



The 1st **ECOSYSTEM** for Employee  
Benefit & Group Insurance

 c-surance.ca

SAVE

**15% TO 50%**  
OF MANAGEMENT FEES



**ECOSYSTEM** for  
the CONSUMERS it  
is a NO BRAINER,  
BUT... you need to  
DEMAND it.





This next presentation is dedicated exclusively to the EB & GI CONSUMER as well as their sponsors. To reap full benefits of this presentation you need to be involved in group insurance within these traditional sponsoring organizations:

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Enterprise  
Union Organization  
Government agency  
Association

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Hi, my name is RS and I am the founding president and Chief Executive Officer of C-surance.ca.

Because our teaser video presentation about the FIRST FULLY INTEGRATED, END TO END, COLLABORATIVE REALTIME CLOUD ECOSYSTEM dedicated to Employee Benefits and Group Insurance Management **stroked highly sensitive chords** you must be as excited as we are about the prospect of finally be able to access a CLOUD platform that was designed specifically to address your painful reality.

WE all agree that because of the rising costs of benefits and insurance management, some businesses increasingly find it difficult to offer proper benefits which hurt their competitiveness in recruiting the best resources...

**The ECOSYSTEM promises to YOU are easy to understand:**

- *15 to 50% saving on your management cost while finally*
- *Getting the expected level of INSTANT GRATIFICATION*
- *BE PART of the whole process and*
- *Not only simply a service buyer.*

**ECOSYSTEM:** For the CONSUMERS it is a NO BRAINER, BUT... you need to DEMAND it.

Before we get into more detail about how you can insure optimized access to C-surance.ca ECOSYSTEM and extract the maximum benefit, let's review the facts and story in more details so that you will be able to fully evaluate the issues at hand and appreciate HOW the C-surance.ca ECOSYSTEM will deliver the expected return to YOU.

## HERE ARE THE FACTS...

When evaluating the cost of managing Group Benefit we need to take in consideration all the related cost. As we can appreciate, with this FACT sheets, 4 different activities will impact the operating cost.

If we review the soft and direct costs of managing Group Benefits we can see that the total cost will range between 12 and 48% based on the size of your operation. On average the cost is 30% of the value of these benefits. This is 30 cents out of every dollar spent for management, leaving only 70 cents to cover the needed services or products!

For the 35 billion \$ Canadian market, this amounts to 10 billion \$ per year in expenses!

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**And YOU KNOW:  
The worst part is  
YOU ARE SUPPORTING the COST.**



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Cutting expenses by 15 to 50% is anywhere between 1.5 and 5 billion \$ in saving every year in Canada alone. These are Billions of \$ that could be made available to pay for additional benefits.

Needless to say a saving of 15% or more on 12% of millions in premium or 30% of 48% on a few thousands make this ECOSYSTEM a value for ALL OF US.

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## So let review the story of how we got there:

Looking at the current business model with thousands of participants, multiple isolated individual technologies, compounded processes, complexity of communications and sheer number of databases WE all agree that we needed to:

SIMPLIFY,  
SIMPLIFY,  
SIMPLIFY.

But simplifying was not... that simple. Somebody needed to champion the solution, take the risk, and invest the time, the effort and the multi-million dollars needed to do it.

**We started the process in 1995** and we can **now** proudly claim that **we**, at C-surance.ca, **did it**.

The recent drug card addition was A significant milestone as it adds an important piece to the already solid and well proven C-surance.ca offering. Although C-surance.ca partners have been using the group Benefit Sales and Admin tools since the late 1990's and paying drug, dental, health and disability claims since the year 2002, the long awaited November 2013 addition of the EDI DRUG card reveals the full value of the ECO\$YSTEM. By FINALLY PROVIDING, into a SINGLE PLATFORM, ALL the TOOLS to manage every GB activities as well as OFFERING the SPECIFICS needed by EACH of the participants.

C-surance.ca is the natural evolution of technology in GB management. It immediately brings you, from a silo-based closed environment into the universally open world of a cloud-based collaborative environment.

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Before getting any further in the story of the making of C-surance.ca, let clear the air and respond to your **most** legitimate question:

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**HOW can**  
**The C-surance.ca ECOSYSTEM**  
**save me 15 to 50%?**

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The saving will quite simply come by streamlining all operations into a SINGLE platform, providing each participant with the personalized interface that will allow sharing task, responsibility and information.

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To better appreciate the 18 years process, let's review together the **6 major challenges C-surance.ca tackled head-on to insure SUCCESS and the ultimate SAVING and INSTANT GRATIFICATION.**

Let's call these challenges the  
**6 steps to SIMPLIFICATION:**

### Step # 1

Because YOUR PROVIDER and their competitors are currently wasting money reinventing **80% of non-distinctive tasks** WE implemented all of these tasks into our C-surance.ca platform. NOW THEY can invest and focus on the 20% that will make THEM different. The SAVING can now be shared throughout the ECO\$YSTEM, providing more money for BENEFIT SERVICES AND PRODUCTS.

### Step # 2

Because YOU and YOUR PROVIDERS need to interact together in order to make the ECOSYSTEM work, we made sure **to integrates the expertise** of each participant into C-surance.ca:

By fulfilling all the needs and providing full time custom tailored data and personalized Interface to all staff levels of each group of participants we can again move the time and \$ saving from wasted management to BENEFITS.

### Step # 3

Because WE needed to integrate each of the activities in order to eliminate the redundancy of the same information and reduce the risk of error. WE invested to provide **ALL the tools from A-Z:** from... Sales processes to full REAL TIME claim adjudication. – including:

- Risk management
- RFP management,
- Comparative analysis,
- Actuarial evaluation The processes include
- All daily employee management
- As well as billing and
- Employer/ye tax optimized contribution tools
- Trust account accounting management
- Health spending Account
- Etc...

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#### Step # 4

Because **80% of tasks/information is common** to each, we pursued our optimization of code simplifying further management processes giving us **more time to focus on the 20% that make each of EACH participant different**. Again the SAVINGS are benefiting the community, providing more money for BENEFIT SERVICES AND PRODUCTS.

#### Step # 5

Since the ECOSYSTEM is based on state-of-the-art programming tools and the brains behind C-surance.ca are **Employee Benefit & Group Insurance Gurus**, they have, over the years, refined and perfected the application to a high level of sophistication, integrating **artificial intelligence** to reduce human error, simplify processes and providing more SAVINGS while improving on EFFICIENCY.

#### Step # 6

The **ease of communication** is most evident. With **ALL the information contained into one single platform**, each authorized user will be able to access the RIGHT information instantly in REAL TIME and, needless to say AGAIN providing more \$ where it is required.

As INSTANT GRATIFICATION is a given in the C-surance.ca ECO\$YSTEM, it's easy to appreciate that the savings will compound with the adoption of the technology. EVERY participant will see its benefits grow with increased savings of time and money. We could start with savings of 15% to ultimately reach the 50% mark, converting nearly 5B\$ from EXPENSES into BENEFIT services and products to the consumers.

Furthermore, we can now all appreciate that, **BECAUSE ALL participant are linked in REAL TIME to a UNIVESAL platform, any changes made by any of the authorized participant will INSTANTLY be available to all**. As an example: a change in the insured status will allow the Pharmacist to instantly make the right adjudication, making this ECOSYSTEM a truly EFFICIENT and SIMPLIFIED environment that will insure INSTANT GRATIFICATION to all.

Needless to say that training will be simplified as no matter who the service providers will be, YOU will always have the same interface making it easier to learn how to maximize your contribution.

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## HOW WILL the ECOSYSTEM change the way we choose and INTERACT with our PROVIDERS?

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THE C-SURANCE-CA ECOSYSTEM was first and foremost created to simplify and eliminate the complexity of management. Because the COLLABORATIVE platform provides access to all involved, it promotes management and sharing of information at the ROOT,—creating new opportunities to transform old working paradigms into a seamless environment.

The essence of C-surance.ca is based on TASK MANAGEMENT where outsourcing to the most efficient providers will become the norm. Creating new opportunities for those who will have the vision and expertise to capitalize on the ECO\$YSTEM, invest to become the BEST in their own field of expertise **and PROFIT**.

As we can appreciate, the ECOSYSTEM PROMOTES the specific expertise and talent of each participant as we are all part of the solution. Everyone can become a service provider and offer their services to others, take advantage of the community offering to create a full service solution for their clients, or use the network to manage their own benefit needs.

Your choice of professional is all going to be about their expertise and HOW they will best serve YOU!

C-surance's most significant benefit is that it allows each participant to make a giant step forward, bringing the industry right into the universe of collaborative electronic management, all in a seamless manner.

Because C-surance.ca is an ECOSYSTEM that brings **all the tools** YOUR PROVIDER will not need to worry about the technology, communication **and links with partner** **allowing them to focus on:**

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Offering YOU the Consumers:  
**The best value.**

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As we can appreciate you can now become the center of your universe, selecting the providers that will best serve your needs as each will be able to focus on delivering you their best. You will find your CHAMPIONS and benefit.

**The saving will come from each and every one of the 4 different FACT sheets services.**

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**AS a consumer,**  
**This is a NO BRAINER**  
**as YOU WILL GAIN**  
**as soon as**  
**YOU get access to the**  
**C-surance.ca services.**

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And as the adoption grows so will your saving and INSTANT GRATIFICATION. **BANDING TOGETHER you can accelerate the implementation and multiply your savings.**

C-Surance provides US with a unique and immediate opportunity to receive improved services at lower costs... while allowing US to participate directly in the evolution and distribution of those services.

With C-surance, WE no longer are simply buying a service; **WE ARE now PART of the whole process.**

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For US consumers,  
the BENEFITS are a NO BRAINER,  
BUT WE MUST DEMAND the service.

The technology is available BUT the BIGGEST CHALLENGE is yet to come:

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Availability of the solution to YOU the consumer

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And this CHALLENGE exists because:

*The INSURANCE industry is one of the world's  
most conservative and  
slow moving industry.*

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Whereby, although the C-surance.ca ECOSYSTEM is a universal platform  
OPENED TO **all** providers, many could adopt a wait and see position,  
depriving YOU the customers of the savings YOU deserve.

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There are NO EXCUSES  
for YOUR preferred providers  
NOT TO JOIN IN and  
guarantee YOU  
the full BENEFITS.

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Fortunately for YOU, the POWER of the INTERNET provides YOU with much  
more leverage than ever before whereby, you can chose to:

- Pressure **your preferred providers** to adapt so as to quickly insure your  
RIGHTFUL claim TO SAVING and INSTANT GRATIFICATION.
- Search and find certified service providers,

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**BECAUSE YOU ARE FOOTING THE BILL,  
YOU have the RIGHT to PETITION the benefits.**

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We trust you will rally together and DEMAND to benefit from the ECOSYSTEM remembering that the saving will grow with adoption.

Make it COMPULSORY that YOUR PROVIDER be a C-surance.ca certified group of professionals.

If your providers prove too slow to respond, please contact C-surance.ca and we will gladly help you find the certified professional you need.

**Needless to say, If you are a large enough organization**, you can elect to become a totally self-sufficient C-surance.ca user and get access to all the tools, services and providers to minimize your expenses and optimize the quality of the services to your employees or members. Owning the system, you can pick and choose the task and responsibility you wish to manage and outsource the others to the best service providers.

The model is clear, proven and available to all NOW: BIG or small, everyone can participate and take advantage of the solution.

Give us a call and we'll be happy to help you find out how you could TODAY start taking advantage of the **FIRST CLOUD BASED, FULLY INTEGRATED END TO END COLLABORATIVE REAL TIME ECO\$YSTEM** dedicated to Employee Benefit & Group Insurance Management.

Thank you

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