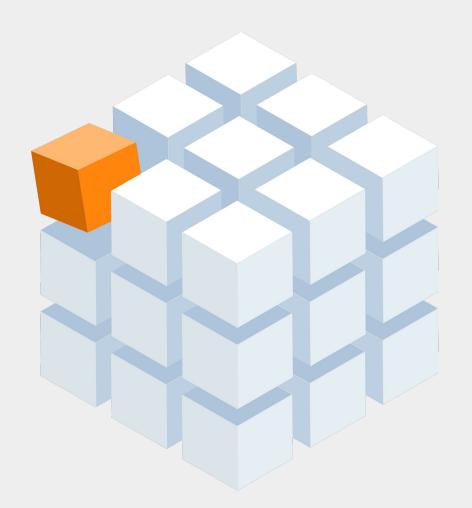
# INSY. benefits

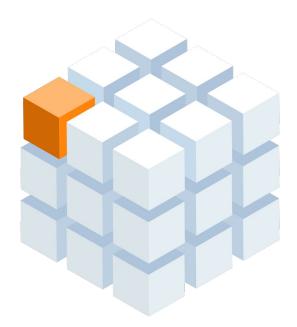
Empowering Employers with Tailored Insurance Solutions



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# What is INSY. Benefits?



INSY.Benefits, distributed by Broker Ins, is designed to empower employers to offer a customized and flexible benefits experience. The platform reduces administrative burdens, automates HR processes, and enhances communication with employees. With INSY.Benefits, employees have the freedom to choose the insurance products that best suit their needs, creating a personalized and convenient experience that puts them in control. Best of all, the platform is free for both employees and employers.



### Who We Are

**INSY.**Benefits is distributed by Broker Ins Ltd, a licensed insurance broker with a 25-year history and a leadership position in Bulgaria. Our focus is on the constant optimization of processes related to servicing clients professionally and catering to their specific needs.





Целта ни е да бъдем максимално близо до клиента и активно да добавяме стойност в целия процес на застраховането както на индивидуални клиенти, така и на големи корпорации.

EKCПЕРТИТЕ В BACTPAXOBAHETO ao Bac!

#### **Broker Ins at a Glance**

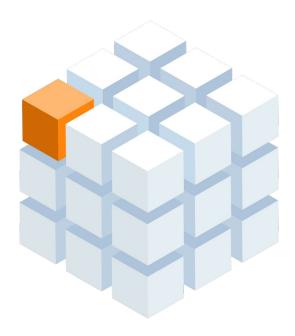
- One of the top 10 insurance brokers in Bulgaria
- Founded in 1998 with 25 years of continued and stable growth
- Client-focused brokerage on all insurance types
- 19 years of cooperation with leading insurance companies
- Extensive knowledge of the local insurance market
- Thousands of clients serviced across the country
- Orderly organizational structure compliant with market requirements

#### Our goal

We ensure the full range of services, from individual insurance products to comprehensive insurance solutions for big companies. Our team provides comfort and trust through detailed and precise consulting, forming the basis of our successful policy for servicing clients.



### What We Do



INSY.Benefits empowers HR teams to boost employee engagement and foster team spirit by offering flexible insurance packages tailored to individual needs and preferences. Even in remote work environments, our platform enables companies to deliver comprehensive and personalized benefits, enhancing employee satisfaction and loyalty. And, the platform is free for both employees and employers.



# Why Choose INSY. Benefits?



#### **Enhanced Employee Satisfaction:**

Offer valuable benefits that meet employees' personal needs.

#### Improved Retention:

Increase loyalty and reduce turnover by offering comprehensive benefits.

#### Streamlined Administration:

Reduce the administrative burden with automated tools

#### Competitive Edge:

Attract top talent with a robust benefits package.

#### Cost Savings:

Benefit from exclusive discounts on insurance products provided by Broker Ins.

#### Free Platform:

No cost for employers to offer this benefit.

#### Easy Setup:

Quick and straightforward setup allows companies to start using the platform easily.

#### **HR Analytics:**

Reports on the concluded insurances.

#### Automatically enroll new hires in company benefits:

When you onboard new hires, INSY instantly invites them to review and enrol in the company portal. It's all 100% online and paperless.

#### 24/7 access



# Key Features of INSY. Benefits



#### Comparison for Insurance Products:

Tailored to meet the diverse needs of employees.

#### Variety of Insurance Options:

Employees can choose from a wide range of products, including MTPL, Auto, Travel, Property, and Sports insurance, Pet Insurance, Accident insurance, Trip cancellation insurance.

#### Seamless Integration:

Easy to incorporate into existing corporate benefits platforms.

#### **Automated Management:**

Simplifies administration with automated processes and real-time updates.

#### Employee Engagement Tools:

Tools to educate and engage employees about their benefits.

#### **Exclusive Discounts and Promo Offers:**

Employees get access to spe<mark>cial discounts and promotional offers on insurance products.</mark>

#### Special Service from Broker Ins:

Personalized service and support from Broker Ins experts.

#### Free Platform:

INSY.Benefits is free for both employees and employers.

#### Easy Setup:

Quick and straightforward setup allows companies to start using the platform easily.





# Why Use INSY. Benefits Wallet?



#### Increased Employee Satisfaction:

Offering direct financial contributions to employees' benefits enhances their appreciation and satisfaction.

#### Customization and Flexibility:

Tailor benefits packages to meet the specific needs of each employee, department, or the entire organization.

#### **Enhanced Engagement:**

Financial contributions to employees' benefits demonstrate the company's commitment to their well-being, boosting engagement and loyalty.

#### Simplified Financial Management:

Streamlined processes for allocating and tracking benefit funds reduce administrative burdens.

#### Attraction and Retention:

Competitive benefits packages with direct financial contributions help attract and retain top talent.

#### **Budget Control:**

Employers can set precise budgets for employee benefits, ensuring cost control and predictability.

#### Mixed Payment Option:

Allows employees to combine employer funds with their own payments, increasing flexibility and access to higher-value insurance products.





# INSY.Benefits Wallet Features

#### **Key Features:**

#### Flexible Budget Allocation:

Employees can distribute their benefits budget among different insurance products.

#### Personalized Choices:

Employees have the freedom to choose the insurance products that best suit their individual circumstances.

#### Customizable Employer Contributions:

Employers can decide the exact amount for each employee, set distribution periods, and allocate funds by department.

#### Easy Management:

The wallet interface makes it simple for employees to view, adjust, and manage their benefits.

#### Variety of Insurance Products:

Employees can use the wallet for MTPL, Auto, Travel, Property, and Sports insurance.

#### **Introducing INSY.**Benefits Wallet Content:

The **INSY.**Benefits Wallet is a flexible, user-friendly tool that allows employees to manage their insurance benefits conveniently. Each employee gets a personalized wallet to allocate their benefits budget across various insurance products that best meet their needs.

#### Mixed Payment Option:

If the insurance product price exceeds the available funds, employees can use a combination of employer-provided funds and their own payment.

#### **Benefits:**

#### **Enhanced Employee Satisfaction:**

Employees appreciate the flexibility and control over their benefits.

#### Simplified Administration:

HR departments save time with automated budget tracking and management.

#### **Increased Engagement:**

The personalized approach boosts employee engagement and loyalty.



### INSY. Benefits vs INSY. Benefits Wallet

INSY.benefits	insy benefits wallet
The distributor offers a range of insurance products to employees through a contract with the employer.	The distributor offers a range of insurance products to employees through a contract with the employer.  Insy.Benefits + Employers allocate specific amounts to employees' accounts directly from the platform.
Employees can choose and manage their benefits without any monetary contribution from the employer.	Employees can choose and manage their benefits without any monetary contribution from the employer.  Insy.Benefits + Customizable amounts per employee, with flexibility in distribution periods.
Access to exclusive discounts and promotional offers.	Access to exclusive discounts and promotional offers.  Insy.Benefits + Employers can add funds to all employees or by department or location.
Special service from Broker Ins for personalized support.	Special service from Broker Ins for personalized support.  Insy.Benefits + Employees use the allocated funds to pay for the insurance products provided from the system.
Free for both employees and employers.	Free for both employees and employers.  Insy.Benefits + If the price of an insurance product is higher than the current amount in the account, employees can pay using a mixed payment method (employer-provided funds and their own payment).
Ideal for companies looking to provide flexible insurance options without direct financial contributions.	Ideal for companies looking to provide flexible insurance options without direct financial contributions.  Insy.Benefits + Provides a higher level of customization and direct financial support from employers.

# How INSY. Benefits Works



#### Setup

Broker Ins customizes the product offerings for your company



#### Integration

Products are integrated into your corporate benefits platform



#### **Enrollment**

Employees choose and manage their insurance products



#### Management

Automated tools handle administration and updates







#### Personalized Coverage:

Access to a range of insurance products tailored to individual needs.

#### Educational Resources:

Tools and resources to help understand and maximize benefits.

#### Peace of Mind:

Assurance of comprehensive protection.

#### Your team and their families can be covered:

Take that extra step of care for your team.

#### Exclusive Discounts and Promo Offers:

Enjoy special rates and promotional offers on insurance products.

#### Special Service from Broker Ins:

Personalized support from Broker Ins experts.

#### Free Platform:

No cost for employees to manage their benefits.

#### Claim Assistance



### **Statistics**

40%

of employers believe workers leave their job to find employment that offers better benefits

Forbes, 2023



#### 1 in 10

workers would take a pay cut to have access to better benefits

Forbes, 2023



Employees who are satisfied with their pay and benefits are

**13%** more likely to continue working for their current employer for **3+ yrs** 

Qualtrics, 2023

80%

of organizations believe their benefits package has a positive impact on worker productivity,

84%

that it enables them to recruit top talent, the highest percentages ever reported.

Aflac, 2023



#### over

80%

of employees <u>older than 42</u> are looking for roles that include employer-covered healthcare

Forbes, 2023



of employees note that health and wellness programs are necessary benefits to accept a new job offer

MetLife, 2022



of organizations offer some type of wellness benefit

Wifitalents, 2024



**30%** of employees have left a job because it did not offer benefits that met their needs

Wifitalents, 2024

85%

of employees consider benefits offered before accepting a new job

Wifitalents, 2024







### Increasing Employee Satisfaction



Client: Tech Innovators Ltd.

Challenge: Tech Innovators wanted to increase employee

satisfaction and retention by offering a more

attractive benefits package.

Solution: They implemented INSY.Benefits Wallet, allowing

employees to choose from a variety of insurance products with funds allocated by the company.

Results: Within six months, employee satisfaction scores

increased by 20%, and the company saw a

15% reduction in turnover rates.



# Simplifying Benefits Management



**Client:** Global Enterprises Inc.

Global Enterprises struggled with the Challenge:

> administrative burden of managing diverse employee benefits across multiple regions.

INSY. Benefits provided a centralized platform to Solution:

manage all employee benefits, with automated

processes for enrollment and updates.

The company reported a 30% reduction in Results:

administrative costs and a 25% increase in

employee engagement within the first year.



# Attracting Top Talent

Client: Startup Solutions Co.

Challenge: As a growing startup, Startup Solutions needed a

competitive edge to attract top talent in a

competitive market.

Solution: They used INSY.Benefits Wallet to offer flexible and

personalized insurance benefits, funded partially by

the company.

Results: The company successfully attracted several key

hires and improved its overall talent acquisition

by 40%.

# Easy Integration & Ongoing Support



**Simple Integration** 

Quick and seamless setup with your existing systems.



**Dedicated Support** 

Ongoing assistance from Broker Ins to ensure smooth operation and address any issues.



**Training Programs** 

Comprehensive training for HR teams to maximize the platform's benefits.



### Pricing Module

### INSY benefits

is FREE to use for both employers and employees.

Our revenue comes from the insurance companies providing the insurance products. This ensures that you can offer a robust benefits package without any additional cost.



### Ready to Transform Your Benefits Program?

- Contact Broker Ins:

  Reach out to our team to learn more or schedule a demo.
- Pree Consultation:
  Schedule a free consultation to discuss your specific needs and how INSY.Benefits can help.
- Contract:
  Sign a contract to start using INSY.Benefits.

- Set Up Company Account:

  We will help you set up your company account on the platform.
- Set Up Employee Accounts:

  We will assist in setting up accounts for all your employees.
- Demo:
  Link or QR code to schedule a demo and see INSY.Benefits in action.



# Thank you!

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