# eBaoCloud®
# PAS Fleet ME

eBaoCloud PAS Fleet ME (Middle East) is an out-of-the-box SaaS application for insurers, traditional channels, affinity partners, FinTech & InsurTech and start-ups. This SaaS application is designed for Motor Fleet product line and fully compliant with the regulations in ME, with proven local use cases.
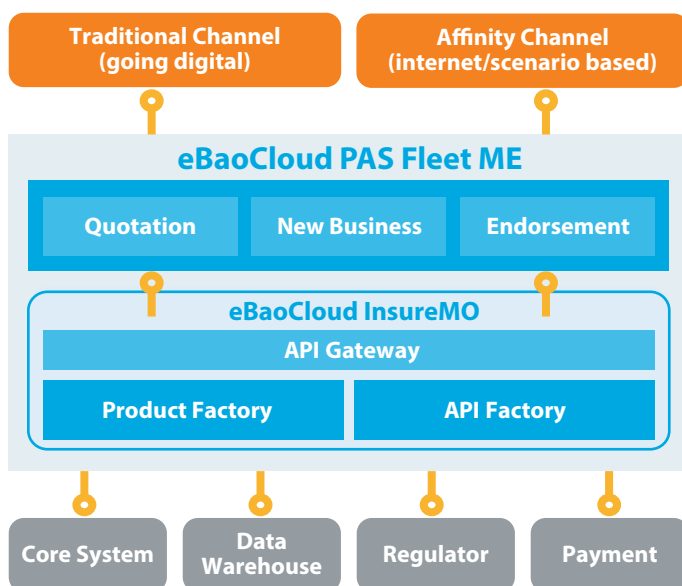
## Why eBaoCloud® PAS Fleet ME

Fleet business is a fast growing product line in Middle East region. However, in most insurance organizations, the majority of existing operations are still Excel/manual based. Back and forth offline process and communications takes long time to generate a quotation and issue a policy. eBaoCloud® PAS Fleet ME helps insurers to automate the business process and greatly improve the connectivity between insurers and channels.

**This Fleet SaaS solution brings the following key values:**

• **Real time**: Agents, brokers, and any user can get a quote and issue a policy in real time

• **Digitization**: Move all offline communications between channels and insurers to online

• **Ecosystem connectivity**: Connect insurers to all traditional and digital sales channels fast and efficiently through microservices architecture

## Powered by an industry leading PaaS platform:

eBaoCloud PAS Fleet ME was powered by InsureMO®, which is an open API platform based on microservices architecture. InsureMO is a chip powering the insurance industry ecosystem allowing insurers to create products faster; solution providers to include their innovations; and distributors to create insurance apps. The architecture diagram below explains how this SaaS application works with insurers' existing core/PA system and connects various online and offline channels.



## Business model breakthrough:

• PAS Fleet ME supports quotation creation, policy issuance and endorsements

• Role based user authority and UI display

• Template based vehicle upload/ download/edit

• Handle large volume vehicles

• Automated UW rule check and configuration

## Insurance capability modernization without pain:

Real change is coming, real fast. The good news is you don't have to risk changing your core policy system to get onboard.

# eBaoCloud PAS Fleet ME Platform

PAS Fleet ME is a complete Software as a Service Platform (SaaS) powered by InsureMO. Access the best tools in the industry and build the best possible insurance experience for your customers.

## Cloud based Internet architecture

- Cloud deployment (AWS)
- Horizontal and vertical layer to ensure flexible customization
- Distribution architecture provides high scalability and stability

## Design Center

- Product factory
- Configuration center (Rules, Formula …)
- Service management
- Easy deployment

## Integration Framework

Fully support various heterogeneous systems integration, like CRM, Core System, etc.

## Monitor. Manage. Grow

Use the InsureMO Portal to manage all of your assets and focus on growing your business.

## Microservice and Open API

- Service oriented design
- Microservice management
- Open API on public cloud

## Assets

- Pre-defined product, formula, rate, rule template
- Default report, letter for reference
- Existing API with default policy administration functions

## Security

- Role-based Authentication & Authorization
- Audit trail and centralized log mechanism
- Periodic vulnerability testing
- AWS security infrastructure
- Data encryption

## Get Started Now!

With an OpEx business model that allows immediate adoption without enterprise planning or wholesale program management, talk to us today about how PAS Fleet ME can enable your rapid digital transformation.

## Connect us:

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in eBaoTech Corporation

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make insurance easy