



Any participant can become
The C-surance.ca **CLIENT!**

C-surance.ca

SAVE

15% TO 50%
OF MANAGEMENT FEES



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

Each participant can be:

a **CLIENT**

a **GUEST**

Or both!





The **C**-surance.ca ECOSYSTEM

Is easy to understand:

- 15-50% REDUCTION on
EMPLOYEE BENEFIT and GROUP INSURANCE
management COST**
- INSTANT GRATIFICATION for ALL**
 - process SIMPLIFICATION**
 - UNIVERSAL solution**



The **C**LIENT is

The **C**ENTER of the

C-surance.ca Group Benefit E**C**O SYSTEM:

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

Giving early adopters an

OWNERSHIP

strategic advantage.

Any participant can become

The C-surance.ca CLIENT!



The C CLIENT

With the C-surance.ca ECOSYSTEM the CLIENT has access to ALL the technology tools to be TOTALLY self-sufficient.

The CLIENT can therefore choose any role or responsibilities he wishes to manage in house and outsource the remaining services to the most qualified and competitive provider.

For major Corporation/Government Agencies/Union Organization (SPONSORS) it should be a no brainer as they should obviously elect to become the CLIENT. OWNING the environment they will be able to insure the best saving while providing their employees and members the GREATEST EFFICIENCY and INSTANT GRATIFICATION.

The large SERVICE PROVIDERS such as Carriers, TPA TPP, BPM providers, HR as well as Actuarial firm will also aim to secure a significant portion of their business as The CLIENT. They can insure a strategic positioning by becoming the preferred provider to a captive or semi captive distribution network while keeping full control over the service providers they will use to outsource the elected services.

For one, the **C**HAMPIONS will see great opportunities of capitalizing on the psychological pattern and business habits of the best sales people to build a marketing model that will respond to the needs of these valued individuals whereby they will create loyalty and growth opportunities for both. “Thinking out of the box”, The CLIENT can now explore new ways of gaining market share or simply boost their bottom line.

GUEST

Service providers will thrive by being The preferred GUEST to CLIENTS. The UNIVERSAL network will provide for an efficient and very cost effective environment to market their trade to the industry. Benefiting from a reduction of their cost of ownership and management GUESTS will prosper and profit.

GUEST profits largely by simply being the best in their field. Using their EXPERTISE and KNOWLEDGE to deliver the finest and most efficient services to The CLIENT they will be very well compensated for their contribution. By sharing task and responsibilities GUESTS will have limited expenses allowing them to laser focus on providing their services.

Large providers will also thrive by being The GUEST to otherwise unreachable market segment by providing specific services to a global number of CLIENTS that need to insure the best products and services for their Stakeholders.

As an example CARRIERS can largely benefit by offering INSURANCE coverage with little or no management fees, capitalizing on their “Risk Management” expertise to fill the needs of The CLIENT. Large BPM will continue to grow as, by adapting to the new ECOSYSTEM, they will be able to focus on differentiation.

We can expect that **C**HAMPIONS will capture great opportunities by offering *new specialized services* that will benefit the community while providing them with great source of income. For one, we could easily imagine RFP managers reviewing advisor RFP's before the final distribution to the selected underwriters. This simple service could save millions to the carriers as they would instantly have access to ALL the needed information to do their underwriting creating a profitable source of income for the service providers.

Let's review one of the most obvious and no Brainer opportunity.

If YOU are a **Large Corporation/Government Agencies/Union Organization** (SPONSOR) or a **professional PROVIDER** you can immediately capture the greatest value of the C-surance.ca ECOSYSTEM by taking full control of YOUR group benefit management and choose YOUR partners.

The benefits are evident. For the first time SPONSORS/PROVIDERS have access to a **UNIVERSAL CLOUD COLLABORATIVE FULLY INTEGRATED END2END ECOSYSTEM** that will not only insure substantial saving, but will finally provide INSTANT GRATIFICATION for all participant.

With C-surance.ca YOU are the **CENTER** of the UNIVERSE and YOU can pick and choose the task, risk and responsibilities YOU wish to handle and outsource the other to professional firms.

Because YOU **own the data** YOU are in full control.

Because YOU are **using a STANDARD SPECIALIZED application** YOU get access to the most efficient tools with substantial saving.

Because C-surance.ca staffs are Insurance Gurus,

Because they have invested million and over 19 years creating the ECOSYSTEM YOU will access an **Expert System** designed specifically for Group Benefit management.

But first let's

DEMYSTIFY the

GB management processes

And see HOW the ECOSYSTEM provides all the tools and gives YOU the power to select the professional providers that will best serve YOUR needs.

As reviewed before in our "*ECOSYSTEM introduction*" presentations, in the current inefficient business model providing SPONSORS with the needed GB services; information are scattered all over the map.

**SPONSORS information's are in at
Least 3 to 5 different databases.**

Information synchronization is a major endeavor and subject to error. The information status can be at different stages in the various databases.

In the C-surance.ca ECOSYSTEM

**YOUR DATA are into
ONE SINGLE LOCATION: YOUR'S.**

YOU are

the CENTER of the UNIVERSE

**Within the ECOSYSTEM; SPONSORS can continue to invite their
PREFERRED PROVIDERS to SERVICE THEM.**

But since, as THE **CLIENT** , YOU do not need to pay for the complex and inefficient web platform of YOUR GUEST you can **SAVE\$**, gain **FULL** control over your information and do it in **REAL TIME**.

Let's face it: **Once we remove the complexity of the network,**

It boils down to
VERY SIMPLE processes for SPONSORS:

- Whatever the system used, **YOU need to manage the employees/members information.** You might as well do it once into YOUR OWN SYSTEM.
- **Contract information need to be design to respond to your need.** Once you and your professional advisor/actuary will have established the rules, you simply need to set the Benefit parameter and let the system handle the work until next time.
- **Employer/ees contributions are easily set up to respond to your employee collective agreement(s).** Again once the rules are set, the system will automatically insure to optimize the contribution to save TAXES to all.
- Since most drug and dental claims will be automatically handled through Electronic processes **85% of claims will be a none issues**
- As for the paper claims, the **smart adjudication system** will make sure to simplify the processes.
- You want **a link between your payroll or HR system** our team of professional will make that easy for you.
- Any **additional needs** that can be handle by a smart system? The ECOSYSTEM will provide the resources to respond to those needs.

As we can see other than once a year review processes and access to claim expert for the claim exceptions the GB management is a relatively simple process within the ECOSYSTEM. Making it simple will insure

COST SAVING
and
INSTANT GRATIFICATION to ALL.

The SPONSOR or PROVIDER become the

CENTER of the UNIVERSE:

YOU can be totally self-sufficient or elect to outsource services:

You **need insurance** - DONE a carrier will provide the needed coverage (s).

You want **to share information with your ACTUARIES** - DONE with a sign in authorization code and your professional can review whatever information they need. Plus we will insure they have access to ALL the right tools to properly analyze the information.

You **need professional CLAIM manager** – DONE a professional Adjudicator will take care of handling the special cases that need expertise and knowledge.

You **need assistance supporting your staff** - NOT a problem you can chose a provider that will insure the proper services.

You want **to give access to your employee/members** – DONE with confidential access code they can access the information you wish to share with them.

And because you are the **CENTER** of YOUR UNIVERSE, whatever YOUR evolution with Group Benefit management you will always have ONE SINGLE PLATFORM to service ALL YOUR needs.

Large PROVIDERS gets HUGE opportunities to DIFFERENTIATE and PROSPER.

As per IBM “*Insurance 2020: Innovation beyond old models*”:

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.

It is easy to see that, although Large PROVIDERS will profit both as being The **CLIENT** as well as being A **GUEST**, **The CLIENT OWNERSHIP will provide with the GREATEST VALUE**. Early adopter will be in a position to fully control their distribution providing them with the opportunity to timely create more financially profitable solution while easily providing the highest level of INSTANT GRATIFICATION.

The **CHAMPIONS** will insure to constantly evaluate the available resources and benchmark with their own internal processes. Seeking the best combination of in house and outsource services while laser focusing on their CORE services they will deliver their best return ever to all their stakeholders.

Providers will profit by strategically position themselves to service the evolving needs with the right set of tools while providing their clients with the INSTANT GRATIFICATION and CLIENT CENTRIC services that are the new NORM.

Within such a conservative market, we can expect that early alliance should provide with long term loyalty.

Now to make this easier for all, we invested to

SIMPLIFY

SIMPLIFY

SIMPLIFY

these processes.

To ease training we have created simplified interfaces that mimic the well-known and well used Excel data management model to which we have added smart GB intelligence to limit human errors.

Similar interfaces between the various types of users will insure quick and efficient learning and sharing of information.

A smart CRM will insure limited human intervention and intelligent support of users reducing the risk of mistakes.

So whether you are a
SPONSOR or a PROVIDER
 a **CLIENT** or a **GUEST**

the **C-surance.ca ECOSYSTEM** is a
no BRAINER.

	Current	ECOSYSTEM
Data Bases	At least 3-5	1
Information management	Differed	REAL TIME
INSTANT GRATIFICATION	Partial	TOTAL
Network process	COMPLEX	SIMPLE
Training	Multiple	SIMPLE
COLLABORATION	Minimal	TOTAL
Integration	Limited	TOTAL
UNIVERSAL	No	YES
Interface	Multiple	ONE
OPERATING COST	\$\$\$\$	\$\$

So here it is.

The C-surance.ca ECOSYSTEM is

ready for YOU

TODAY.

Thank You

Mr Richard Sirois
President & CEO
C-surance.ca Global Service Inc.