



Providing cutting-edge
technology for the insurance
industry

Company Introduction
Updated 09/2018





AGENDA

Who We Are

Our Solutions

Digital Product Setup

Comparison Engine

Policy Admin Platform

Digital Forms

Client Portal

Awards & Recognition



WHO WE ARE





Insurance of
Tomorrow

WELCOME TO THE NEW ERA OF INSURANCE

CoverGo Limited is a leading provider of cutting-edge technology to the insurance industry. Since 2016, CoverGo supplies insurance enterprise software solutions to insurers, brokers and bancassurance in Hong Kong.

CoverGo is here to help insurance businesses navigate through new challenges

Insurance industry faces **increasing pressure on all fronts**. Insurance companies and intermediaries are disrupted by changing customer behaviour, new technologies, and new distribution and business models. Successful companies will be able to adapt and **use technology to better serve their clients and grow business**. We help you navigate through the challenges and find solutions tailored to your business.

THE COVERGO DIFFERENCE



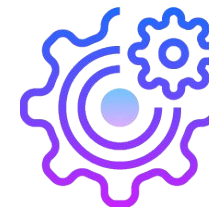
Tech & insurance experts

Our team offers a unique combination of insurance and IT expertise with over 30 years in tech and 20 years in fintech and insurance



Clients love us

From small brokers and IFAs to multinational insurers we deliver a superior experience and measurable results to our clients



Latest technology

Our platform is fully modular based on a cutting-edge microservices architecture and is developed in-house



Trusted by institutions

We are supported by government programmes and leading institutional partners to deliver our solutions



Awards and recognition

We are an award-winning tech company featured in major media and recognized by the fintech and insurance industry in the region



Bank-level security

We adopt banking-grade security technology including 256-bit encryption, SSL encryption and token-based authentication and authorization



OUR **SOLUTIONS**



KEY **BENEFITS** OF OUR SOLUTIONS



Increase productivity

Digitize and automate your insurance business. Our tools reduce admin cost and remove unnecessary paperwork from the insurance industry.



Grow your business

Reach new and existing customers digitally. Our platform increases cross-selling opportunities through advanced data analytics.



Improve customer experience

Increase customer engagement and build deeper relationships. Our tools provide a modern way to service customers and deliver a first-class experience.

KEY FEATURES OF OUR SOLUTIONS



High performance and maximum scalability of the system, ideal for business growth and changing needs



Easy integration with other systems thanks to our modern APIs



Flexibility and speed of adding more modules and easy customization as the client requirements evolve over time



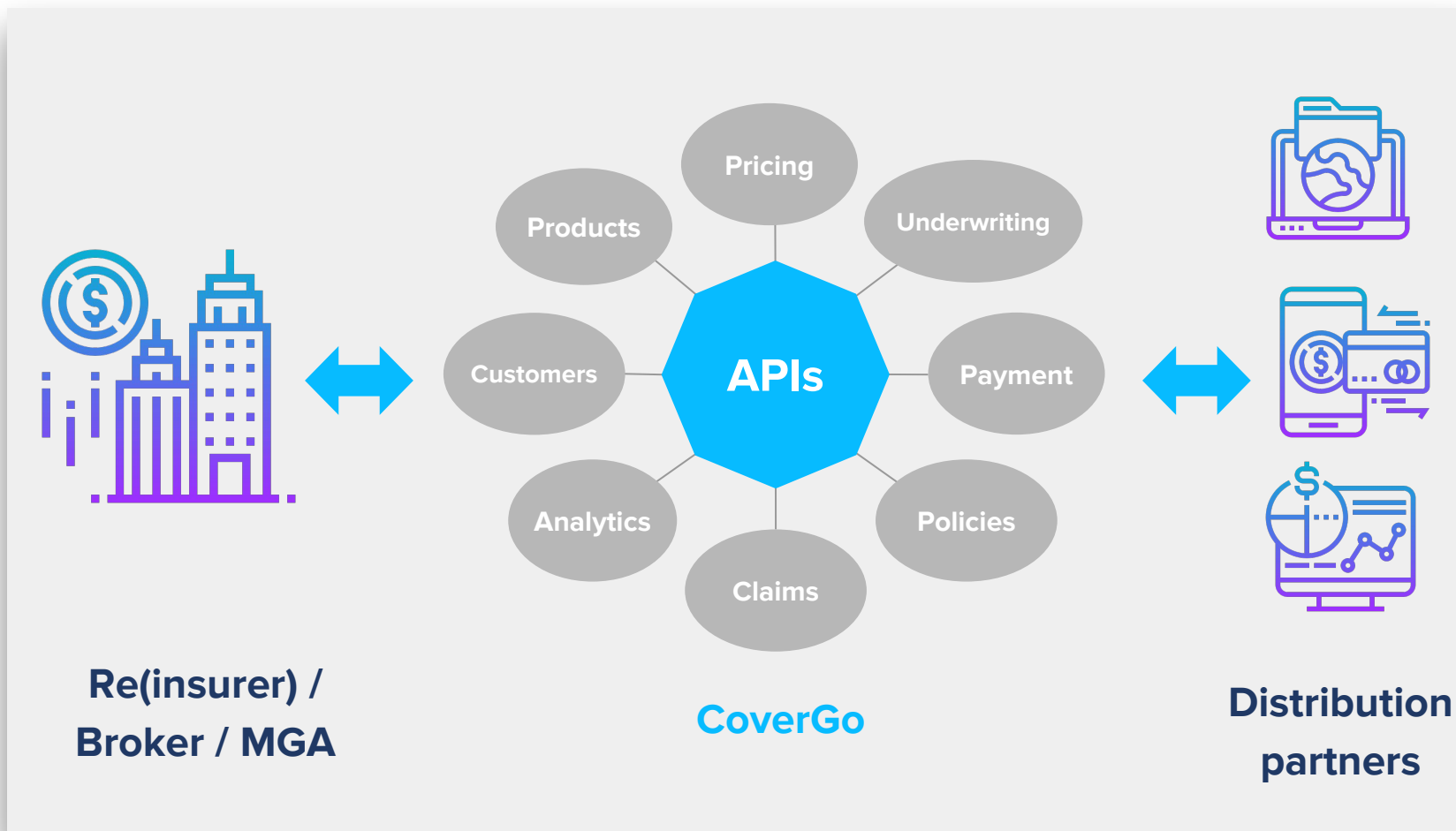
Multi-language and multi-jurisdiction supporting Chinese, English and other languages



Optimization and full responsiveness of all solutions for mobile, tablet and desktop devices

PRODUCT DESIGN & LAUNCH ONLINE

End-to-end solution for online distribution of existing and new products



- Agile product setup via modern APIs incl. instant quoting, underwriting, payment, policy issue and claims
- Minimal cost and time-to-market (within weeks) irrespective of your legacy system setup
- Seamless plug & play integration with any online channel at the relevant customer touchpoints
- Beautiful frontend and customer journeys with exceptional end-to-end user experience
- Analytics and insights into customers' actions

COMPARISON & UNDERWRITING ENGINE

Comprehensive product comparison and instant underwriting engine

ABC Insurance Brokers Limited
ABC 保險經紀有限公司

產品 我們的理念 為甚麼選擇我們 我們的客戶 理賠 聯絡我們

報價

保險期限: 1年 2年

家傭: 外籍 本地

職務: 一般家務 一般家務 + 駕駛 駕駛 園丁

年齡: 16-17 18-60 61-65

保險公司: Blue Cross Dah Sing QBE Tokio Marine

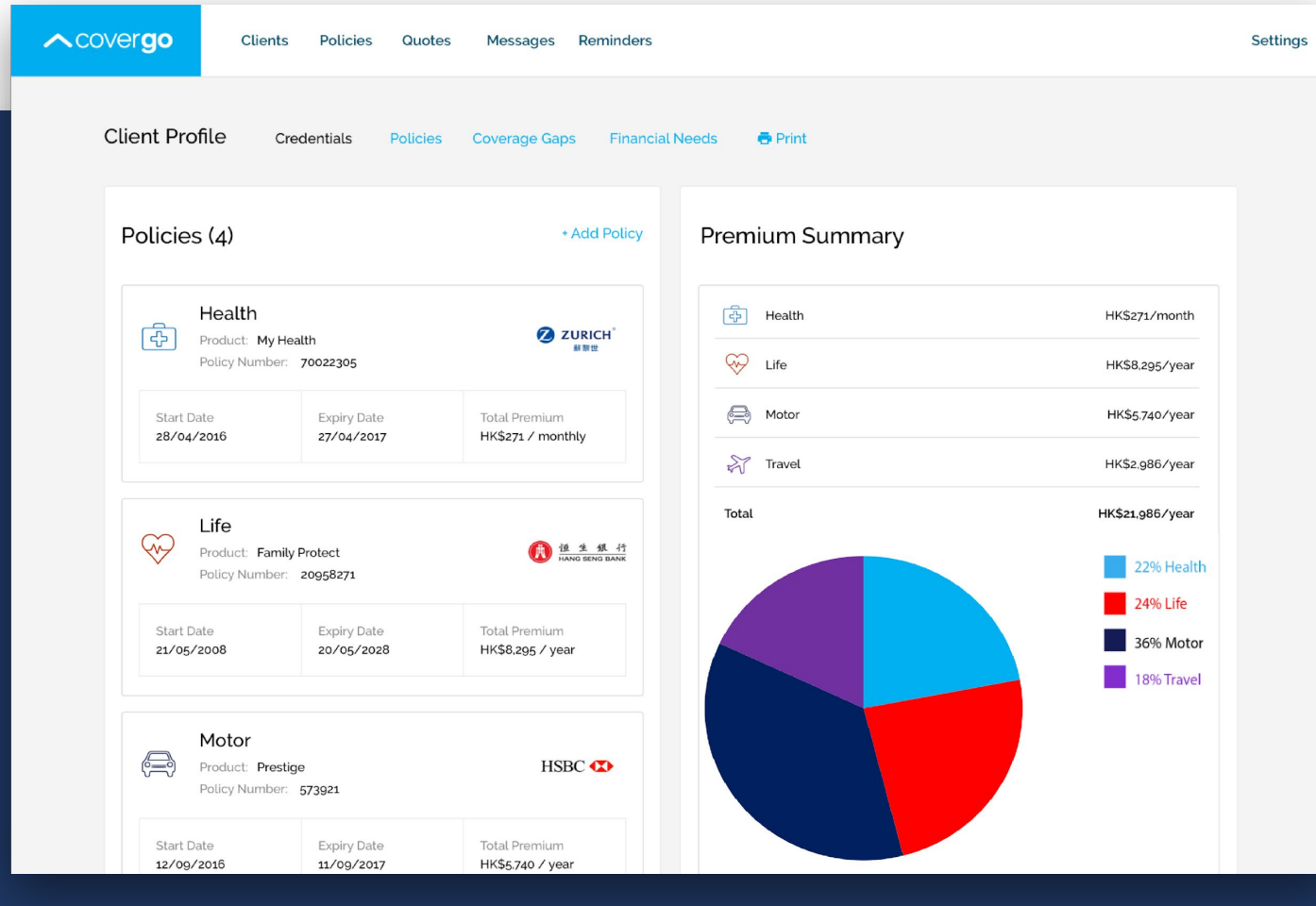
嚴重疾病保障

Blue Cross 藍十字 家傭至專責 計劃A	購買			
100,000,000 僱員補償保障	✗ 住院醫療保障	✗ 門診醫療保障	✗ 嚴重疾病保障	350 保費 (包含或補貼保費雜費)
顯示更多				
大新保險 「樂融傭」海外家傭基本計劃	購買			
100,000,000 僱員補償保障	30,000 住院醫療保障	2,000 門診醫療保障	✓ 嚴重疾病保障	450 保費 (包含或補貼保費雜費)
顯示更多				
QBE 家傭全險 第一及第五項保障	購買			
100,000,000 僱員補償保障	✗ 住院醫療保障	✗ 門診醫療保障	✗ 嚴重疾病保障	450 保費 (包含或補貼保費雜費)
顯示更多				
TOKIO MARINE 家庭傭傭保險	購買			
100,000,000 僱員補償保障	30,000 住院醫療保障	3,000 門診醫療保障	✓ 嚴重疾病保障	650 保費 (包含或補貼保費雜費)
顯示更多				
Blue Cross 藍十字 家傭至專責 計劃B	購買			
100,000,000 僱員補償保障	20,000 住院醫療保障	3,000 門診醫療保障	✗ 嚴重疾病保障	650 保費 (包含或補貼保費雜費)

- Seamless integration with any website or app
- Customized filters, sorting, product benefits, layout and side by side comparison
- Robust framework optimised for mobile, tablet and desktop
- Big data analytics and real-time insights into customers' actions
- Online payment options to collect premiums

AWARD-WINNING PLATFORM

Customized CRM and policy administration enterprise software



- Supports general insurance, life insurance, and MPF
- Automated renewal notifications and payment reminders
- Secure cloud-based platform available anywhere and anytime
- Auto-calculation of multiple levels of commission
- Integrated financial planning, portfolio analysis and claims management
- Advanced reporting and data analytics

DIGITAL FORMS & E-APPLICATIONS

Digitization of insurance paper forms for all lines of business

The screenshot shows a digital insurance application form for 'Domestic Helper' on the ABC Insurance Brokers Limited platform. The form is titled 'Domestic Helper' and includes a 'Populate' button in the top right corner. The form is divided into two main sections: 'Details of Applicant' and a sidebar with a list of insurance products.

Details of Applicant

- * Salutation: ☒ Mr. ☐ Mrs. ☐ Miss ☐ Ms.
- * Name of Applicant (Employer) (Surname First):
- * HKID Card/Passport No.:
- * Flat:
- * Floor:
- * Block:
- * Building:
- * Estate:
- Phase:
- * Street No.:

Sidebar List of Insurance Products

Insurance Product	Line of Business
Blue Cross 藍十字	Domestic Helper
PRUDENTIAL 保誠	Domestic Helper
ZURICH 蘇黎世	Domestic Helper
Allianz 安聯	Domestic Helper
中國人壽保險有限公司	Domestic Helper
太保保險	Domestic Helper
Manulife 宏利	Domestic Helper
Blue Cross 藍十字	Travel
PRUDENTIAL 保誠	Travel
ZURICH 蘇黎世	Travel
Allianz 安聯	Travel
中國人壽保險有限公司	Travel
太保保險	Travel
Manulife 宏利	Travel
Blue Cross 藍十字	Home

- Each form converted in the correct format for each insurer
- All forms accessed and completed on a single white-label platform
- Digital signature and forms tracking with real-time status
- Auto-population of values and data validation
- Data analytics and reporting to analyse completed forms per advisor and client

CLIENT PORTAL AND INSIGHTS

White-label digital insurance folder for your customers

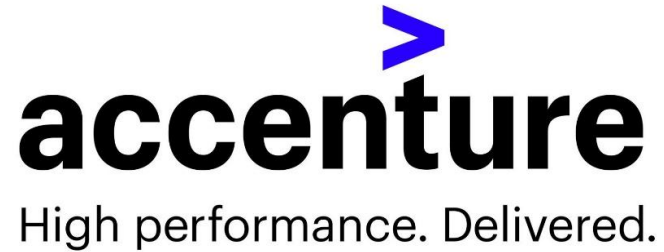


- Single portfolio overview and consolidation of policies from different providers
- Automated reminders and instant access to policies
- Analysis of financial needs and coverage gaps
- Updates, offers and messages from personal advisor
- Cross-selling of other products that customers don't have

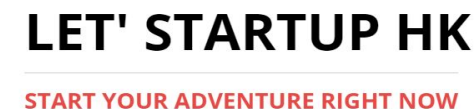
AWARDS & RECOGNITION



SUPPORTED BY GOVERNMENT & OTHER PARTNERS



STRONG RECOGNITION IN MEDIA



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THANK YOU

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