



a reflection  
of your own  
dream

TO SAVE

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



 e-surance.ca

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

**ECOSYSTEM**  
what's in it for the  
**PROVIDERS**





This next presentation is dedicated exclusively to a sophisticated audience of Employee Benefits & Group Insurance SERVICE PROVIDERS. To reap full benefits you need to be a:

**Carrier, TPA/TPP**  
**Advisor**  
**Actuary**  
**BPM provider**  
**HR and Payroll system**  
**GB Software professional**  
**Insurance Professional related organization**

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 was a reflection of your own dream (or vision) of the future you must be as excited as we are about the prospect of making this part of your own reality.

Because WE are all insiders and know the ins and outs of the industry, **WE need not sugar coat the reality**. WE can talk frankly and take advantage of this opportunity to solve many of these issues.

Again, WE do not need to review the complexity of our current business model as WE are ALL paying daily for its inefficiency. We all know that it is a burden on each operation preventing US from **focusing on the most important tasks**:

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**Delivering the best products and services**  
**For the benefits of all Stakeholders.**

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C-surance.ca **ECO\$YSTEM** : What's in it for the **PROVIDERS**

You are joining me today because you want to learn more and be sure to position yourself to take advantage of any or all related opportunities.

But first, let clear the air and respond to your most legitimate question:

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**IS the**  
**C-surance.ca ECOSYSTEM**  
**too good to be true?**

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The Truth is that it might be EVEN BETTER than your expectation. But since you will not want to take our word for it, please allow us to take the time to tell you more about this 19 years process and multimillion\$ investment.

## *SO HERE IS THE STORY:*

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:

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SIMPLIFY,  
SIMPLIFY,  
SIMPLIFY.

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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.

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 make possible the ultimate SAVING and INSTANT GRATIFICATION.

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

**Step # 1**

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

**Step # 2**

Because EVERY PROVIDER needs 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 into 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
  - All daily employee management
  - As well as billing and
  - Employer/ye tax optimized contribution tools
  - Trust account accounting management
  - Health spending Account
- Etc...

#### Step # 4

Because 80% of tasks/information are 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 YOU 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 can 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 as more and more PROVIDER will adopt the technology. EVERY participant will see their benefits grow with increased savings of time and money. We can expect to start with savings of 15% to ultimately reach the 50% mark, converting nearly 5B\$ from EXPENSES into BENEFIT services and products to the consumers or **additional profits added to YOUR BOTTOM LINE.**

C-surance.ca 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 each provider all the tools; WE, THE PROVIDER, will now **never need to worry about** the technology, communication and links with partner, allowing US to focus on:

**Offering the best value to the Consumers.**

C-surance.ca **ECO\$YSTEM** : What's in it for the **PROVIDERS**

Now your next legitimate questions:

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## Is C-surance.ca PERFECT and includes all the dream tools?

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The answer to the first part of the question is obviously **NO**,  
like all great software it is not PERFECT  
and I am sorry to say  
**it will never be.**

BUT your own diligent evaluation will provide the assurance that the **application is SOLID and delivers ALL the important parts**. Quickly you will feel comfortable with the fact that C-surance.ca ECOSYSTEM can now respond to 80% of your business needs.

AS for the **dream tools**, **expect it to surpass your expectation...** by brilliantly tackling the 6 major challenges; the **ECOSYSTEM BETTERS any solution by providing new fully integrated tools insuring value never possible before.**



REMEMBER that the **ECOSYSTEM** is not limited to admin and claim activities only. C-surance.ca made sure to integrate every aspect of the provider's daily activities: including SALES and ACTUARIAL analysis. These integrations will bring new savings opportunities exclusively for the providers.

**For One** the **ECOSYSTEM VERTICAL total integration of SALES** process will insure streamlined communication between the carrier and the Advisor/Actuaries insuring better risk evaluation practices by creating optimized procedures keeping track of all communications.

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**As per IBM Insurance 2020; innovating beyond old model:**

*"Each step helps assure maximum efficiency in risk pricing, which reduces underwriting leakage and supports longer retention via services that enhance the quality of the policyholder's life."*

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**For TWO**, the **integration of SALES with the ADMIN** module will insure smooth sharing of the enrolment data and eliminate the re-input of the same information avoiding the risk of human error. Furthermore, **eradicating the barrier between Sales, Admin and Claims** management allows for full integration and elimination of wasted time and the risk of errors associated with data re-input.

**For THREE**, the **REAL TIME access by all participants** will not only insure INSTANT GRATIFICATION to your client but will make that a reality and a benefit for all PROVIDERS as well.

**For FOUR**, sharing **the same database** will insure that health and service providers such as the pharmacies and dentists will benefit from ADJUDICATION of current status.

C-surance.ca **ECO\$YSTEM** : What's in it for the **PROVIDERS**

And this is just the beginning and the tip of the iceberg. The current version of C-surance.ca is a strong foundation on which we will build our future.

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**WE ARE ALL IN THIS TOGETHER,**



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And the good news is that, BECAUSE the C-surance.ca team of professional were thinking and building with this future in mind, they have created a structure and an object oriented design that can quickly accommodate an extended group of new resources making it easy to give each new IT professional specific tasks that will have a limited scope on the entity.

Now that WE ALL agree: that the solution is NOW available, lets address the last BIGGEST CHALLENGE:

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**Insure availability of the solution  
to the consumer.**

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**And this CHALLENGE exists because:**

***WE are all part of one of the world's  
most conservative and  
slow moving industries.***

But AGAIN:

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**WE ARE ALL PART of the Solution and  
TOGETHER we will make it happen**

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**C-surance.ca ECOSYSTEM** is the turning point and the ignition switch providing the solid base needed to make it happen.

Needless to say that, over and above the fact that, WE will be able to SHINE by FOCUSING on offering OUR best values, the **ECOSYSTEM** will provide **US** with a **significant STRATEGIC and ECONOMIC advantage**, as the **15 to 50% saving** on the management cost on top of improved **INSTANT GRATIFICATION** will give our client and prospect a **very strong incentive to buy from US**.

**Could this be the EDGE that WE have been dreaming of to grow our business without having to buy it?**

CHAMPIONS will see and act on this HUGE opportunity and will PROFIT.

CHAMPIONS can capitalize on the promotional material that C-surance.ca as created to attract the CONSUMERS to the ECOSYSTEM. Showing strong commitment to a long awaited CONSUMER solution will give you another great opportunity to make yourself more appealing to customers and prospects, as you will be amongst the first to offer them WHAT THEY WANT.

WE expect that you will quickly want to be part of the solution and add the C-surance.ca ECOSYSTEM as a value option to your list of products and services. As you start getting the expected return you will be able to capitalize on the opportunity and gradually convert your book of business.

**REMEMBER THE CLIENT is the center of the UNIVERSE;**

- He owns the data,
- Owns the information in is PRIVATE CLOUD and
- DECIDES the terms of sharing.

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**Early adopters will gain  
strategic advantages.**

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C-surance.ca **ECO\$YSTEM** : What's in it for the **PROVIDERS**



Because C-surance.ca is a neutral provider dedicated to SIMPLIFYING AND REDUCING COST of management for ALL, we made sure that the ECOSYSTEM will benefit EVERY PROVIDER. BIG or SMALL each provider will be able to CAPITALIZE on the CLOUD solution to **SHINE and PROFIT**.

Obviously CHAMPIONS **will adapt quickly and capture the better seating**. The good news is there are plenty of great seats available.

**Still not sure about how YOU will benefit from this ECOSYSTEM?**

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**You need additional PROOF or ENLIGHTENMENT**

that this will

**MAKE your life BETTER, SIMPLIFY YOUR PROCESSES and  
IMPROVE YOUR BOTTOM LINE?**

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Then, bear with us for a few more minutes and we will expand on WHY you have nothing to lose and everything to gain.

**C-surance.ca ECOSYSTEM** : What's in it for the **PROVIDERS**

To Start with in year 2006, through the “**Insurance 2020; innovating beyond old model report**”, IBM warned the INDUSTRY and CONFIRMED the C-surance.ca Blue Print, vision and business model and made clear that: **business as usual would not cut it by 2020**. “*The industry had to go into a 15 years business planning to ensure its ability to compete by making sure it would respond to the changing demand.*”

The 2020 deadline is now 2014... AS we can appreciate, even IBM, underestimated the power of the revolution...

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 therefore 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 ECO\$YSTEM 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.

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*As per IBM:*

*Already, insurers outsource their sales and distribution functions to independent agents, brokers or other distribution channels. ... Some insurers outsource marketing or actuarial portions of their business. Others use third-party administrators to handle claims and customer service functions. What will be different about this approach over the next 15 years will be the impact of automation and intelligent systems, in particular on the dispersal of value chain elements.*

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C-surance.ca **ECO\$YSTEM** : What's in it for the **PROVIDERS**



To you, it means **there is an immediate solution built for all to profit** from.

C-surance.ca created the UNIVERSAL platform and will continue to insure that all the needed tools and services are available and, because C-surance.ca is NOT in the GB servicing, WE will promote the best and most qualified providers as well as partner with CHAMPIONS. **C-surance.ca will team up with partners to insure that they can focus on the 20% that will make them different while insuring the best possible environment to handle the common tasks.**

C-surance.ca opportunity will allow you to PROTECT existing markets from the more aggressive CHAMPIONS, while providing with the tools to CAPTURE new Ones. C-surance.ca will allow STREAMLINING your operation and making yourself more efficient and productive, allowing you to **focus on BEING THE BEST in your field and by the same token IMPROVE your BOTTOM line.**

It is of note that, C-surance is a forerunner of the inescapable worldwide revolution towards cloud-based collaborative computing. Your performance is now measured and compared to that of the most advanced players on the planet. There is no way out of evolution!

## **EACH participant wins:**

**C-surance.ca ECO\$YSTEM** : What's in it for the **PROVIDERS**

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*Again as per IBM:*

*Once the transformations to modern architectures are completed, and innovation makes its way back into the collective mindset of the industry, then the type of competitive advantage that insurers have sought for decades will be at hand.*

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HERE is the opportunity for YOU the **CARRIER** to become virtual, offering real INSURANCE services all over the world. Under the new ECO\$YSTEM, YOU can finally focus on creating the insurance product that will stand out and create the most value for shareholders.

Carriers will assume the risk and make money without having to provide all the ancillary services in house. YOU could pick and choose the services YOU are best at, and outsource others to the most efficient providers by focusing on their greatest assets. YOU could finally become more competitive and capture markets that have escaped their grasp.

But you do not need to look at C-surance.ca as an ALL or nothing. You can start by simply expanding your offering to include values of the C-surance.ca ECOSYSTEM and gradually migrate your business to respond to the evolution. Being always ahead of the trend will allow you to feel or shape the demand and quickly profit from it.



For **TPA/TPP's** the sky is the limit. For the first time TPA's will OWN and CONTROL every single aspect of their supply chain within a single platform. Eliminating duplication and multiplication of their effort and work, they will streamline their operation and easily improve efficiency by a factor of 10 to 50% or more. All this, while extending their reach to many more dedicated sales professionals that will thrive by being able to compete more efficiently, thus offering a better solution. TPAs will also benefit from the CARRIER's new competitive offering that will extend their marketing options. C-surance.ca can be considered as a dream come true for TPA's.

The **ADVISORS/ACTUARIES** can focus on providing best of class support to their customers. YOUR unique expertise can shine and be fully paid for as the cost of doing business will become marginal. Here is a chance to take the CENTER stage and solidify your role as the PRIME client contact, providing expertise as well as ensuring that the client will get best possible value and services.

Remember, you don't have to be a multimillion\$ operation to benefit from C-surance.ca as the technology is built for all to benefit: BIG or SMALL. HAVING access to your integrated CRM will provide you with the best tools ever to focus on YOUR business.

Great opportunity also comes to the **BPM SERVICE PROVIDERS** to upgrade legacy technologies with state-of-the-art systems and focus on providing the value-added expertise, managing the increasingly sophisticated benefit designs, and providing the best services to their customers. BPM providers need to join this ECO\$YSTEM early and claim their territory by adapting quickly or risk being replaced by leaner and more efficient operators.

And of course the integration of a unique Group Benefit smart system could simplify **HR OR PAYROLL SYSTEMS** as the brain would be easily sharable.

## CONCLUSION

We all agree that the consumer is the ultimate beneficiary and therefore he will DEMAND the benefit of the C-surance.ca network.

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**Be the ONE**  
to fulfil all their needs  
by being the FIRST  
to offer them the  
**Expected ECOSYSTEM services.**

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C-surance.ca SCALABILITY allows it to provide tools to every participant: whether you are a HIGHLY specialized ONE person operation or a MAJOR CARRIER. You can start slowly into the C-surance.ca Ecosystem, pick and choose the tools that will quickly make your operations more efficient or jump in aggressively.

C-surance.ca will provide you with the product that will fit your BUDGET AND NEEDS.

You can pick and choose to start with a SIMPLE CRM system and GROW as your needs and partnerships evolves.

**GB management will never be the same;**

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**The natural evolution of technology is  
creating a totally new playing field  
with HUGE return  
for those who will  
Embrace and Profit.**

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**'To win in an ever more competitive environment,  
you must keep making the right choices...  
ahead of everybody.'** Yves Roberge 2014

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## **So, what about NOW?**

To make the switch to Customer centricity, technology would need to become OPEN and COLLABORATIVE

Each user will access his own custom designed CRM that will allow him to become the most efficient service provider in his field.

**EXPERTISE and KNOWLEDGE**  
will make you different.

Your **CLIENT CENTRIC** services and  
**ATTENTION** will make you  
**MORE SUCCESSFUL.**

**Here it is: we had the vision, we made it a reality.**

Now all YOU NEED to do is take advantage of this once in a lifetime window of opportunities to improve your bottom line while providing a better alternative to your clients.

Give us a call and we will be happy to greet you in this new world of opportunities within the C-surance.ca FIRST FULLY INTEGRATED END TO END COLLABORATIVE REAL TIME CLOUD ECO\$YSTEM dedicated to Employee Benefit & Group Insurance Management.

**Thank You**

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C-surance.ca **ECO\$YSTEM** : What's in it for the **PROVIDERS**