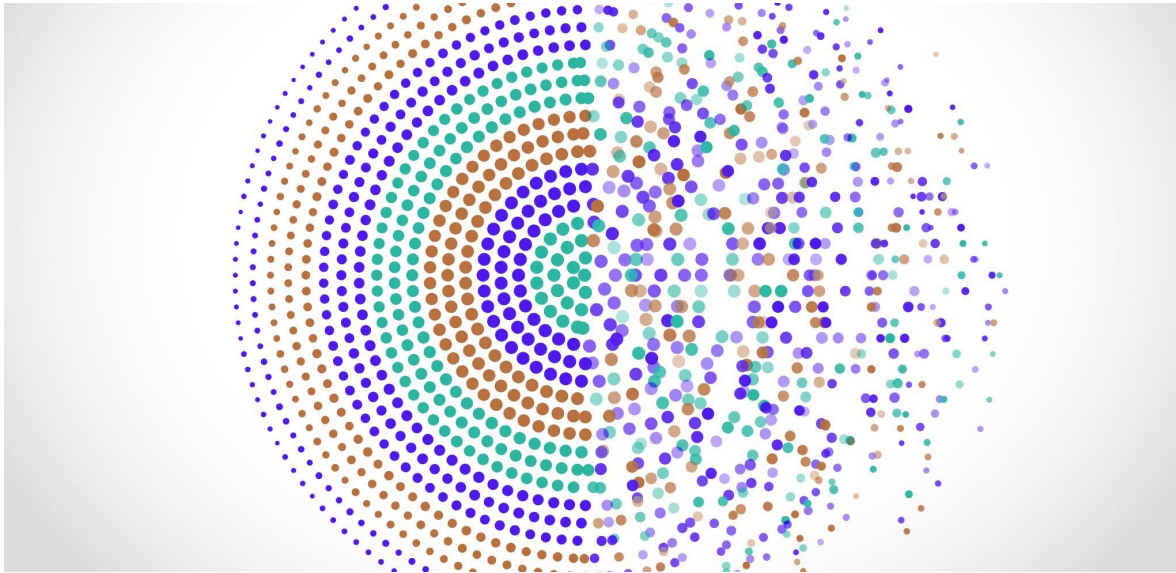


EBplace: Managing Benefits Globally

PZ GenXcis Management Consulting Ltd.

September 2025



Why EBplace

Streamlining Global Benefits



Global Network

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



High Complexity

Managing international Benefits is a complex matter.



The Solution

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

Why EBplace

Empowering HR with Unified Benefits Intelligence



Unified Data Aggregation

EBplace aggregates internal inputs from HR and Finance with external reports produced by your carriers, brokers, TPAs, and benefits networks into a single cohesive platform.



Immediate Strategic Insights

Gain instant access to aggregated, tailor-made statistics and global reports across multiple providers, countries, and years of experience to make data-driven HR decisions.

The First Logical Step to Global Benefits Management



1. Network Reports

EB Networks provide comprehensive Pool Reports, delivered primarily in modern electronic formats.



2. Effortless Upload

Clients easily upload received materials—such as Excel files and PDFs—directly into the EBplace platform.



3. Smart Processing

EBplace captures data, runs deep plausibility checks, flags incongruencies, and securely stores all information.



4. Simple Control

Corporations gain total transparency, streamlining multinational pooling control and reducing administrative burdens.

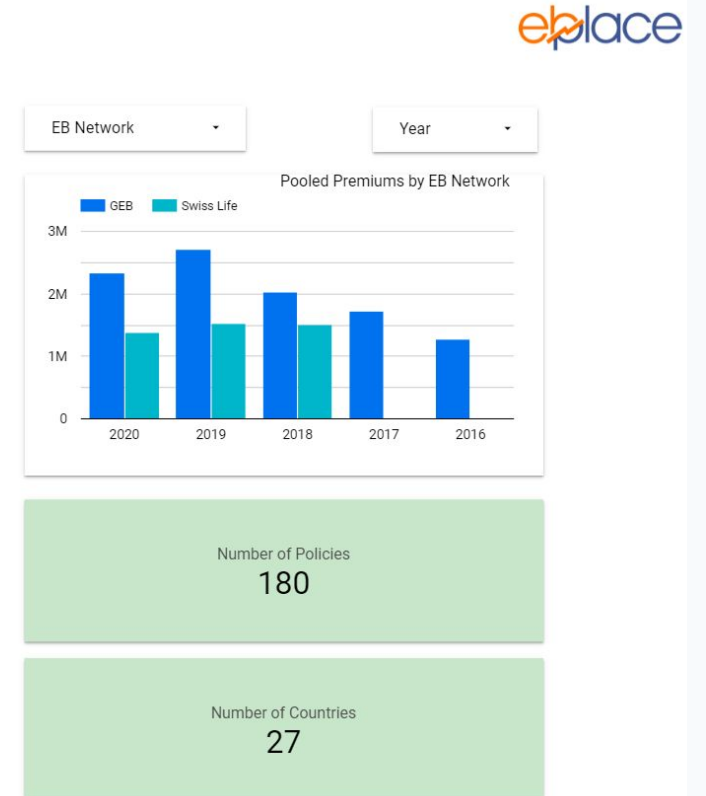
Multinational Pooling

Managing Global Benefits, Made Intuitive.

EBplace gives HR leaders absolute clarity over international benefits portfolios through structured, real-time analytics.

- Instant oversight of pooled premiums and claims
- Transparent administrative & risk charge tracking
- Direct policy and country metrics at a glance

MULTINATIONAL POOLING EXPERIENCE REPORT 2016 - 2020

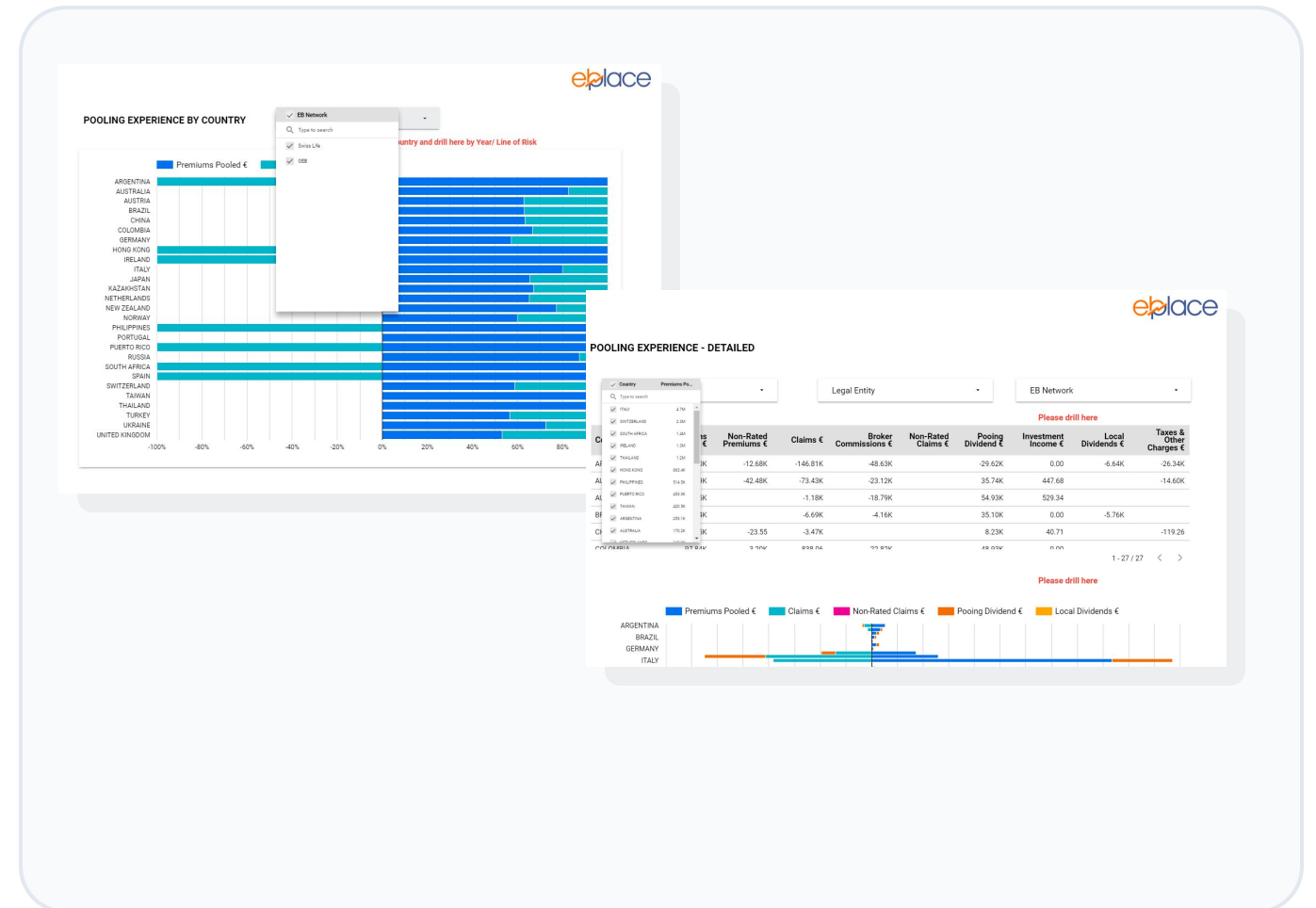


Interactive Reporting

Create Tailor-Made Reports Instantly.

Empower HR managers and decision-makers with intuitive, interactive filters. Drill down dynamically to customize insights across your entire global benefits portfolio.

- Filter dynamically by Year and Line of Risk
- Interactive dropdowns for precise legal entity views
- Seamlessly switch between summary charts and detailed tables

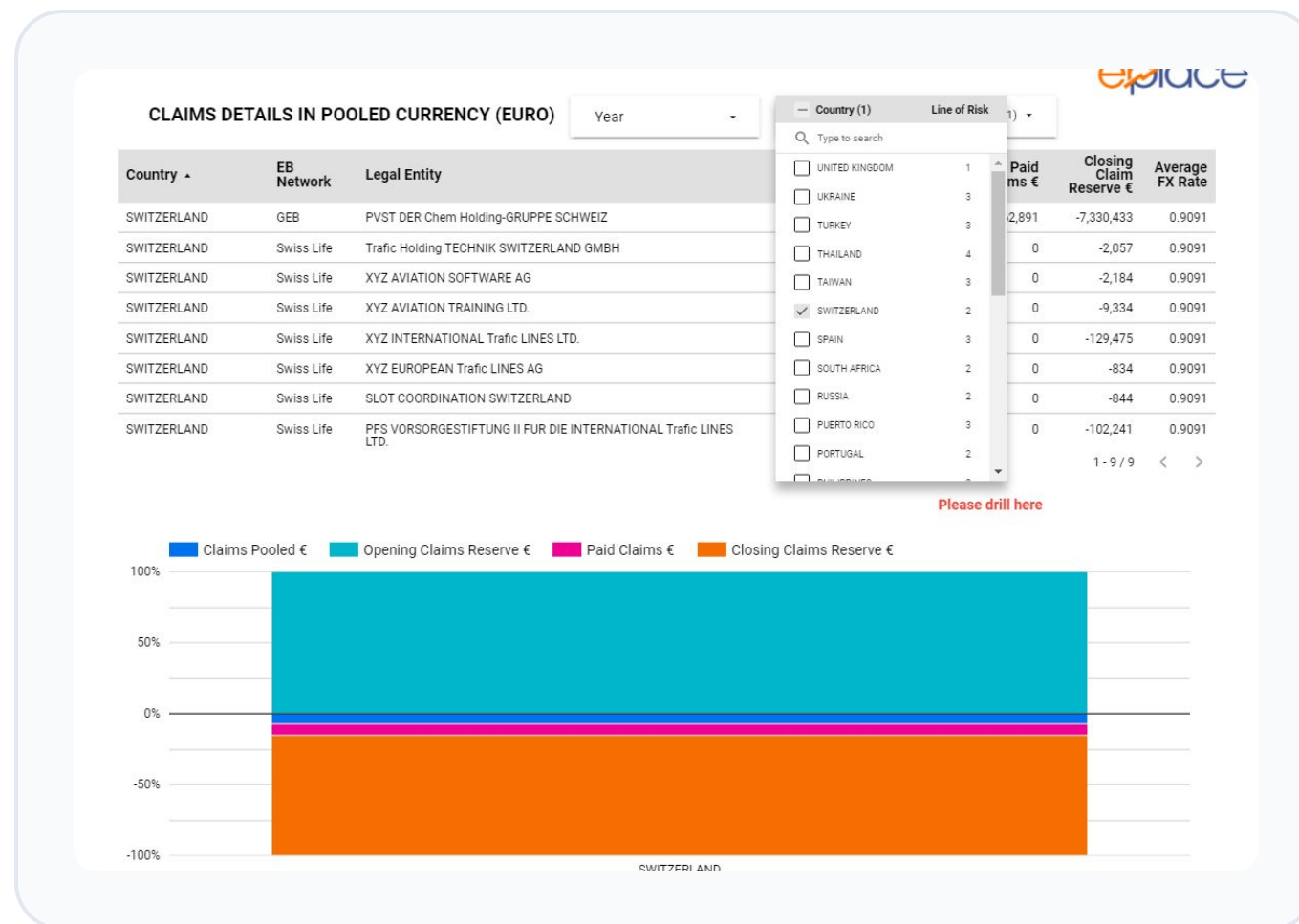


Granular HR Oversight

Drill-Down to Local Policy Level.

Gain absolute transparency across your global benefits. Seamlessly zoom in from high-level country summaries down to specific local policies and legal entities.

- Uncover local contract specifics and benefit provisions
- Monitor claims, reserves, and local FX rates in real time
- Identify cost anomalies directly at the policy source

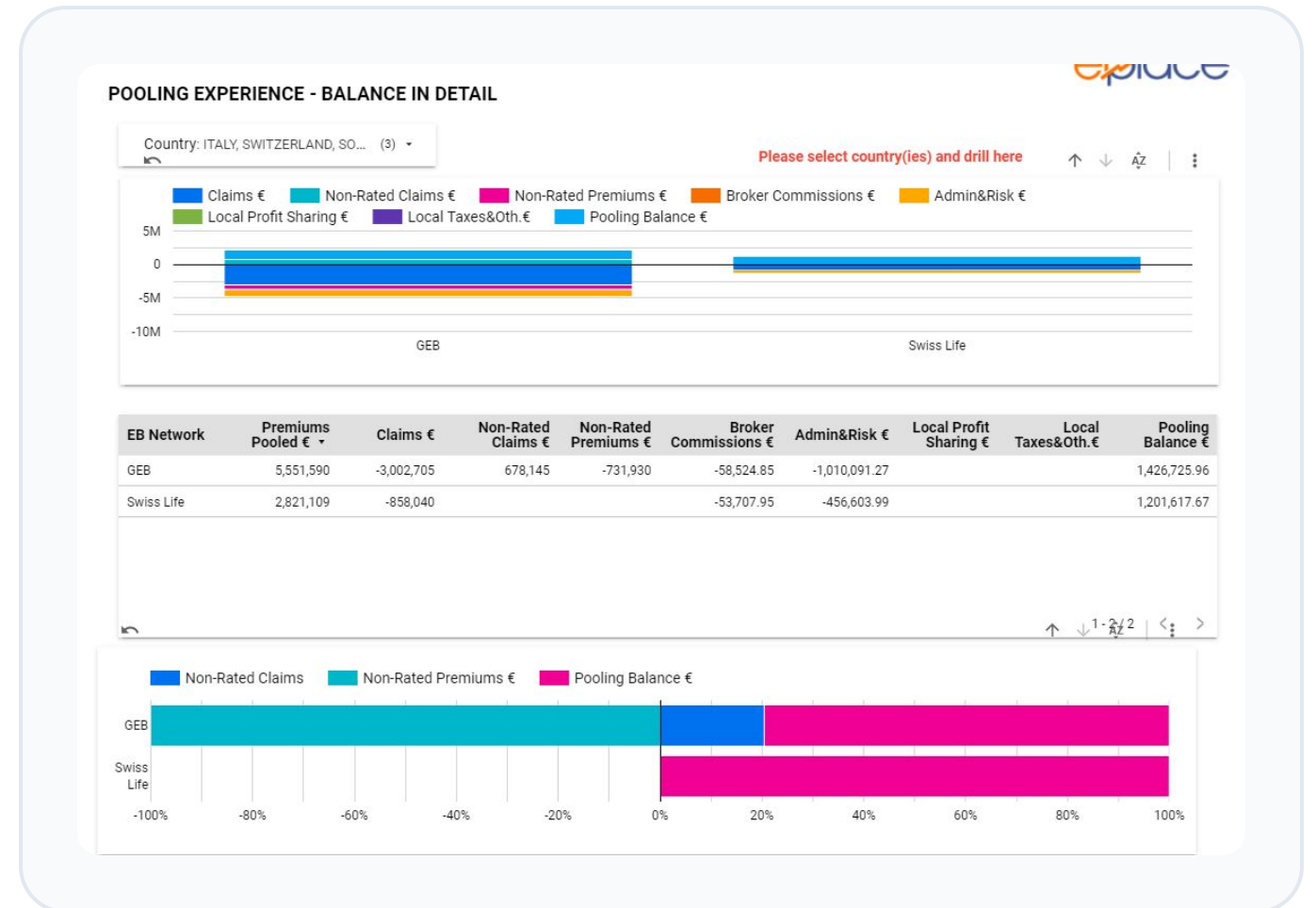


Global Program Optimization

Take a deep dive into Insurers' Performance

Gain absolute control over multinational program dynamics. Evaluate pooling results, compare network costs, and optimize your global benefits strategy with real-time data.

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

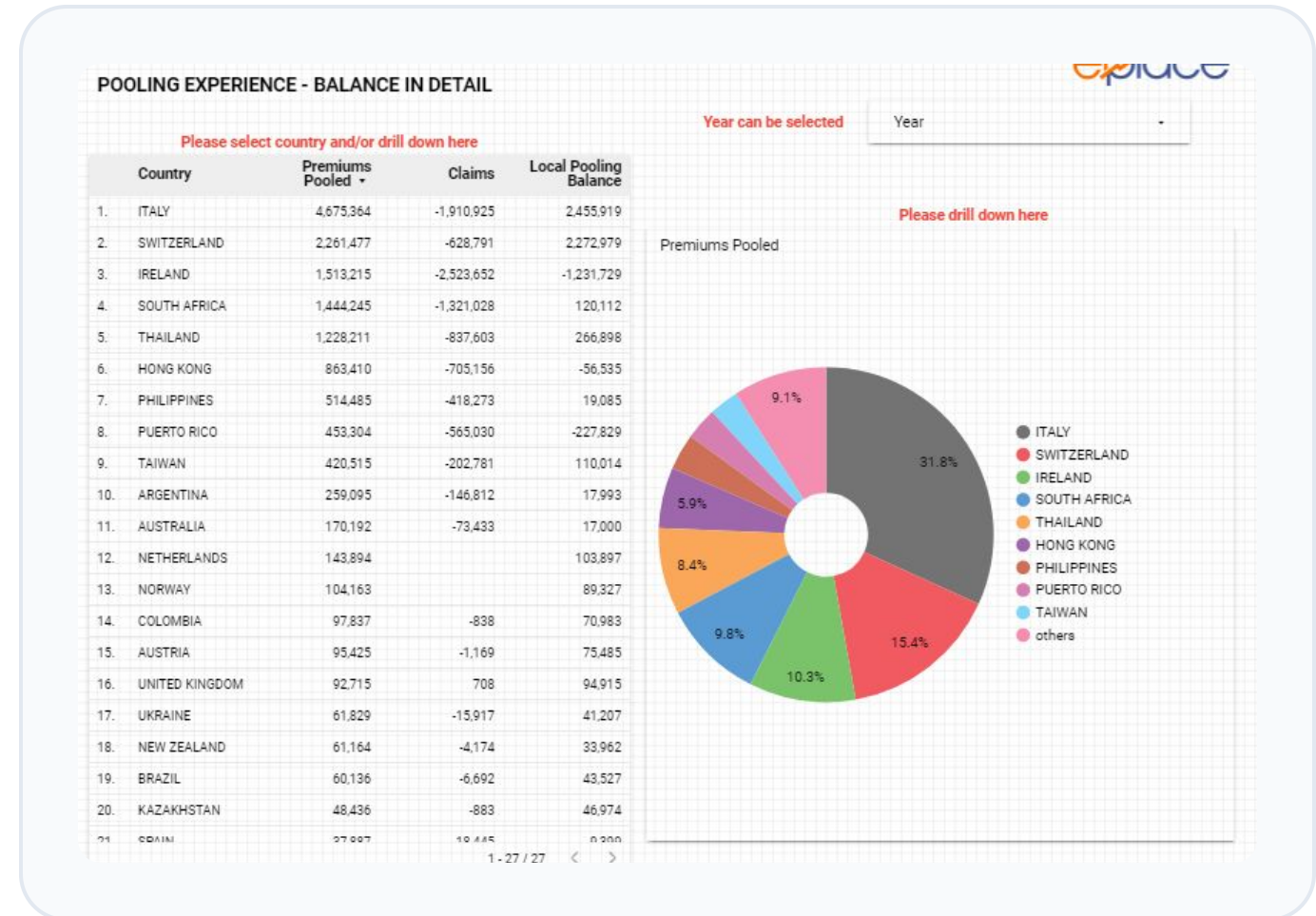


Global Workforce Monitoring

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

Ensure complete visibility over multinational benefit programs. Empower your HR team with automated data refreshes and centralized country-by-country analysis.

- **Real-Time Visibility:** Stay updated on premium pools and claims instantly.
- **Streamlined Operations:** Eliminate manual tracking across global regions.
- **Strategic Decisions:** Make proactive choices with up-to-date local insights.

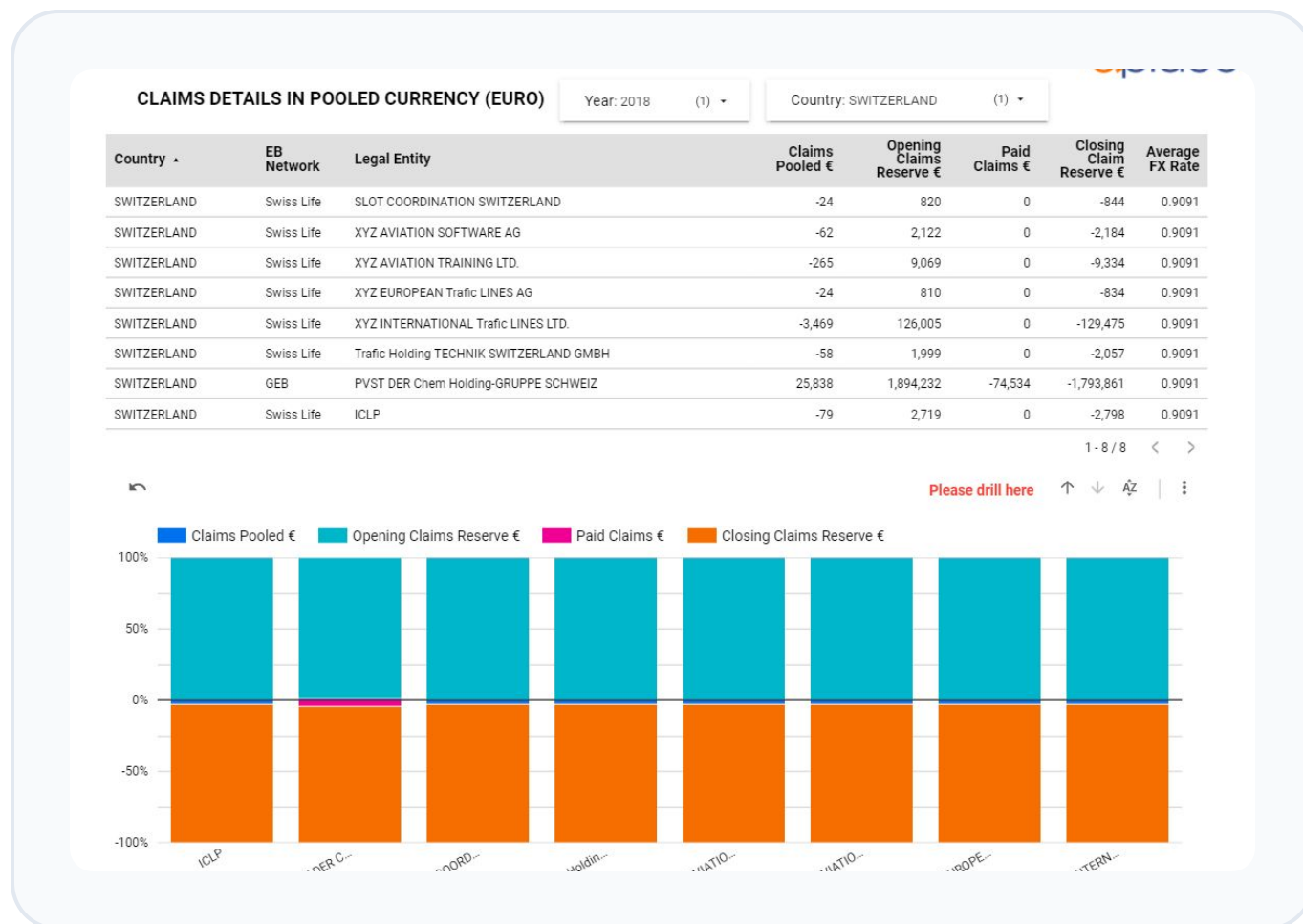


Global Subsidiary Support

Support your Subsidiaries effectively, wherever these might be.

Empower local entities with centralized claims monitoring and regional integration. Maintain consistent oversight across all global benefits networks.

- **Pooled Currency:** View and compare all subsidiary claims details in Euros for standardized analysis.
- **Granular Tracking:** Monitor opening reserves, paid claims, and closing reserves by specific legal entities.
- **Global Integration:** Maintain consistent HR benefits governance across diverse regional offices.



EBplace Pool Aggregator

Consolidate Your Global Benefits Data

Acquire a comprehensive understanding of your global subsidiaries' benefits. Get a customized sample report designed specifically for international HR managers and benefits directors.

- ✓ Multi-Insurer Standardized Currency View (EUR)
- ✓ Dynamic Opening & Closing Reserve Monitoring
- ✓ Ready-to-Analyze Claims Trends & Regional Insights



Request Your Sample Report Via
inquiries@genxcis.eu

EBplace, Focus on Claims

The Challenge

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

Data Capture

EBplace automatically captures and consolidates diverse claims data, transforming raw inputs into unified, **ready-for-analysis** sets.

Reporting & Insights

Clients effortlessly **create their own** custom Statistics and Reports across multiple Providers, Countries, and Years of Experience.

Claims Management

Monitor Claims at local and international Level, likewise.

Global HR Oversight

Track and consolidate diverse benefits claims across multiple local entities and international networks in a single unified dashboard.

Pooled Currency Analytics

Analyze claims in a standardized pooled currency (EUR) to maintain absolute financial clarity and cross-border comparability.

Interactive Reserves Drilldown

Easily monitor opening reserves, paid claims, and closing balances with built-in drill-down capabilities for rapid regional audits.



Analyze and optimize Transfer of Risk.

Optimized Risk Pooling

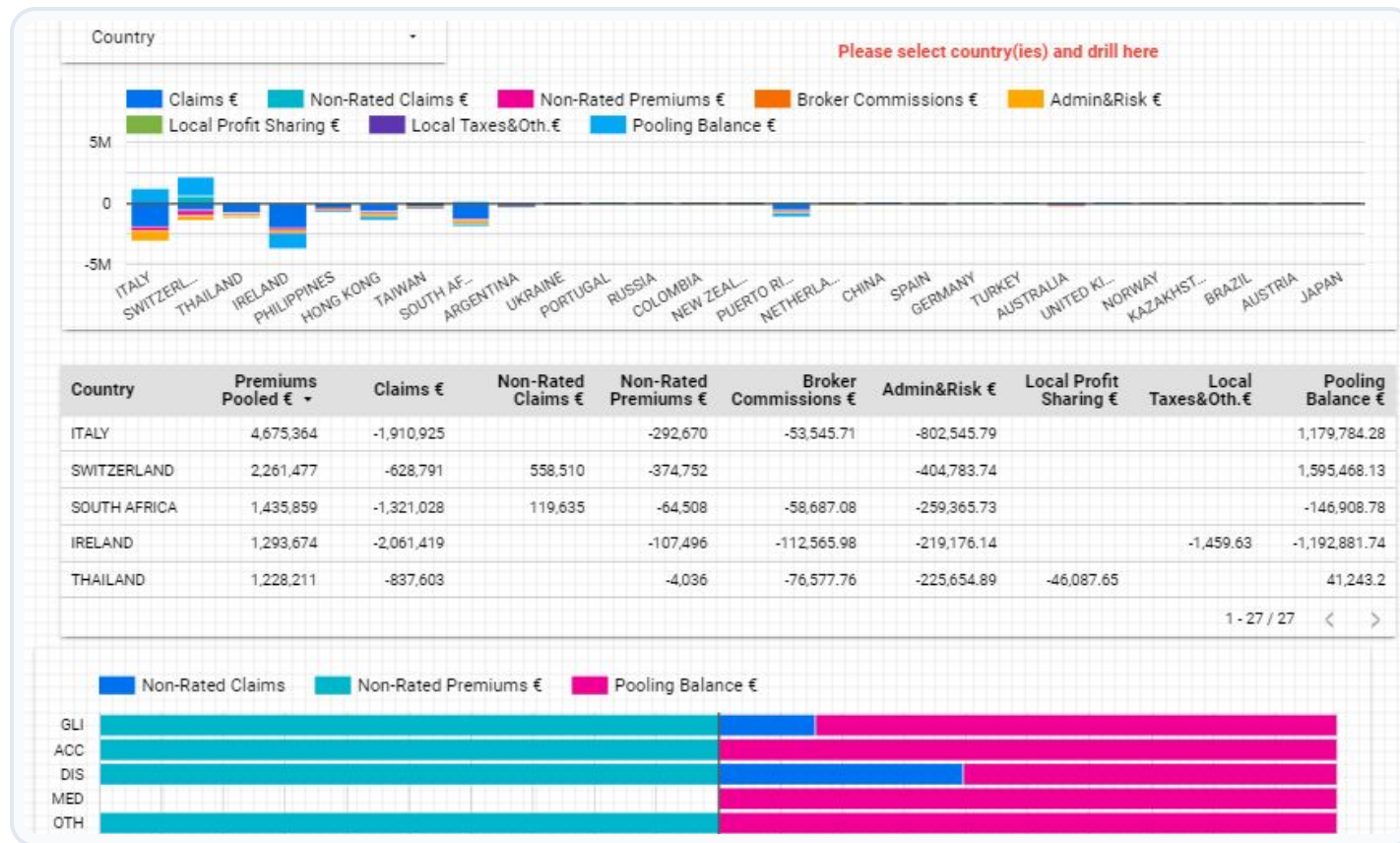
Consolidate multinational risk profiles to leverage economies of scale and stabilize premiums across all local subsidiaries.

Detailed Expense Tracking

Gain transparency into broker commissions, local taxes, administrative fees, and non-rated claims to identify savings.

Balanced Financial Performance

Evaluate pooling balances and profit-sharing allocations to maximize the return on global benefit investments.



Get ready for Renewals.

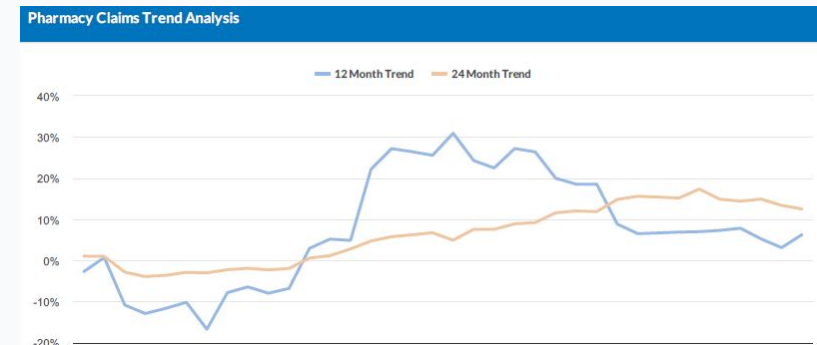
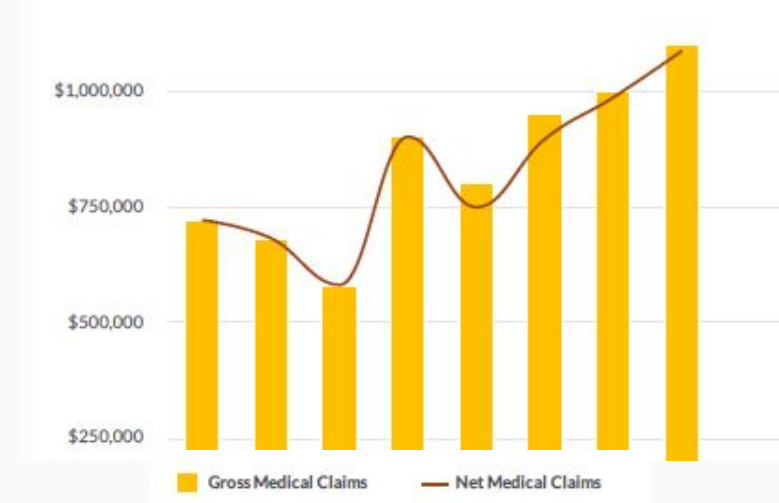
01 Financial Projection Reports

02 Historical Claims Analysis

03 Credibility Factors Evaluation

04 Claims Trend Assumptions

05 Transparency of Fixed & Variable Costs

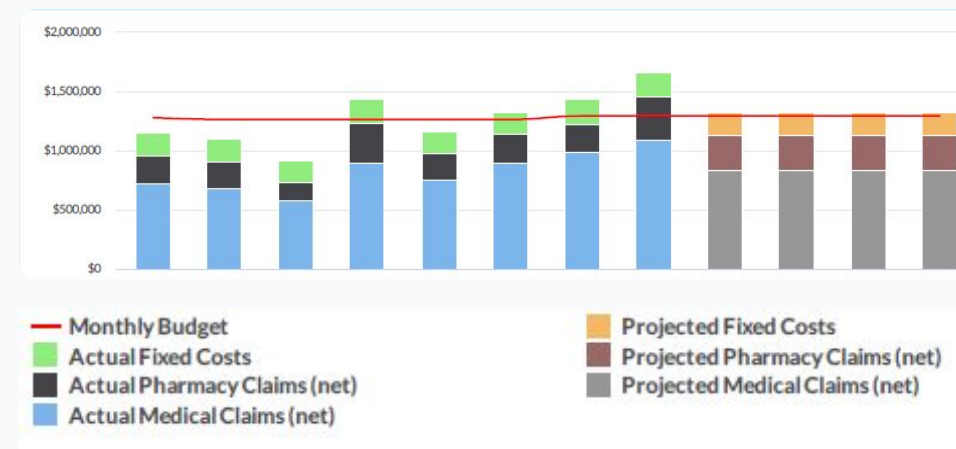
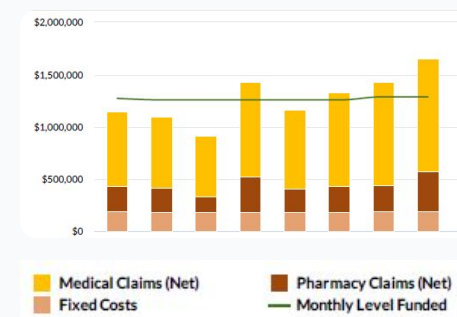


Project Costs and Budgets.

A comprehensive overview of claims, stop-loss performance, and funding metrics for HR decision-makers.

- **Claims Tracking:** Direct visibility into gross medical claims and stop-loss reimbursements.
- **Funding Analysis:** Real-time comparison of actual pharmacy and medical spend against monthly level-funded baselines.
- **Budget Projections:** Forward-looking estimates to optimize next year's benefit design and plan limits.

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



Stop-Loss Strategy

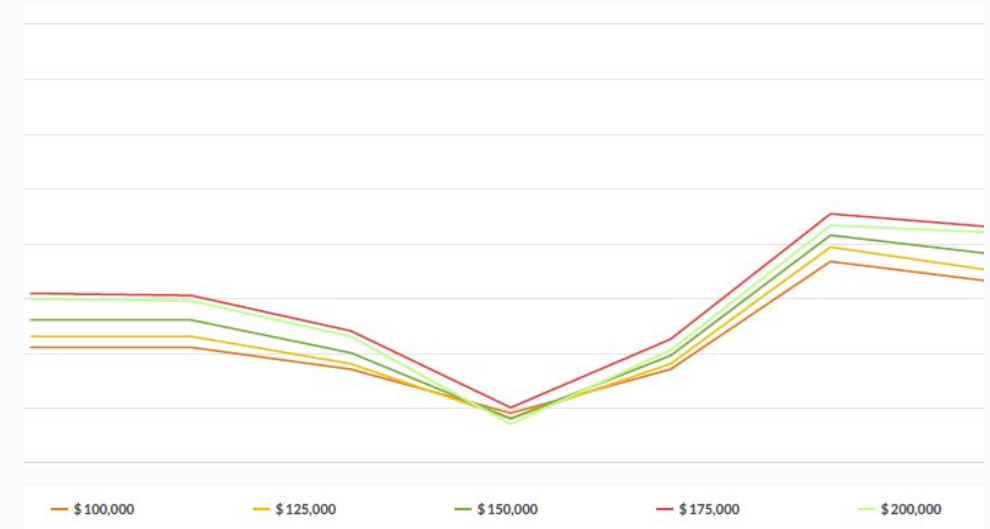
Set effective Stop-loss levels.

The most efficient stop-loss cover for larger Medical Plans depends entirely on the strategic determination of the appropriate deductible.

Deductible Optimization: Pinpoint the optimal threshold to secure cost-effective protection without overpaying for premiums.

Historical Analysis: Evaluate large claim experience to model how different specific deductible levels would have performed in the past.

Historical Claims & Deductible Performance



Partnership Roadmap

Next Steps.

Our immediate focus is on structuring a collaborative partnership that perfectly aligns with your operational realities and financial parameters.

- **Needs & Framework:** Thoroughly analyze your organizational requirements and establish a mutually beneficial financial framework.
- **Strategic Proposal:** Develop a comprehensive proposal targeting:
 - **System Optimization:** Refining and enhancing the performance of your current benefits platform.
 - **Global Support:** Designing robust support mechanisms to facilitate and sustain international HR efforts.

Collaborative HR Partnership



Disclosure



Disclaimer

This material is provided for informational purposes only. It is believed to be accurate as of the date of publication and is subject to change.



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