More transparency, reporting and quality of your global Employee Benefit Systems

EBsafe © MIBAV

Manage Data, Develop Strategies, Access Expertise, Create Reports and Graphs. Current and historical EB related data are available, any time.

Easy Handling. Transparent, Mobile

AUDIT

Development of your own Group's EB System. Corporate values. Alternative funding methods. Full Transparency, locally and at global level. Independence from Providers. Data-sovereignty. Country comparisons. Evaluation of all EB-relevant data. Shortest processing time. Reporting. Filters. Evaluations. Graphics. Tailormade Comparisons. Database. History. Document management.

Recognizing the potential and capitalizing on the advantages

The unique service for customers provided by MIBAV's experts.

The knowledge about your EB plans is extremely valuable

Especially in times when products and services become difficult to compare and when tight budgets prevail, detail knowledge of EB systems is a requirement. Perfect quality of service and employees' satisfaction matter as much as the optimal financing and service costs, at local and global level.

Big Data – Collect, enrich and use information

In many companies the knowledge about existing EB plans is scattered. Often only little information about global benefits is available on the platforms of different EB networks. But how can the fragmented data, coming from dozens of carriers and service providers involved in the 50, 100 or more EB-plans be individually managed for one global customer on one platform? With **EBsafe**, all information is available at a glance. Behavioral patterns are then created using your own information to study your providers' segmentation, enforce cost control and finally develop strategic considerations, like considering switching to self-insurance, using Captives or using Multinational Pooling Agreements.

Benefits of **EBsafe**:
Transparency, reporting, compliance, economies of scale and cost optimization in a still decentralized management of existing Employee Benefit plans

"What gets measured, gets improved." (Peter F. Drucker)
EBsafe supports our clients, in measuring and optimizing all costs of their existing EB-systems, without any restrictions in quality of the benefits provided or their service delivery.

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IT Solutions UG   Service GmbH

Dear reader,

Since 1979, the shareholders of the companies of the MIBAV Group have been active in advising international corporate clients.

Working together with our worldwide network of specialists, we implement solutions that support our customers in their daily work, implementing a global management of Employee Benefit Plans, based upon efficient processes, sound financing and on-going claims control.

The client's Headquarters as well as their subsidiaries participate equally in the success.

Our core competencies comprise consulting and professional support for our clients and are based on our many years of experience as EB specialists.
EBsafe, an intuitive web based system, coupled with applications in four languages (DE, EN, FR, ES) allows to work quickly and successfully, at group as well as at the local subsidiaries level.

On the following pages, we present to you our tool **EBsafe**.

Let it enthrall and inspire you.

Kind regards,

Jürgen Rölke
Managing Director
MIBAV Service GmbH / MIBAV IT Solutions UG

Read more about EB Administration how to capture correct data and keep it permanently flawless with EBsafe. Free-of-charge instructions can be found under www.mibav-service/download/EBsafe-anleitung

We work with our customers, following predefined seamless processes to create that wide-ranging transparency they value. In non-transparent markets, with proposals that seem identical, a lack of good reporting and no real cost control, we help build that complete information and knowledge that is vital to create sustainability. This, supported by **EBsafe** distinguishes MIBAV from the competition.
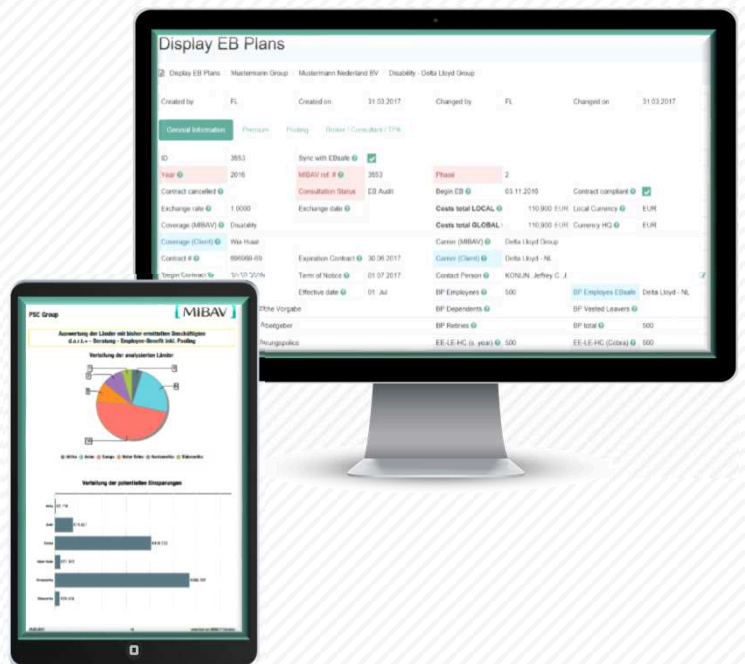

Our customers are perfectly prepared for current and future negotiations, because they have an updated and complete picture of financing and claims of all existing EB-Plans, including a transparent overview of all costs for providers. **EBsafe** users can rely on their data, because these are detailed, updated, commented and undergo a plausibility check through MIBAV. Even budgeting becomes simple, with **EBsafe**.

With **EBsafe**, managing Global Benefits becomes easy. For all EB-plans that have been entered in the system, users select the desired data and create customized reports and graphs, current or historical, even in the largest quantities. Users have access also to strategic modules like the "pooling Iteration" or the "decision memo" as well as benchmarks. The contact details of current providers is also *just one click away*.

Anytime and
from everywhere

Manage, retrieve information, create reports,
access know-how and expertise, develop strategies.
You access your "EB world" per internet.

All entered EB-Plans for Mustermann Nederland BV
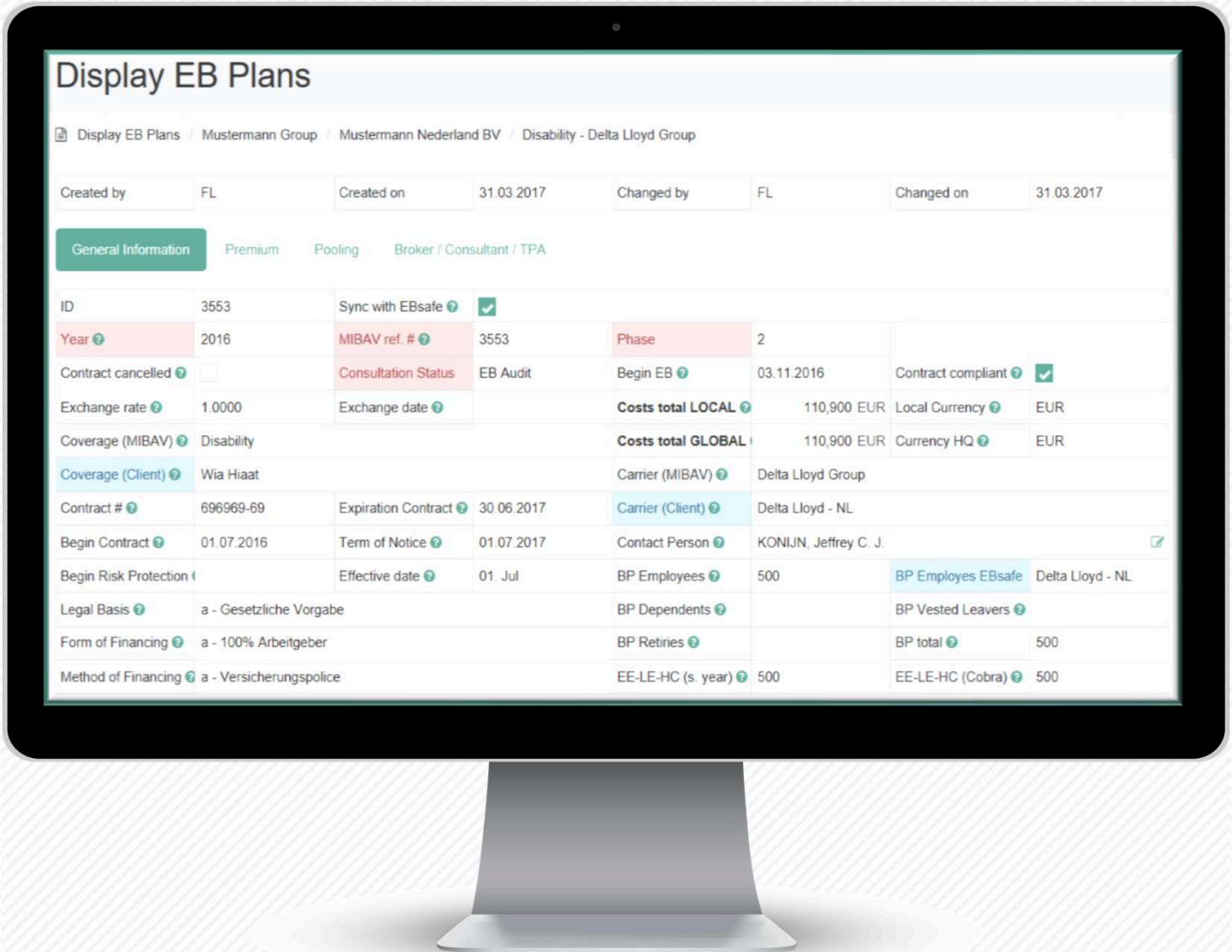
✔ ALL EB-plans entered in full

＋ Enter further EB-plan

EB Plan ⇕	EB Plan Name ⇕	insured externally	Insurer Details	Policy Details	Broker Details	Consultant Details	TPA Details
🔍	🔍						
Disability	Wia Hiaat	yes	Delta Lloyd - NL	696969-69	MontClair - NL	not applicable	not applicable
Disability	Wia Excess	yes	Delta Lloyd - NL	1000.000-A	MontClair - NL	not applicable	not applicable
Others	Travel insurance	yes	De Amersfoortse	1144-7744	not applicable	not applicable	not applicable
Retirement / Pension	Pensioen	yes	NN - NL	88554477	not applicable	not applicable	Mercer - NL

not applicable　completed　to be decided　fill-in

Equal knowledge of all EB related data is made available locally and centrally, constantly and simultaneously because with **EBsafe** the local subsidiaries are finally in the position to remotely deliver all basic information and changes related to EB-Plans, easily.

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Display EB Plans

Display EB Plans / Mustermann Group / Mustermann Nederland BV / Disability - Delta Lloyd Group

Created by	FL	Created on	31.03.2017	Changed by	FL	Changed on	31.03.2017

General Information | Premium | Pooling | Broker / Consultant / TPA

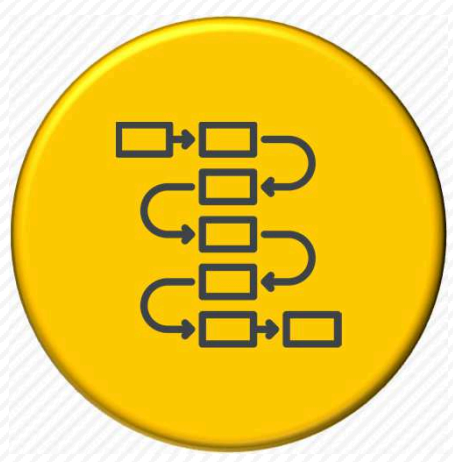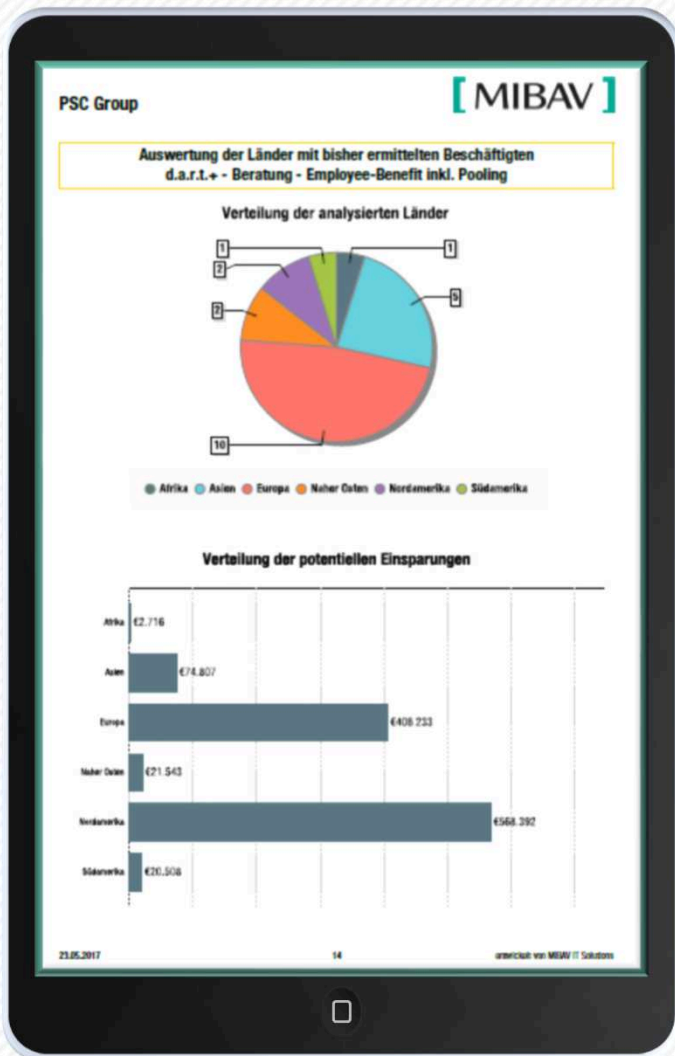| ID	3553	Sync with EBsafe	✅				
Year ❓	2016	MIBAV ref. # ❓	3553	Phase	2		
Contract cancelled ❓		Consultation Status	EB Audit	Begin EB ❓	03.11.2016	Contract compliant ❓	✅
Exchange rate ❓	1.0000	Exchange date ❓		**Costs total LOCAL** ❓	110,900 EUR	Local Currency ❓	EUR
Coverage (MIBAV) ❓	Disability			**Costs total GLOBAL**	110,900 EUR	Currency HQ ❓	EUR
Coverage (Client) ❓	Wia Hiaat			Carrier (MIBAV) ❓	Delta Lloyd Group		
Contract # ❓	696969-69	Expiration Contract ❓	30.06.2017	Carrier (Client) ❓	Delta Lloyd - NL		
Begin Contract ❓	01.07.2016	Term of Notice ❓	01.07.2017	Contact Person ❓	KONIJN, Jeffrey C. J.		✏️
Begin Risk Protection (		Effective date ❓	01. Jul	BP Employees ❓	500	BP Employes EBsafe	Delta Lloyd - NL
Legal Basis ❓	a - Gesetzliche Vorgabe			BP Dependents ❓		BP Vested Leavers ❓	
Form of Financing ❓	a - 100% Arbeitgeber			BP Retiries ❓		BP total ❓	500
Method of Financing ❓	a - Versicherungspolice			EE-LE-HC (s. year) ❓	500	EE-LE-HC (Cobra) ❓	500

All current as well as historic data is made available in **EBsafe**.

All contracts are analyzed and qualified in several steps .
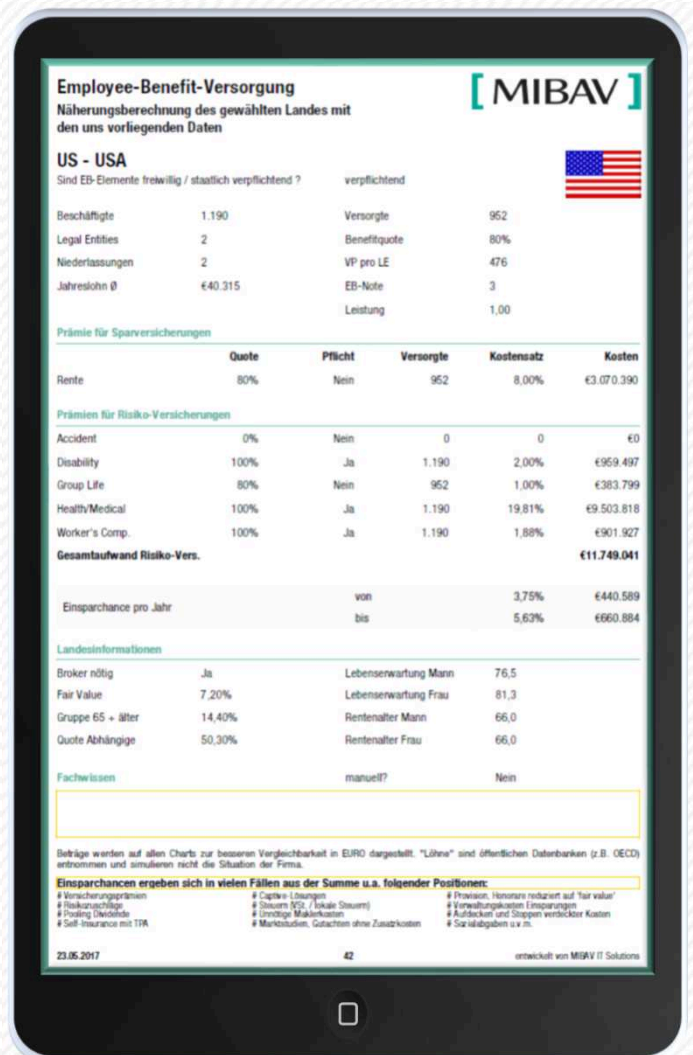Hereby financing methods as well as services selected, are considered and commented.

Headquarters and each country can access all EB data, by acquiring a license.

EBsafe provides transparency about your data

One click to your own Dashboard

EBsafe supports you with flexible options for data analysis. In this analysis, comparisons, time series and more are displayed in your individualized dashboard. This has access to MIBAV's CRM system and displays all information in a condensed form, producing also consistent graphs.

EB-Audit + Pooling > the optimum

Total costs: 23.834.821 EUR

Optimzation p.a.: 958.569 EUR

EB Plans for EB-Audit + optimized Pooling - Portfolio				
	Small contracts (< limit)		Large contracts (> limit)	
Accident	8	78.157	11	166.779
Disability	2	24.966	9	465.744
Group Life	10	85.969	5	350.460
Medical Health	4	251.185	15	11.241.927
Retirement / Pension	0	0	7	11.906.202
Premium	24	440.277	47	24.361.113
Premium total				24.791.389
Premium poolable				24.791.389

EB Plans for optimized Pooling - Small EB Plans						
	Poor Claims History			Good Claims History		
	Ø Dividend in %	Premium	Dividend	Ø Dividend in %	Premium	Dividend
Accident	0,00%	0	0	4,07%	75.120	3.058
Disability	0,00%	0	0	11,52%	24.966	2.876
Group Life	0,00%	0	0	9,42%	84.164	7.932
Medical Health	-5,00%	61.831	-3.092	2,83%	152.364	4.318
Retirement / Pension	0,00%	0	0	0,00%	0	0
Premium		61.831	-3.092		336.614	18.185
Premium poolable						398.445
Pooling result - small EB-Plans						15.093

EB Plans for EB-Audit - Large EB Plans						
	Poor Claims History			Good Claims History		
	Ø Dividend in %	Premium	Dividend	Ø Dividend in %	Premium	Dividend
Accident	0,00%	95.479	0	15,29%	291.300	44.534
Disability	0,00%	0	0	12,08%	465.744	56.266
Group Life	0,00%	174.684	0	11,33%	175.786	19.920
Medical Health	0,00%	826.311	0	5,15%	10.413.616	535.910
Retirement / Pension	0,00%	0	0	2,38%	11.906.202	283.161
Premium		1.096.485	0		23.252.628	939.791
Premium poolable						24.361.113
EB-Audit result - large EB-Plans						939.791
EB-Audit result - small EB-Plans (little claims + not poolable)						1.664

> „What can't be measured, can't be managed."
> Peter F. Drucker (Economist)

In corporations, EB-related information is usually not just numerous, but also only available, scattered in many different places. A centralized system like **EBsafe** not only enables a client to create the structure of the necessary information that is required for a proper management, it also allows a 360-degree view of your Benefit systems, by interaction of your own today's behavioral data with external information. It forms the basis for targeted, group-oriented actions and for any form of activity related to managing and controlling your existing EB systems.
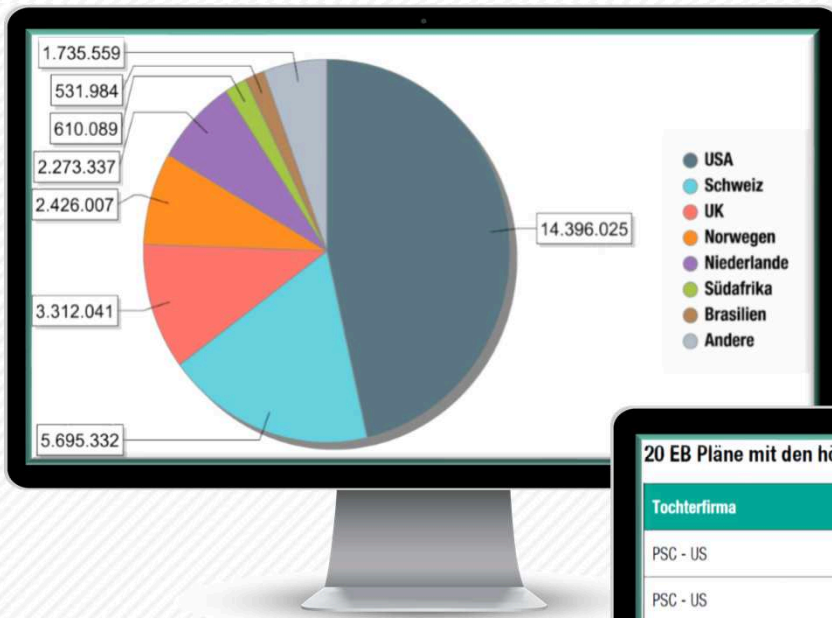
To exploit the potential resulting from this management tool, the challenge is to **capture and present** this multiplicity of information and data in a measurable way, bringing it into correlation with your behavioral patterns, to identify optimization opportunities for personnel, finance and in-house brokers.

Through **EBsafe** an on-going monitoring is implemented, in different areas and at different levels of your organizational structure. Relationships are made visible and analyzed. The questions "Why has this happened?" and "What is likely to happen?" are in the focus. Based on the findings and correlations, you can schedule RFPs, develop promising strategies, like the pooling iteration and much more.

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Now, a cycle begins: you can go for a continuous optimization of your decisions, actions, processes and policies, in a targeted and efficient way, supported by proper analysis and the knowledge that derives from it.
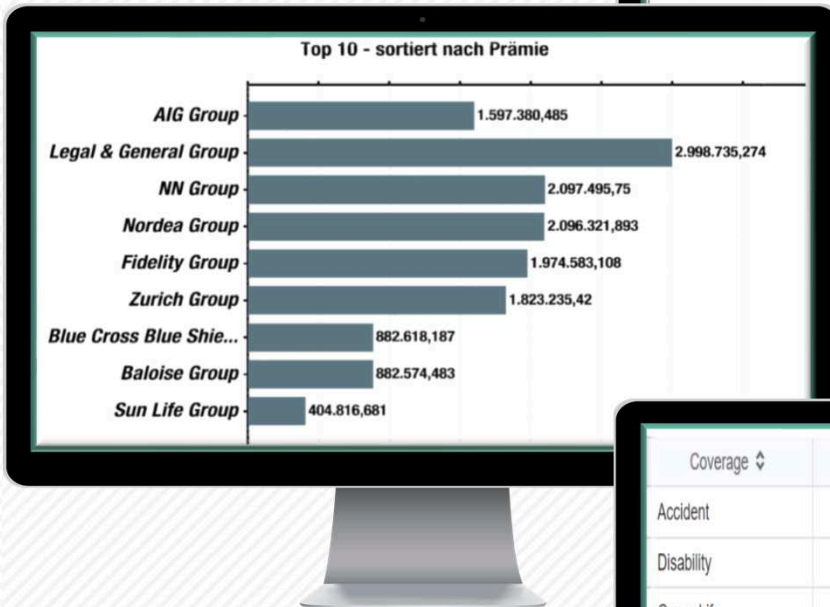
Business Intelligence

Analysis. Decisions.
Realization. Wins.

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Pie chart (by country)

- USA — 14.396.025
- Schweiz — 5.695.332
- UK — 3.312.041
- Norwegen — 2.426.007
- Niederlande — 2.273.337
- Südafrika — 610.089
- Brasilien — 531.984
- Andere — 1.735.559

20 EB Pläne mit den höchsten Makler-Kosten

Tochterfirma	Land	Deckung	Versorgungskosten	Maklerkosten
PSC - US	USA	Worker's Compensation	1.452.164	85.419
PSC - US	USA	Retirement / Pension	1.974.583	52.200
PSTCHK - ID	Hong Kong	Worker's Compensation	126.830	15.289
PSTCHK - ID	Hong Kong	Medical Health	78.433	10.706
PSCT - BR	Brasilien	Medical Health	161.202	8.060
PSTC - CH	Schweiz	Accident	103.747	6.978
	Südafrika	Multi Coverage	370.403	6.545

Top 10 - sortiert nach Prämie

Group	Prämie
AIG Group	1.597.380,485
Legal & General Group	2.998.735,274
NN Group	2.097.495,75
Nordea Group	2.096.321,893
Fidelity Group	1.974.583,108
Zurich Group	1.823.235,42
Blue Cross Blue Shie...	882.618,187
Baloise Group	882.574,483
Sun Life Group	404.816,681

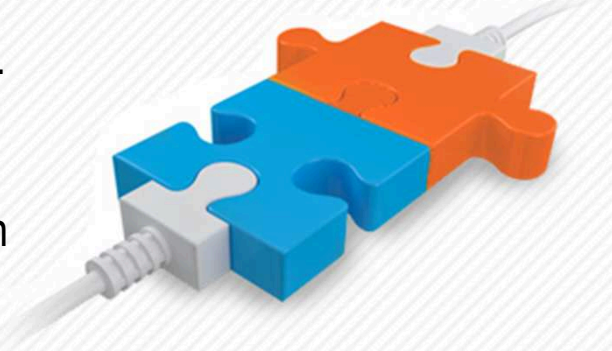| Coverage	Kosten	Makler Kosten	Consultant Kosten	TPA Kosten	Anzahl
Accident	494.564	11.230	0	0	19
Disability	512.956	-944	0	0	11
Group Life	487.975	1.126	0	0	15
Medical Health	12.676.017	25.879	0	0	19
Others	14.294	56	0	0	4
Retirement / Pension	15.123.617	58.734	50.000	59.615	7
Worker's Compensation	1.915.137	101.954	0	0	8

More than 20 ready-made reports and many graphs and tables are available.

Moreover, in our Business Intelligence you can define analysis modules flexibly by filters, determining series, categories and graphic types

Whether SAP, Oracle, DATEV, P&I, ADP or one of the many other solutions –
EBsafe is ready to receive and synchronize your data via interfaces.
This saves you a lot of time and ensures
that your data in EBsafe is always up-to-date.

Your IT department and MIBAV IT will be
certainly realize an uncomplicated connection
for HR software /CRM solutions you use to
EBsafe.

Data transfer at end of monitoring
Your data sovereignty is important to us

For your safety, we offer to transfer to you all the data and documents that we
have stored globally and locally in the context of the EB Audit and the subse-
quent EB monitoring.

You buy at least 1 license for Cobra CRM Pro and 1 license from ELO Prof.,
receive from MIBAV the cobra extension and all data / documents.

cobra CRM is a product of cobra - computer's brainware GmbH | ELO Prof. is a product of Firma ELO Digital Office GmbH

A basis for your evaluations

With **EBsafe**, all business areas access identical values and information in real time. Which key performance indicators (KPIs) are important for you and which correlations you want to discover, you define in your individual dashboard. By **EBsafe** you get the maximum of information from your data and are able to display a meaningful scoring at the level of the subsidiaries, countries, regions or the entire group with **EBsafe**. **EBsafe** is the bridge to the future.

Business Intelligence. Important for all management levels

Create one or more dashboards that you make available to specific people depending on your authorization concept. You define the breakdown by topic or evaluation area individually for your company. Data is the gold of the present and the future. With **EBsafe**, you will recover the data sovereignty over all relevant EB data. Thus transparency and cost optimization become easy!

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