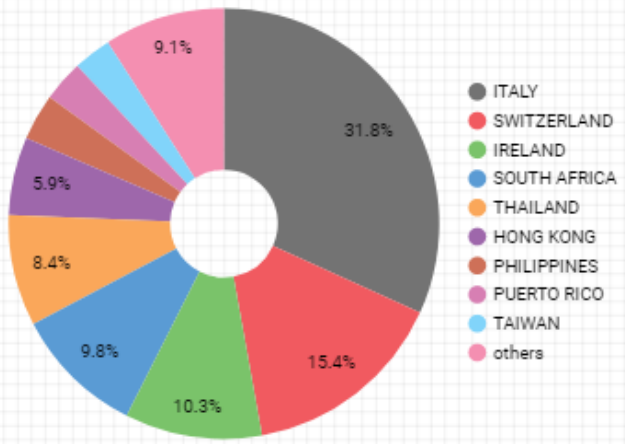
Year can be selected

Year

Please drill down here

Premiums Pooled



Support your Subsidiaries effectively, wherever these might be.

CLAIMS DETAILS IN POOLED CURRENCY (EURO) Year: 2018 (1) Country: SWITZERLAND (1)

Country	EB Network	Legal Entity	Claims Pooled €	Opening Claims Reserve €	Paid Claims €	Closing Claim Reserve €	Average FX Rate
SWITZERLAND	Swiss Life	SLOT COORDINATION SWITZERLAND	-24	820	0	-844	0.9091
SWITZERLAND	Swiss Life	XYZ AVIATION SOFTWARE AG	-62	2,122	0	-2,184	0.9091
SWITZERLAND	Swiss Life	XYZ AVIATION TRAINING LTD.	-265	9,069	0	-9,334	0.9091
SWITZERLAND	Swiss Life	XYZ EUROPEAN Trafic LINES AG	-24	810	0	-834	0.9091
SWITZERLAND	Swiss Life	XYZ INTERNATIONAL Trafic LINES LTD.	-3,469	126,005	0	-129,475	0.9091
SWITZERLAND	Swiss Life	Trafic Holding TECHNIK SWITZERLAND GMBH	-58	1,999	0	-2,057	0.9091
SWITZERLAND	GEB	PVST DER Chem Holding-GRUPPE SCHWEIZ	25,838	1,894,232	-74,534	-1,793,861	0.9091
SWITZERLAND	Swiss Life	ICLP	-79	2,719	0	-2,798	0.9091

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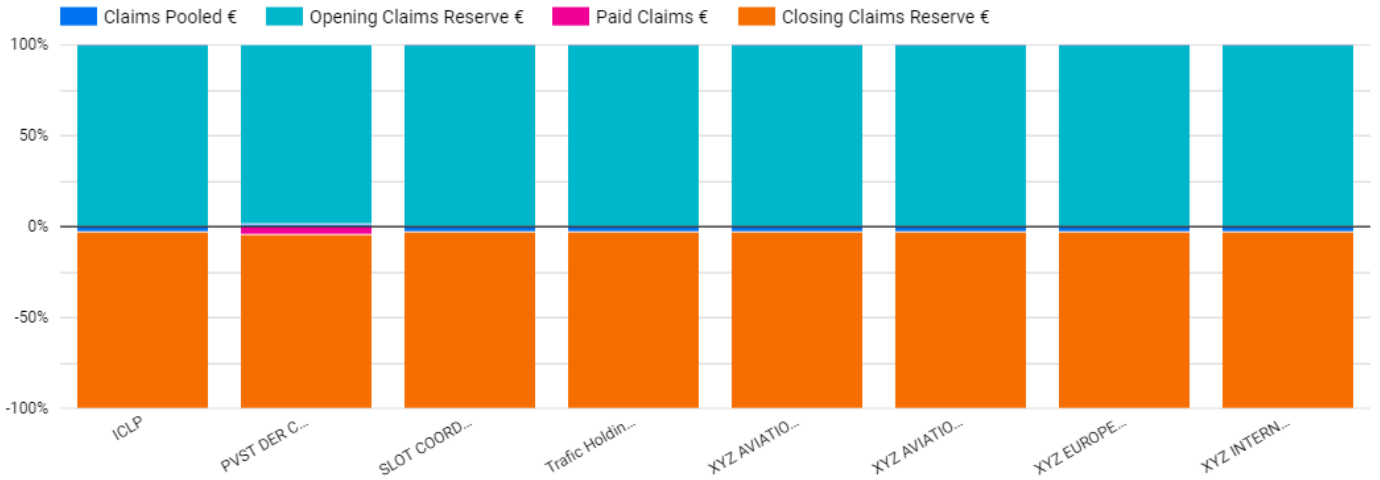

EBplace Pool Aggregator

REQUEST YOUR SAMPLE POOL AGGREGATOR REPORT VIA OUR WEBSITE:

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EBplace, Focus on Claims

Making parallel use of several Benefits Insurers and Networks creates challenges when analyzing claims data.

EBplace captures claims data and makes them **ready for analysis**.

In EBplace, clients **create their own** Statistics and Reports across multiple Providers, Countries and Years of Experience.

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Monitor Claims at local and international Level, likewise.

eplace

CLAIMS DETAILS IN POOLED CURRENCY (EURO) Year Country

Country	EB Network	Legal Entity	Claims Pooled €	Opening Claims Reserve €	Paid Claims €	Closing Claim Reserve €	Average FX Rate
ARGENTINA	GEB	Chem Holding	-146,812	0	-138,413	-8,399	0.1825
ARGENTINA	Swiss Life	Trafic Holding CARGO S.A.	0	0	0	0	0.1982
ARGENTINA	GEB	Chemical S.A.	0	0	0	0	0.1666
ARGENTINA	GEB	Chem Holding POLIURETANO	0	0	0	0	0.1896
ARGENTINA	Swiss Life	Trafic Holding LINEAS AEREAS	0	0	0	0	0.2128
AUSTRALIA	GEB	Chem Holding	-73,433	23,134	-92,164	-4,402	0.6308
AUSTRIA	Swiss Life	Trafic LINES	-1,185	0	-985	-200	1.0000
BRAZIL	Swiss Life	SERVCATER INTERNACIONAL LTDA	-6,692	0	-6,692	0	0.4533

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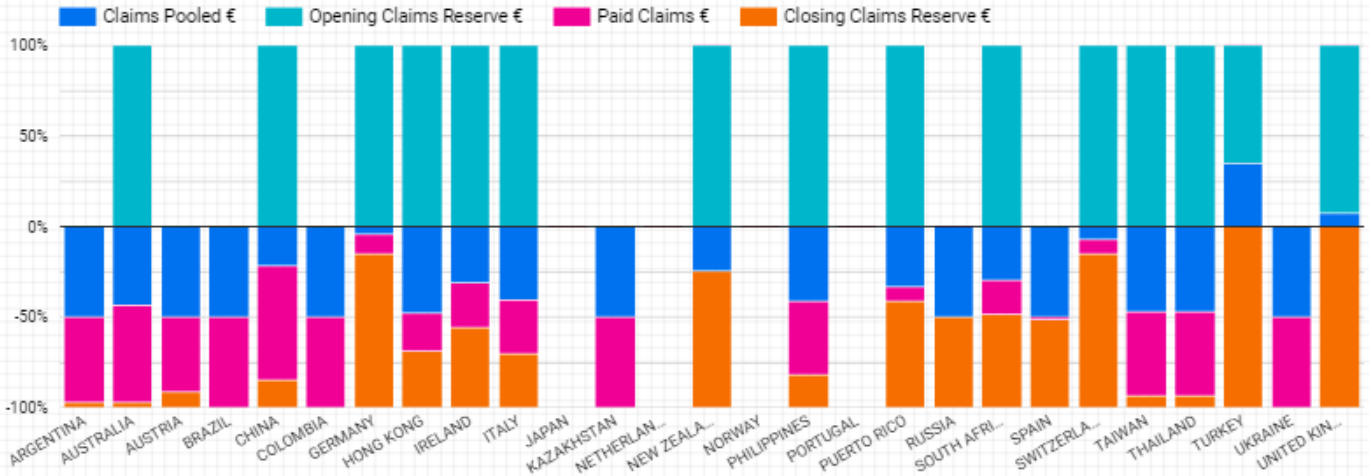

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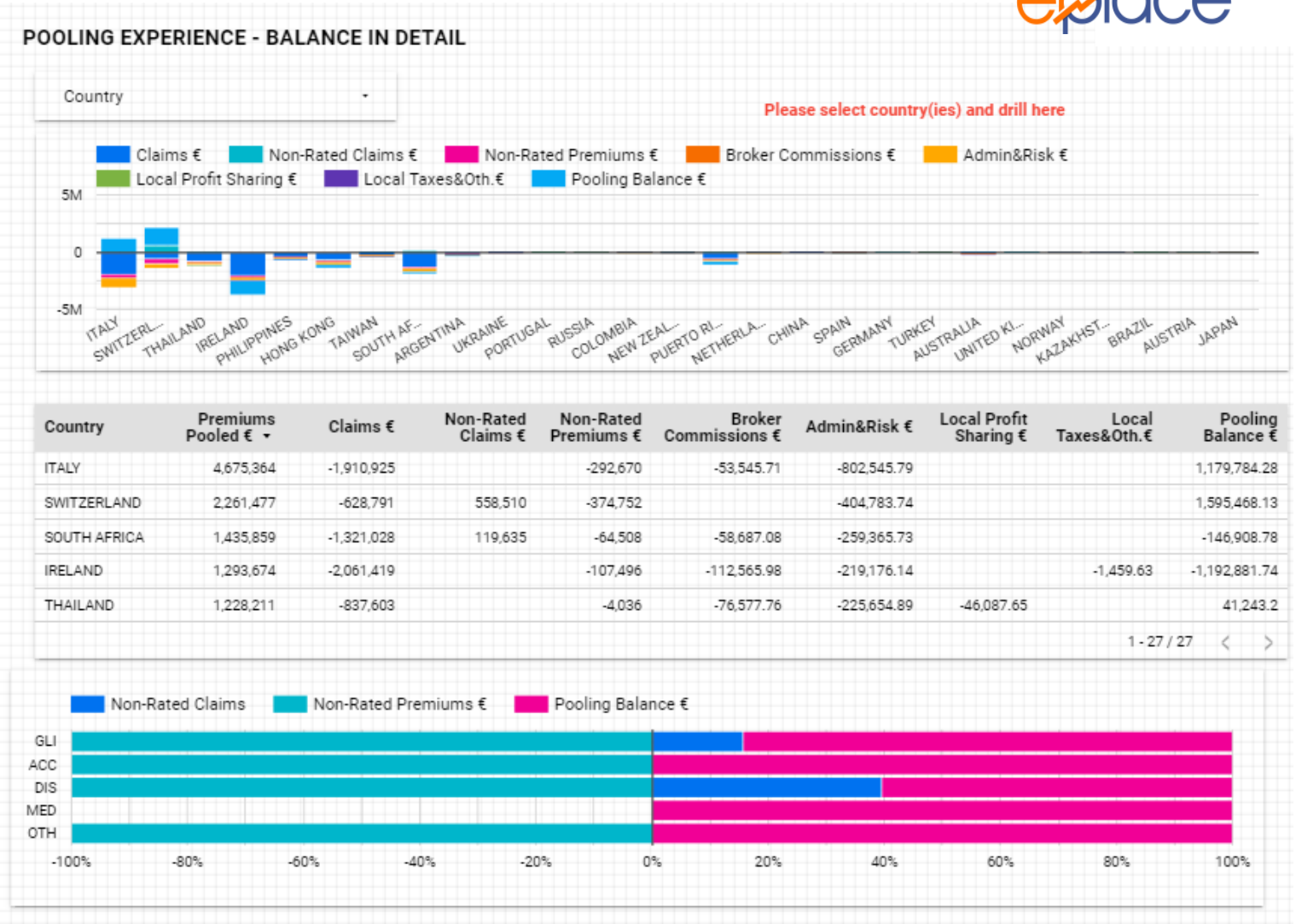
Analyze and optimize Transfer of Risk.



Country	Premiums Pooled €	Claims €	Non-Rated Claims €	Non-Rated Premiums €	Broker Commissions €	Admin&Risk €	Local Profit Sharing €	Local Taxes&Oth.€	Pooling Balance €
ITALY	4,675,364	-1,910,925		-292,670	-53,545.71	-802,545.79			1,179,784.28
SWITZERLAND	2,261,477	-628,791	558,510	-374,752		-404,783.74			1,595,468.13
SOUTH AFRICA	1,435,859	-1,321,028	119,635	-64,508	-58,687.08	-259,365.73			-146,908.78
IRELAND	1,293,674	-2,061,419		-107,496	-112,565.98	-219,176.14		-1,459.63	-1,192,881.74
THAILAND	1,228,211	-837,603		-4,036	-76,577.76	-225,654.89	-46,087.65		41,243.2

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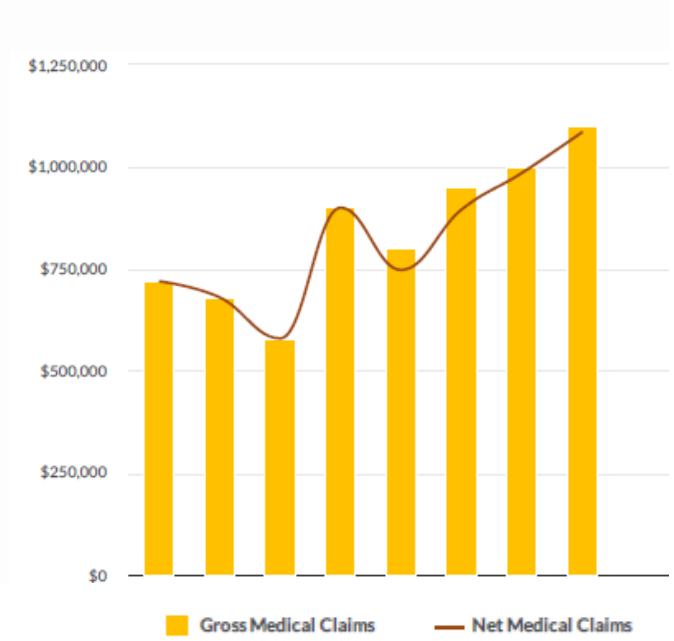
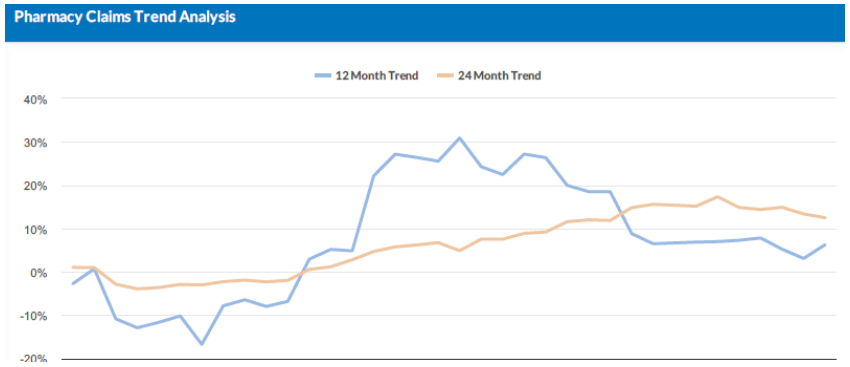
Get ready for Renewals.

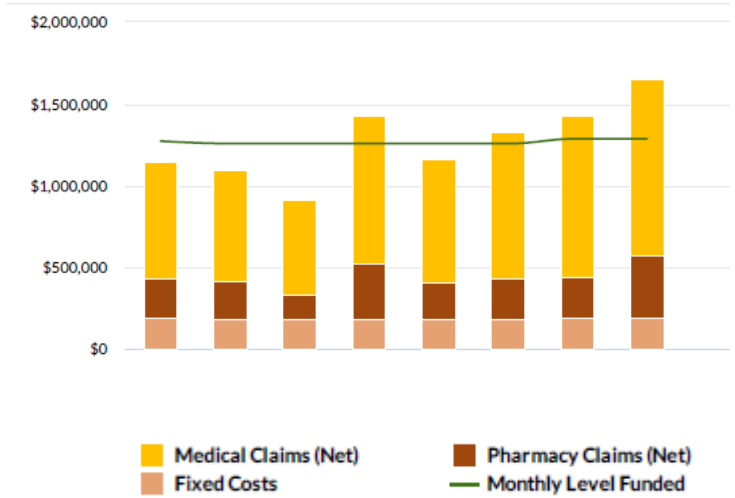
- Financial Projection Reports.
- Historical claims Analysis.
- Credibility Factors.
- Claims trend assumptions.
- Transparency of fixed and variable Costs.

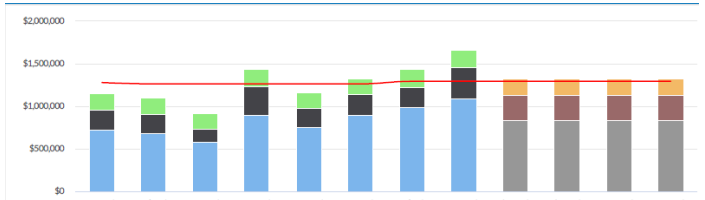




Project Costs and Budgets.

Gross Medical Claims	Stop Loss Reimbursements	Total Monthly Net Claims
$720,000	$300	$719,700
$680,000		$680,000
$580,000		$580,000
$900,000		$900,000
$800,000	$52,215	$747,785
$700,000	$25,000	$675,000
$850,000		$850,000
$950,000	$50,000	$900,000





Monthly Budget
Actual Fixed Costs
Actual Pharmacy Claims (net)
Actual Medical Claims (net)
Projected Fixed Costs
Projected Pharmacy Claims (net)
Projected Medical Claims (net)

Set effective Stop-loss levels.

- The most efficient Stop-loss cover for larger Medical Plans depends on the determination of the appropriate deductible.
- Based upon large claim experience Clients evaluate how different specific deductible levels would have performed in the past.

Proposed next Steps

- Understand Client's Needs and financial Framework for Cooperation
- Draft a Proposal with the goals of:
  - Improving the current System
  - Developing Line of Support for international Efforts

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