

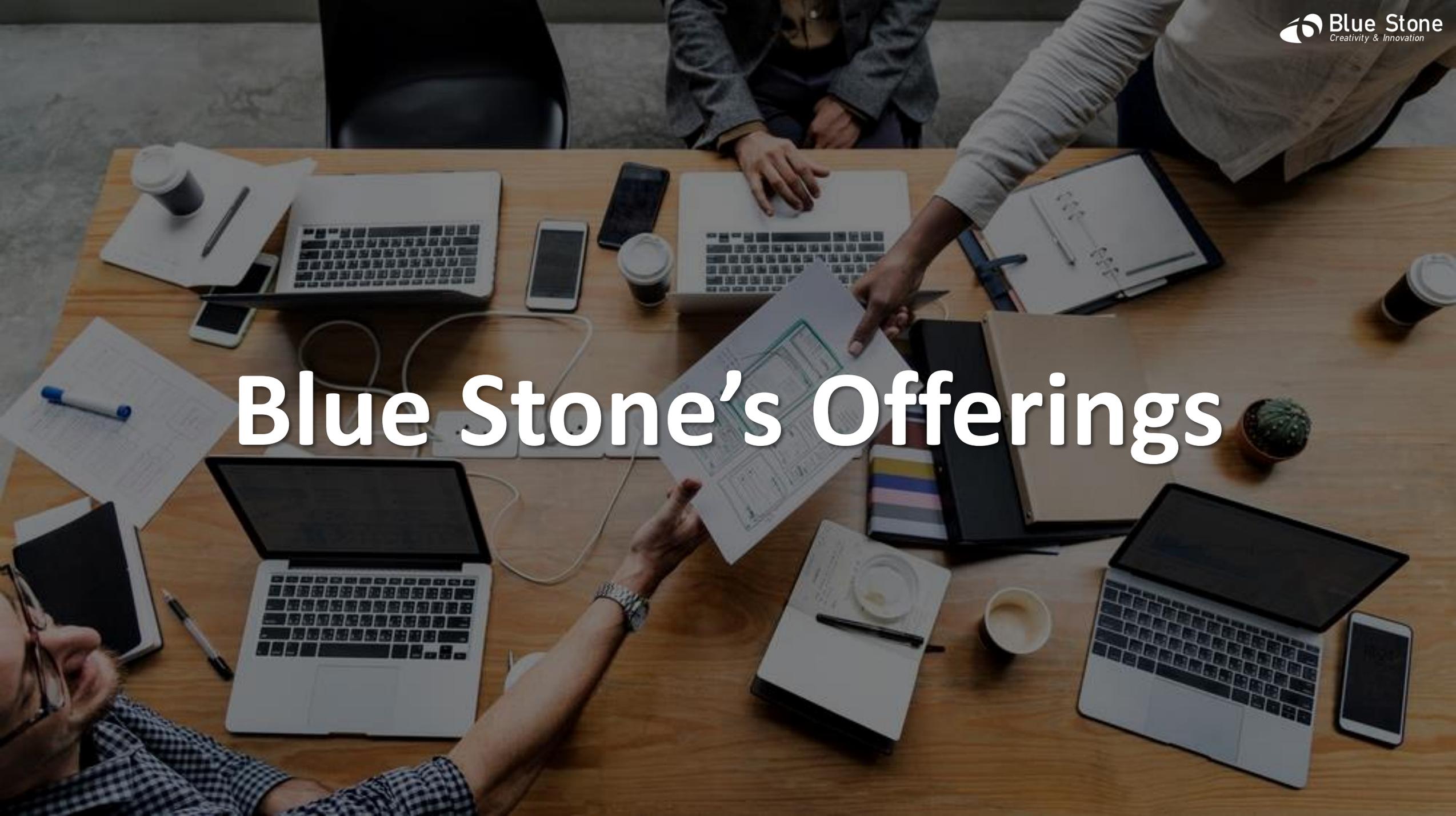


Blue Stone Solution

Insurance **Digital Platform**

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Blue Stone's Offerings

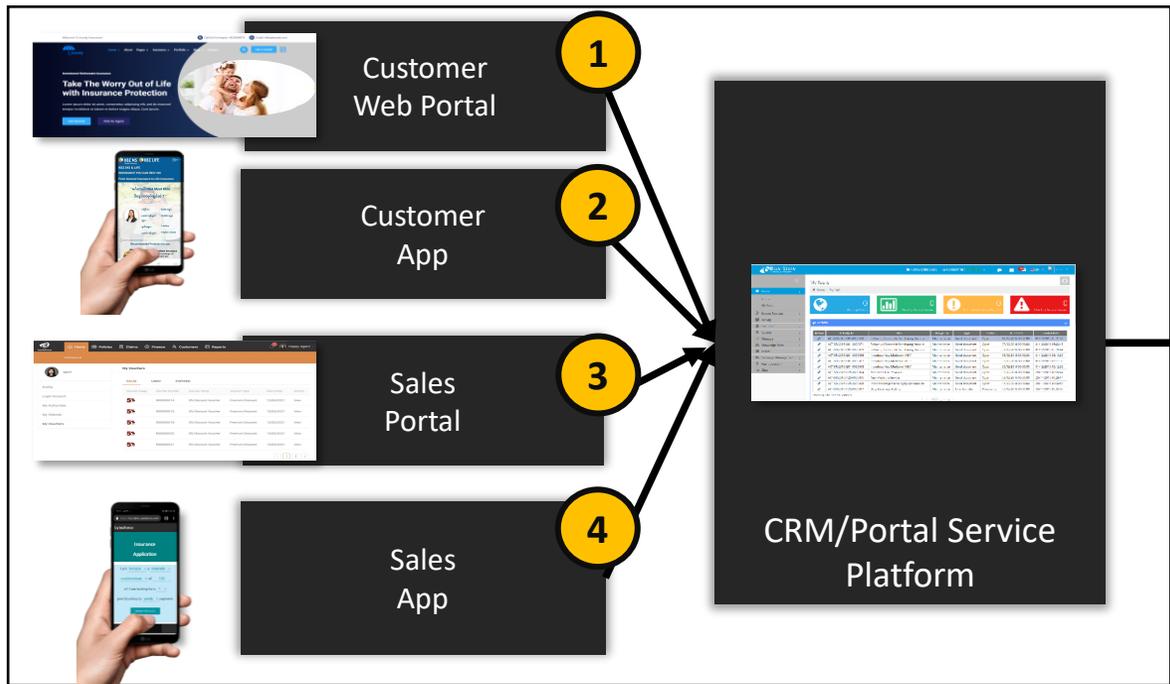
Blue Stone's Insurance Digital Solution consists of two areas: Frontend Solution and Backend Solution.

1) Insurance Digital Frontend Solution : Sales Agent Web/App , Customer Service Web/App, CRM

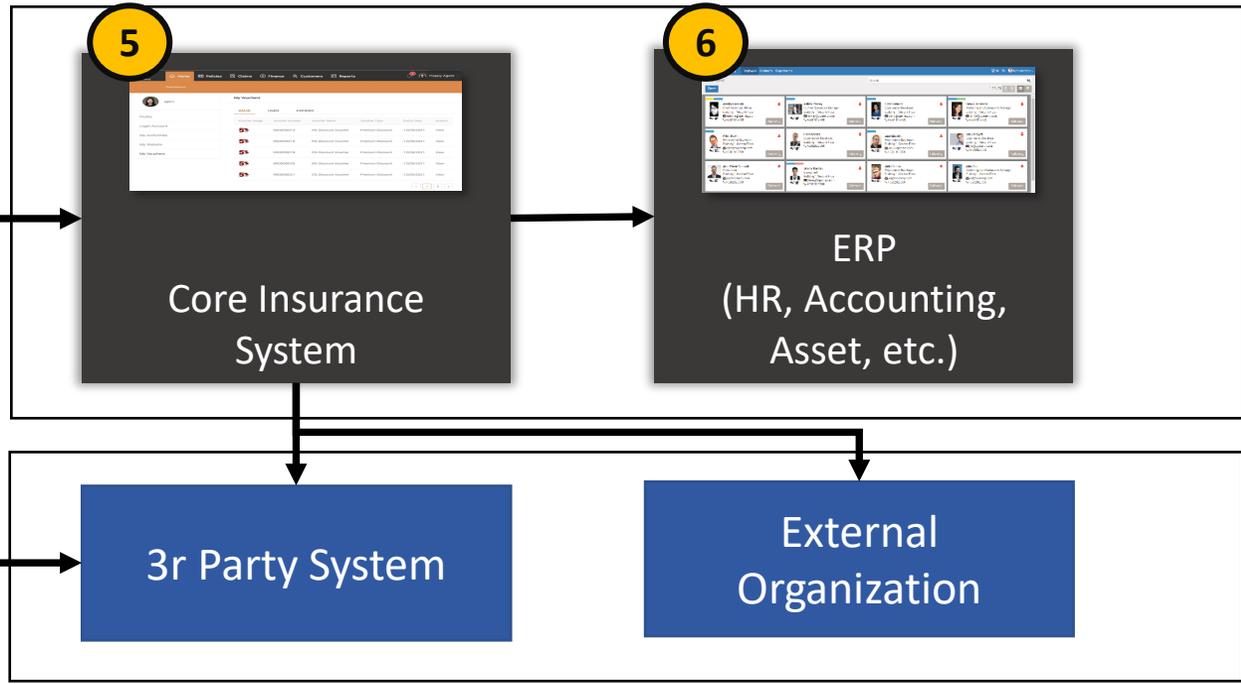
2) Insurance Digital Backend Solution : Core Insurance System (Product, U/W, Claim, Payment, Policy Admin) , ERP

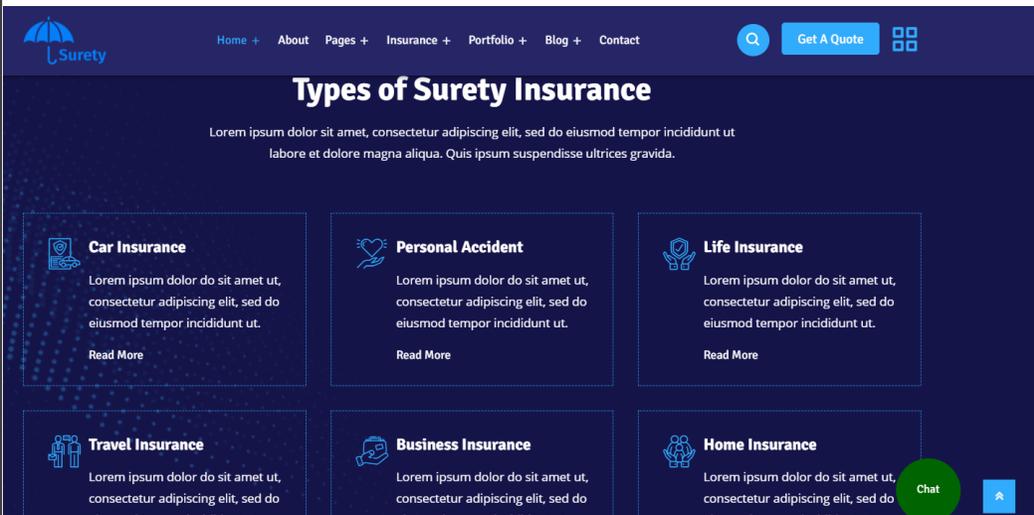
Regardless of Package or Standalone, our solution is designed to allow flexible integration to other systems (3rd Party Solution), and module-by-module implementation is also possible.

1) Insurance Digital Frontend Platform



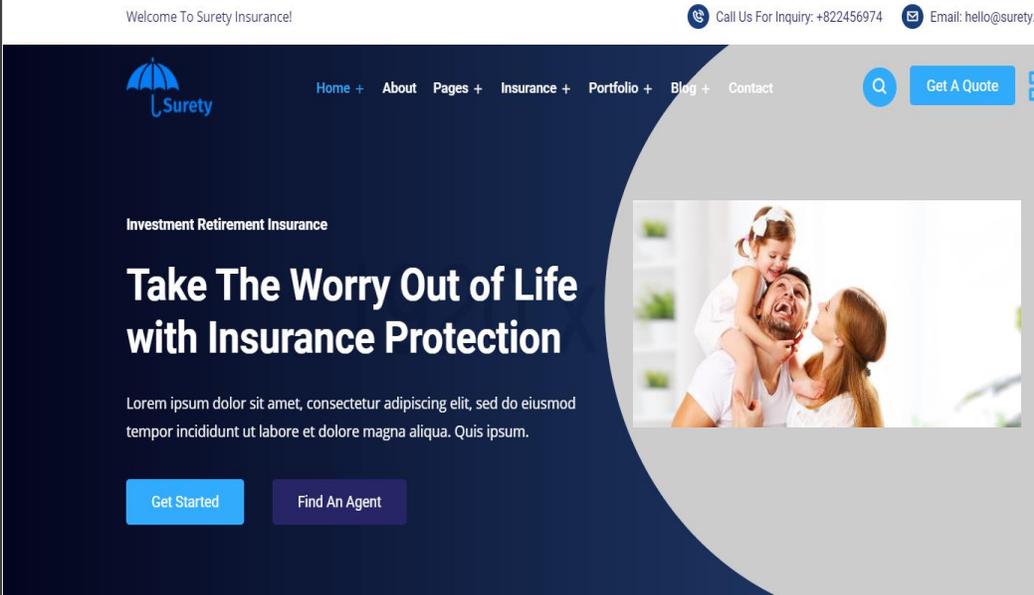
2) Insurance Digital Backend Platform





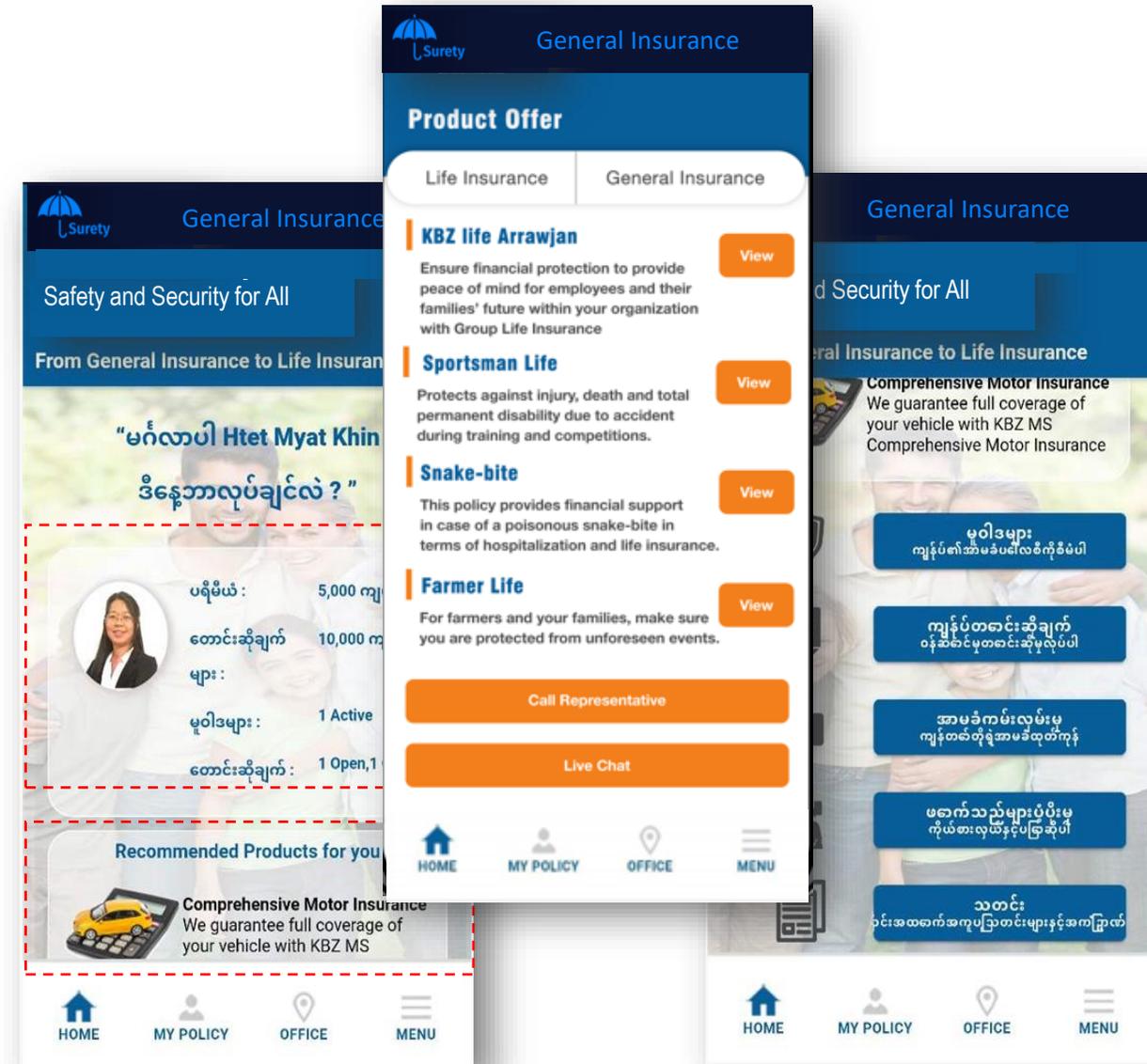
The customer service portal is an internet service channel that provides services such as customer's current insurance information, premium payment, claim application, and simple insurance application.

- Registration Of Customer
- Product Catalog
- Request a Quote For Product
- Direct Sales For Simple Insurance
- My Insurance
- Bill & Payment
- My Claim
- Chatbot & Notification



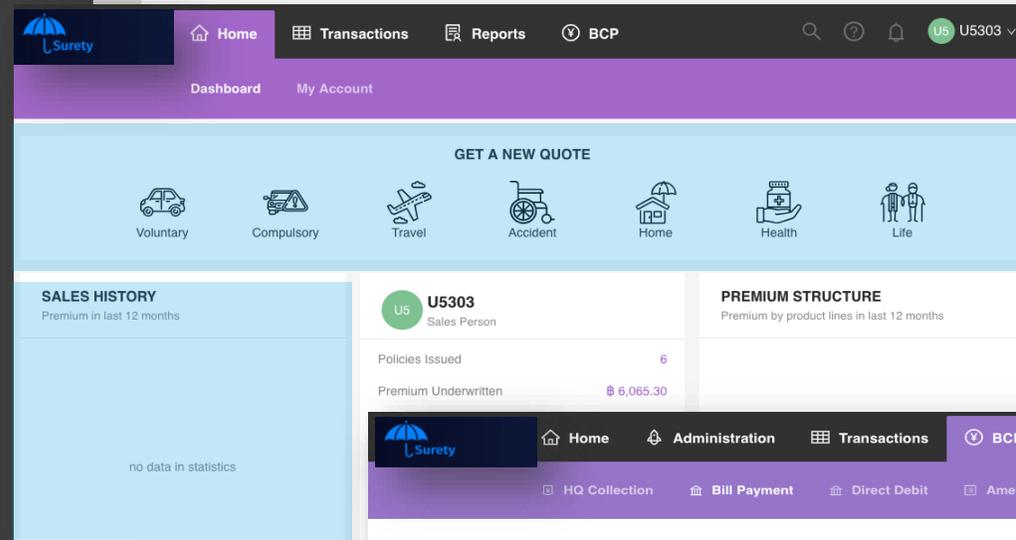
The customer mobile app provides an integrated functions from the App Store and Play Store using their smart phones, so customers can use services such as current insurance information, premium payment, claim application, and simple insurance application.

- Registration Of Customer
- Product/Service Catalog
- Request a Quote For Product
- Direct Sales For Simple Insurance
- My Insurance
- Bill & Payment
- My Claim
- Chatbot and Message

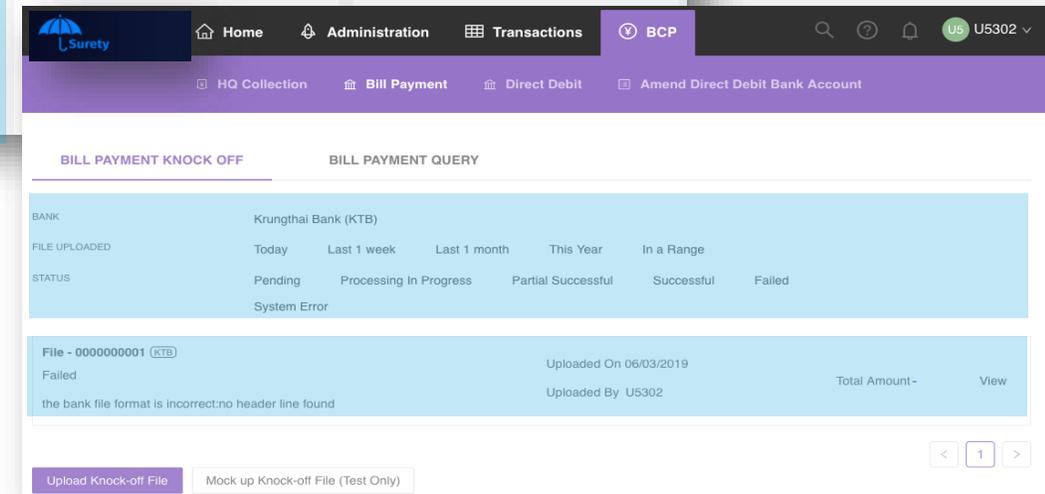


The sales portal is an SFA, sales support system, for sales arms(Tied Agent, General Agency, Bancassurance) etc via an Internet web channel that can enable all required business functions related to sales process such as quotation, sales illustration of insurance products, calculation of premiums, and insurance application.

- Agent Dashboard
- Customer Registration & Management
- Financial Planning
- Insurance Information
- Policy Admin
- Sales Lead and Pipeline
- Quotation & Sales illustration
- Insurance Application & Submission
- Incentive and Commission
- Sales Territory and Organization
- Claim Submission
- Claim Monitoring &Tracking
- Service Request Tracking and Management



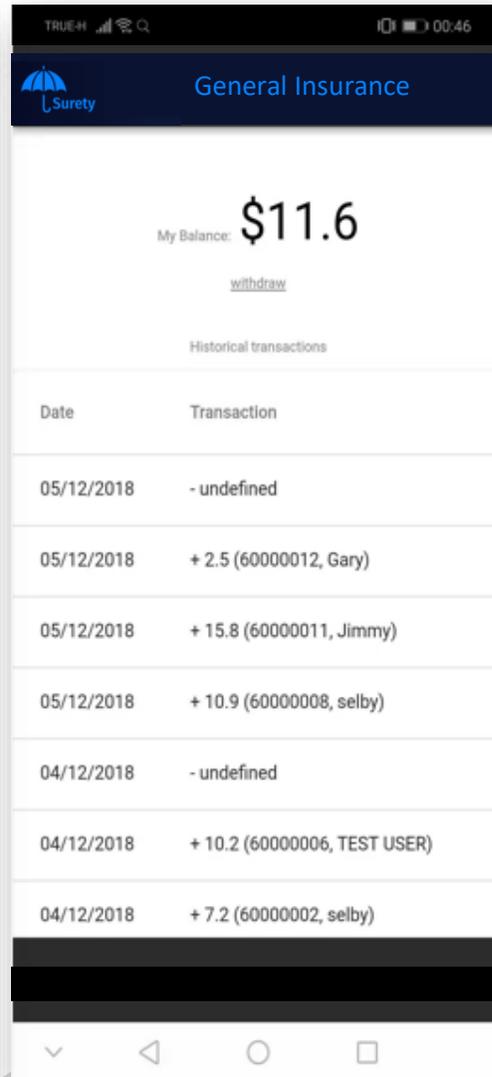
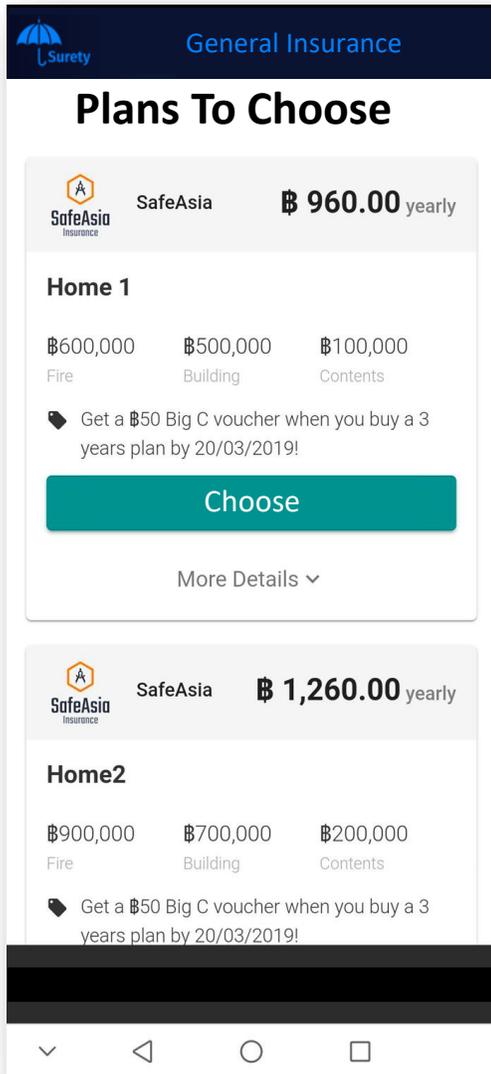
The screenshot shows the 'Agent Dashboard' for user U5303. The dashboard includes a navigation bar with 'Home', 'Transactions', 'Reports', and 'BCP'. Below the navigation bar, there are tabs for 'Dashboard' and 'My Account'. The main content area features a 'GET A NEW QUOTE' section with icons for Voluntary, Compulsory, Travel, Accident, Home, Health, and Life. Below this, there are three main sections: 'SALES HISTORY' (Premium in last 12 months) which shows 'no data in statistics', 'U5303 Sales Person' summary (Policies Issued: 6, Premium Underwritten: \$ 6,065.30), and 'PREMIUM STRUCTURE' (Premium by product lines in last 12 months).



The screenshot shows the 'BILL PAYMENT QUERY' section of the portal. The navigation bar includes 'Home', 'Administration', 'Transactions', and 'BCP'. Below the navigation bar, there are tabs for 'HQ Collection', 'Bill Payment', 'Direct Debit', and 'Amend Direct Debit Bank Account'. The main content area displays a table for bill payment queries.

BANK	Krungthai Bank (KTB)					
FILE UPLOADED	Today	Last 1 week	Last 1 month	This Year	In a Range	
STATUS	Pending	Processing	In Progress	Partial Successful	Successful	Failed
File - 0000000001 KTB	Uploaded On 06/03/2019				Total Amount-	View
Failed	the bank file format is incorrect:no header line found				Uploaded By U5302	

At the bottom, there are buttons for 'Upload Knock-off File' and 'Mock up Knock-off File (Test Only)'. A pagination control shows page 1 of 1.



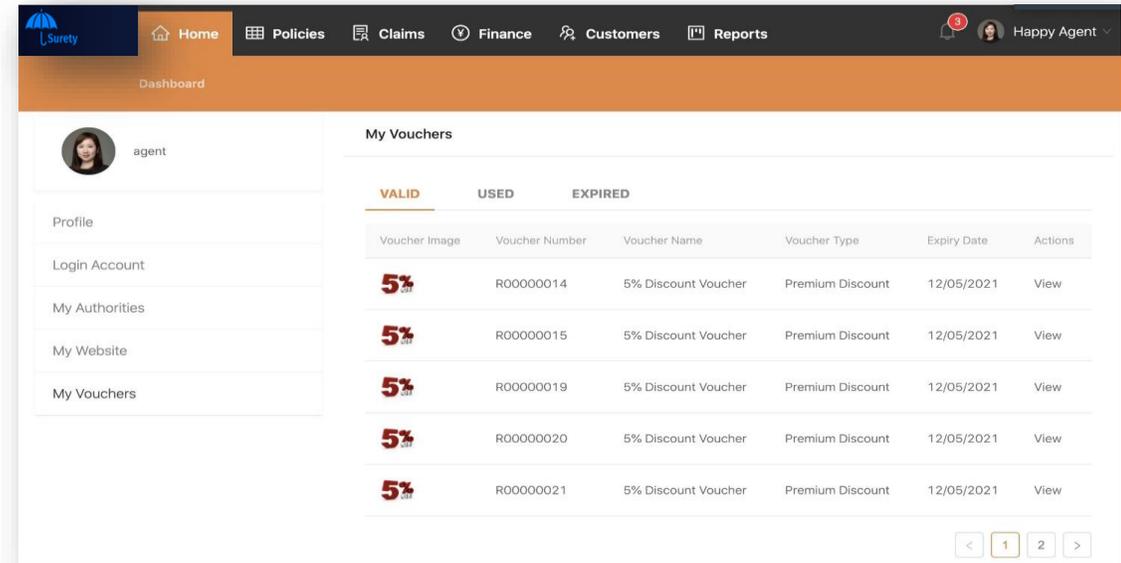
The sales mobile app is an mobile SFA system, for sales arms(Tied Agent, General Agency, Bancassurance) etc via an mobile channel that can enable all required business functions related to sales process such as quotation, sales illustration of insurance products, calculation of premiums, and insurance application.

- Agent Dashboard
- Customer Registration & Management
- Financial Planning
- Insurance Information
- Policy Admin
- Sales Lead and Pipeline
- Quotation & Sales illustration
- Insurance Application & Submission
- Incentive and Commission
- Sales Territory and Organization
- Claim Submission
- Claim Monitoring & Tracking
- Service Request Tracking and Management

Blue Stone's Offerings Core Insurance Platform

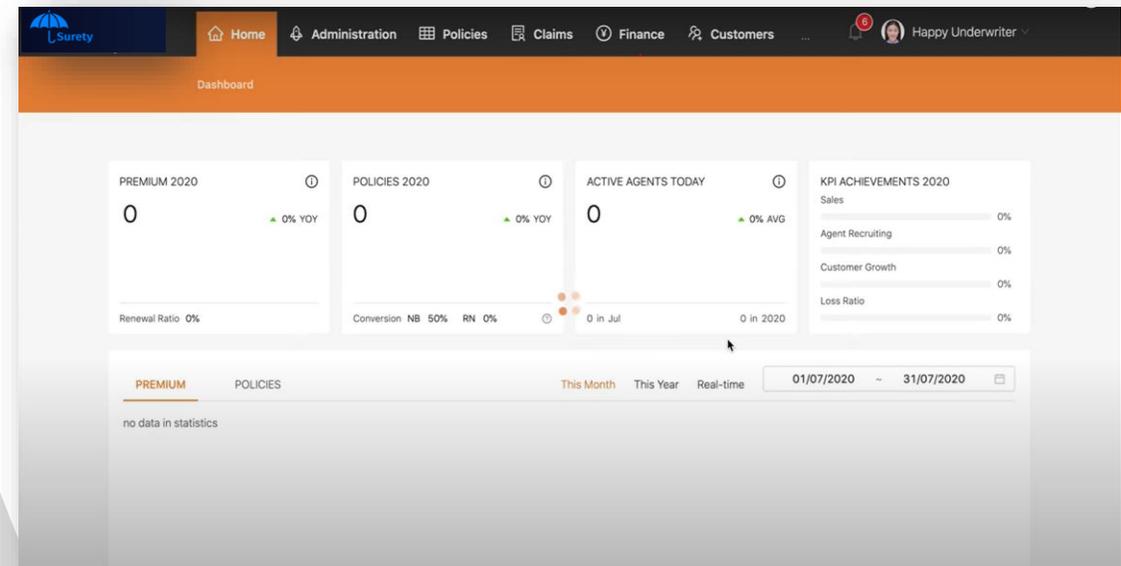
The Core Insurance System supports the entire end to end business process such as product development and configuration, insurance premium calculation, U/W management, claim management, insurance bill & premium payment, claim payment, policy management and customer information management. .

- Product Configuration (Pricing Engine , Rule Base, Rate Table)
- Customer Profile Management
- Policy Admin
- Claim Management
- Underwriting Management
- Billing and Collection Management
- Claim Management
- Payment Management
- Notification
- Reinsurance
- Report & Analytics



The screenshot shows the 'My Vouchers' section of an agent's dashboard. The dashboard includes a navigation bar with 'Home', 'Policies', 'Claims', 'Finance', 'Customers', and 'Reports'. The user is identified as 'Happy Agent'. The 'My Vouchers' table is as follows:

My Vouchers					
VALID	USED	EXPIRED			
Voucher Image	Voucher Number	Voucher Name	Voucher Type	Expiry Date	Actions
5%	R00000014	5% Discount Voucher	Premium Discount	12/05/2021	View
5%	R00000015	5% Discount Voucher	Premium Discount	12/05/2021	View
5%	R00000019	5% Discount Voucher	Premium Discount	12/05/2021	View
5%	R00000020	5% Discount Voucher	Premium Discount	12/05/2021	View
5%	R00000021	5% Discount Voucher	Premium Discount	12/05/2021	View



The screenshot shows the 'Happy Underwriter' dashboard. It features a navigation bar with 'Home', 'Administration', 'Policies', 'Claims', 'Finance', and 'Customers'. The dashboard displays several KPI cards for 2020:

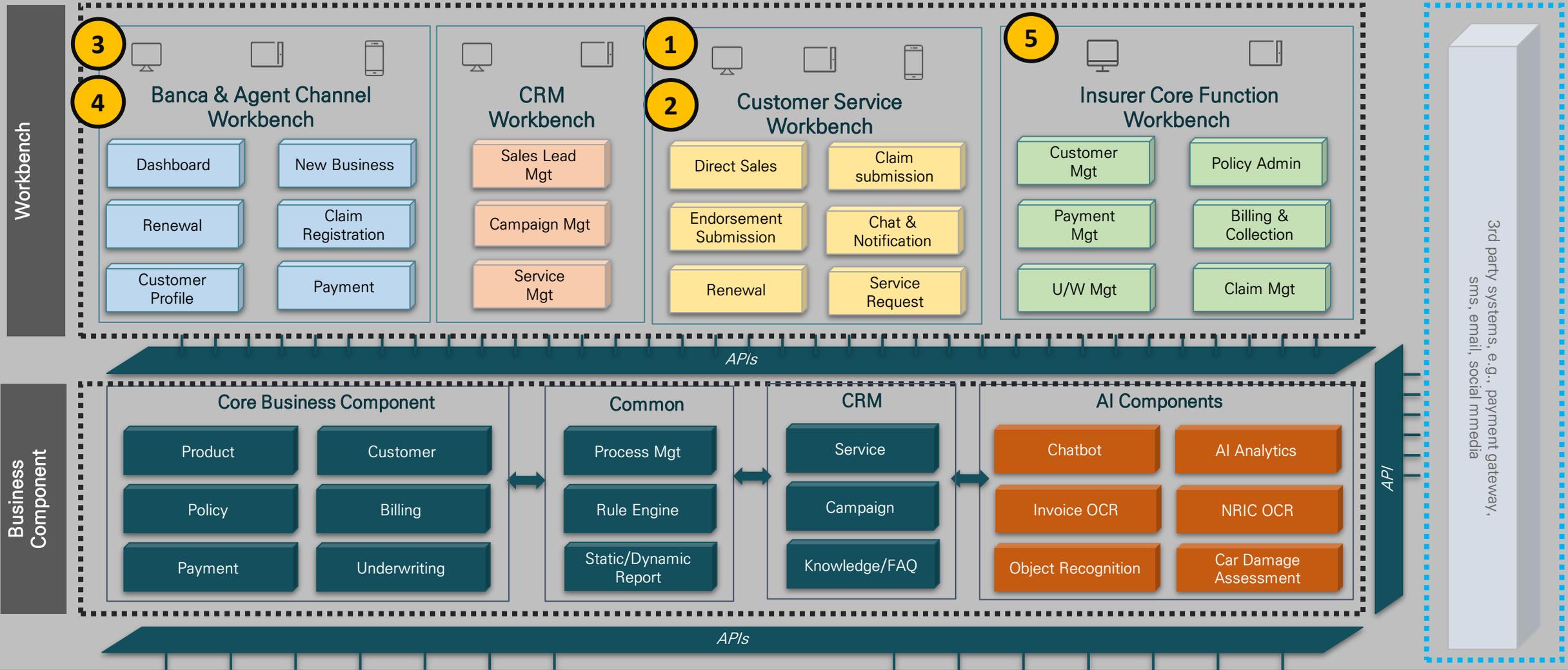
- PREMIUM 2020:** 0, 0% YOY
- POLICIES 2020:** 0, 0% YOY
- ACTIVE AGENTS TODAY:** 0, 0% AVG
- KPI ACHIEVEMENTS 2020:** Sales (0%), Agent Recruiting (0%), Customer Growth (0%), Loss Ratio (0%).

Additional metrics include Renewal Ratio (0%), Conversion (NB 50%, RN 0%), and 0 in Jul, 0 in 2020. The dashboard also includes a date range selector for '01/07/2020 - 31/07/2020' and a 'no data in statistics' message.

Solution for Insurers : Insurance Digital Solution Architecture Overview

[Tiered Architecture]

Blue Stone's Insurance Digital Solution offers Tiered Architecture for Insurers in Myanmar.



[Product Assembly]

Our solution offers fast assembling of products, allowing tailor-made products based on targeted sales channel.

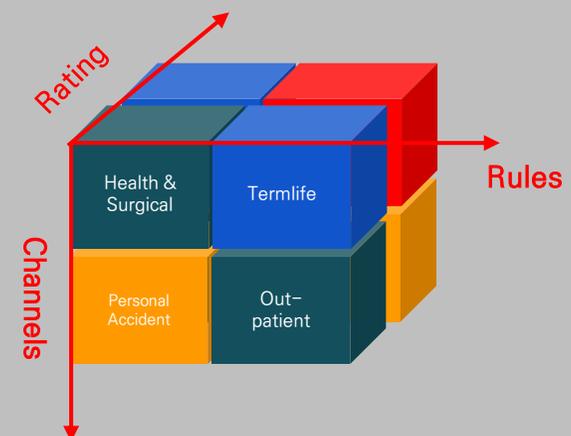
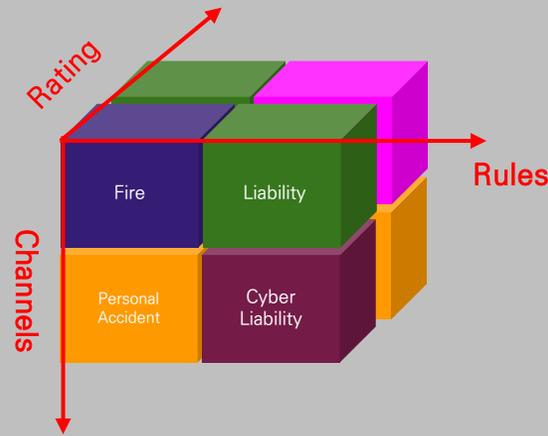
Tailor-made Business Insurance Product for Channel A

Tailor-made Employee Benefit Product for Channel B, C on Agent Website

White-label Product Plan

Configured by Users

- Configure-and-go
- No deployment
- No cross-module impacts
- Fulfill 80%+ scenarios

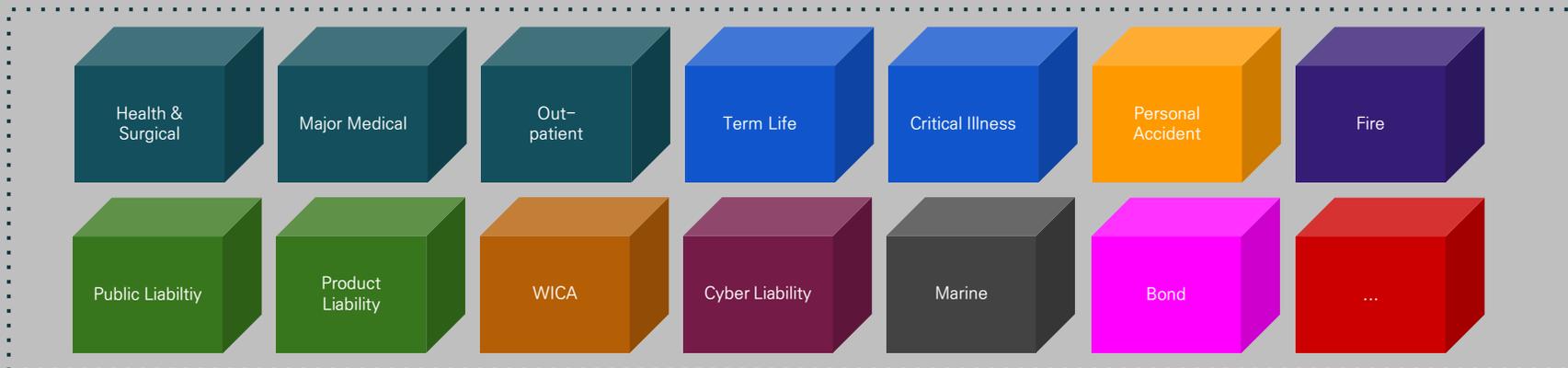


Repository of Risks

Pre-set by IT

Why preset?

- RI processing
- Claim processing
- Finance processing
- Reports, Outputs





Thank You Very Much