'Virtuous Circle' **ZURICH** of data • Accurate census data from customer HR systems Standardized claims experience data sets agreed with EBC • Centrally managed data by customer HQ and global insurance team 11011 QUOTATION • Data relating to changes in the plan members, exchanged in an Centrally managed renewal process, re-using agreed format the data gathered earlier Accurate and in the cycle **ADMINISTRATION** RENEWAL timely invoicing Additional/New data integrated into the renewal process • Online portal, 'My Zurich' to provide policy, financial and **STRATEGY** REPORTING claims information and insight to the customer • Data-driven insights drive • Data cleansing and quality decision-making on Risk control measures drive Management and Employee improvements in the data Benefits funding strategies