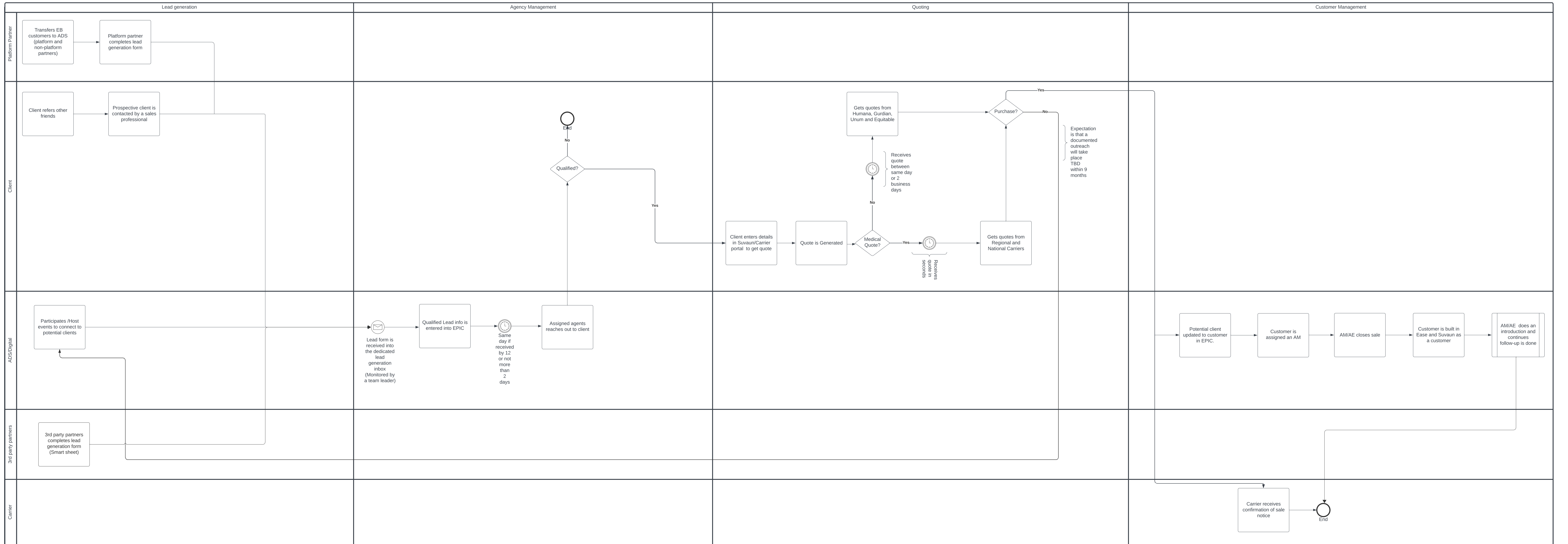


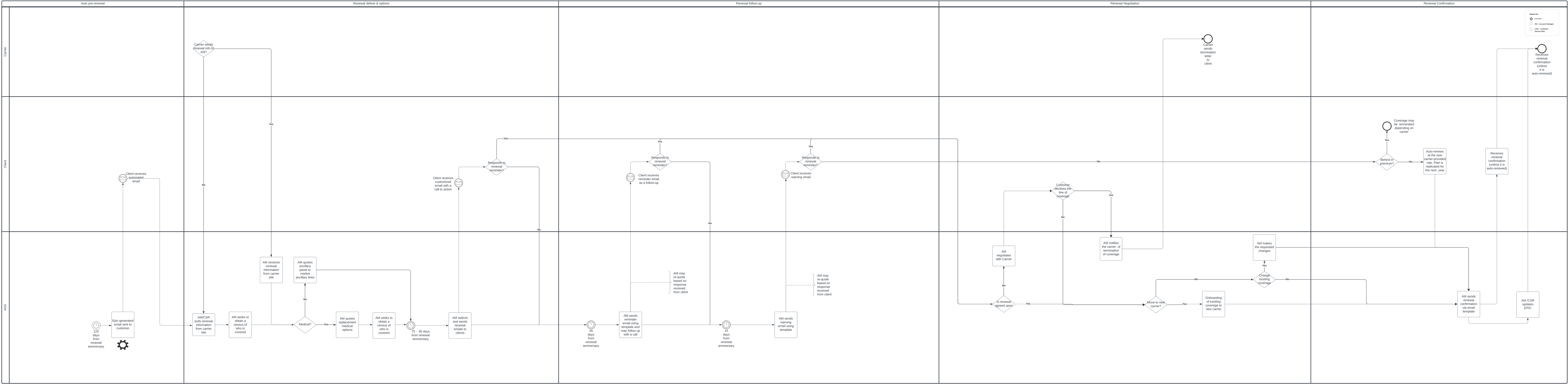
ADS Intake Process-
current state

99% of business that comes into ADS are from platforms. ADS performs all service ,up-selling and renewal gives a revenue share back to the agency partner.

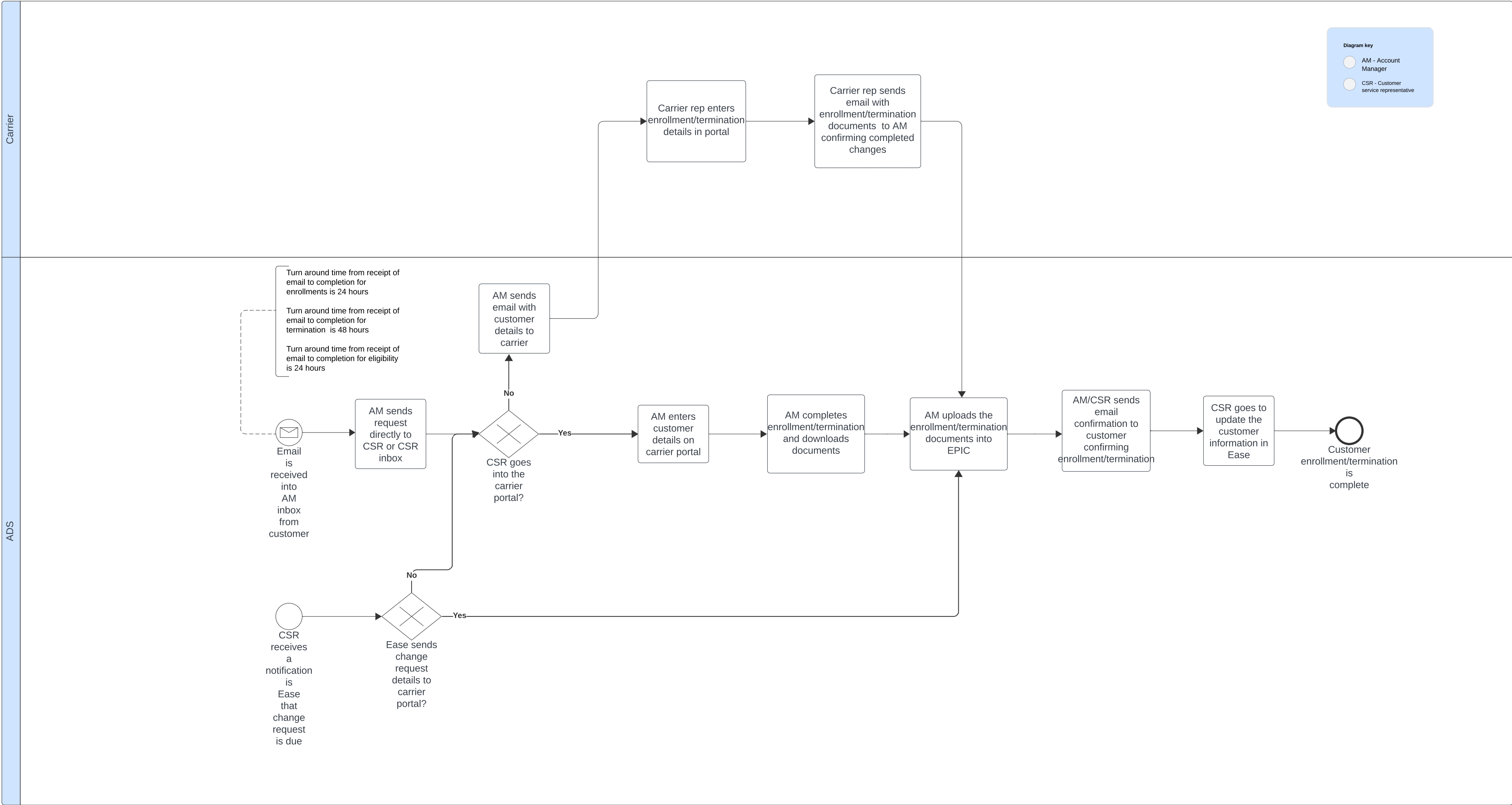


ADS Renewal Process

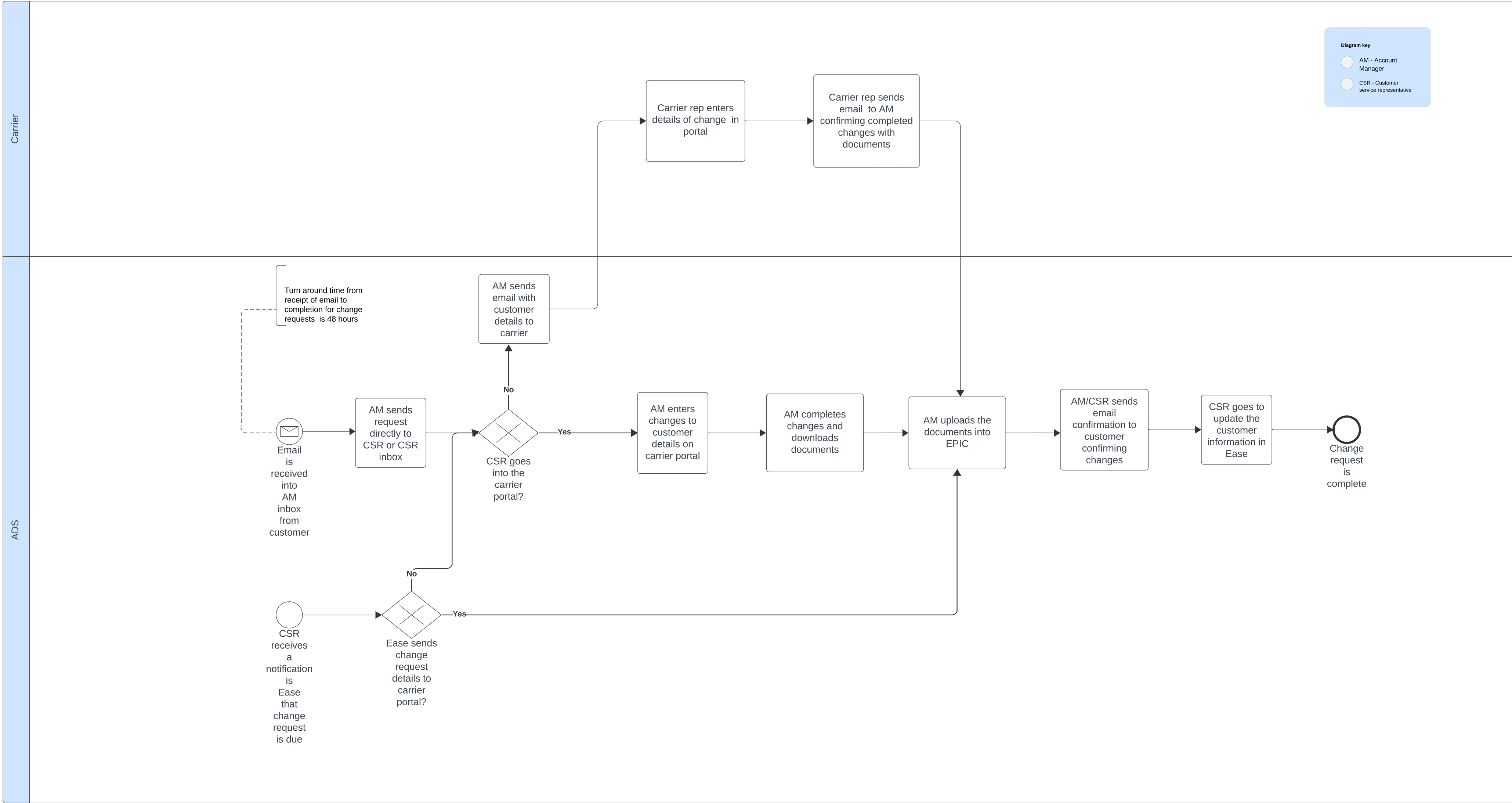
Persistence is the no. 1 goal for the service center. ADS's goal is to retain the customers before they can grow them. The renewal is what matters the most. Renewal process is the time to retain customers and then grow the customer relationship. (Customers can decide to add additional benefits during this time). Evergreen marketing campaigns are done at times of the year when it matters and also leverage life event which trigger buying opportunities for the employee. The 3 main pillars upon which the business is grown are to Nurture, Evolve & Retain and to Partner. The Renewal process falls under Evolve & Retain. Majority (60 - 70 %) of renewals happen on 01/01 i.e. the first of the year and many of the activities that lead to the renewals happen in the last quarter of the year prior to that. However, the book will have customers which renew on 2/1, 3/1, 4/1, 5/1, 6/1, 7/1, 8/1, 9/1, 10/1, 11/1, 12/1. Obtaining a census is an essential part of the renewal process



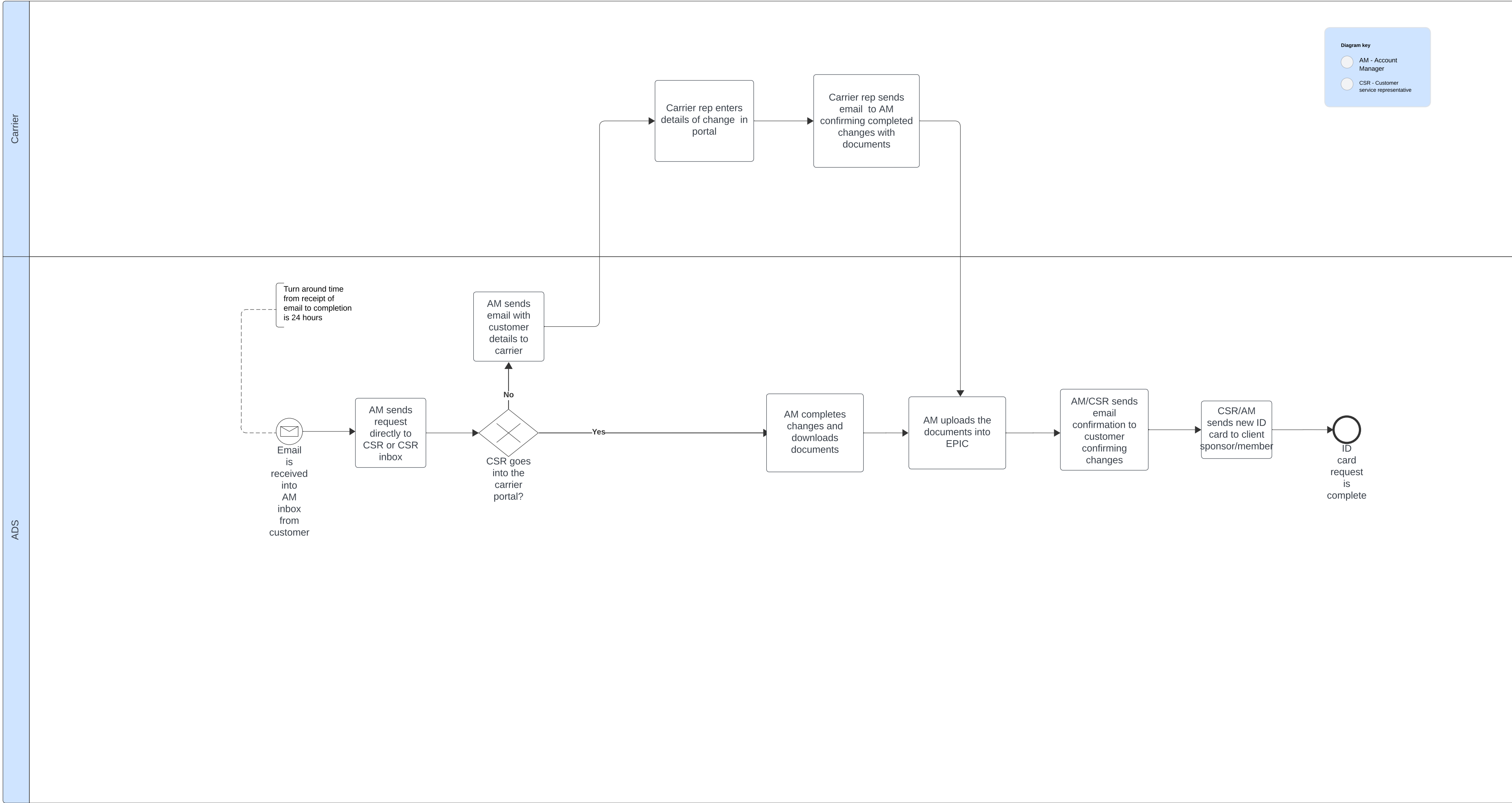
Enrollment/termination



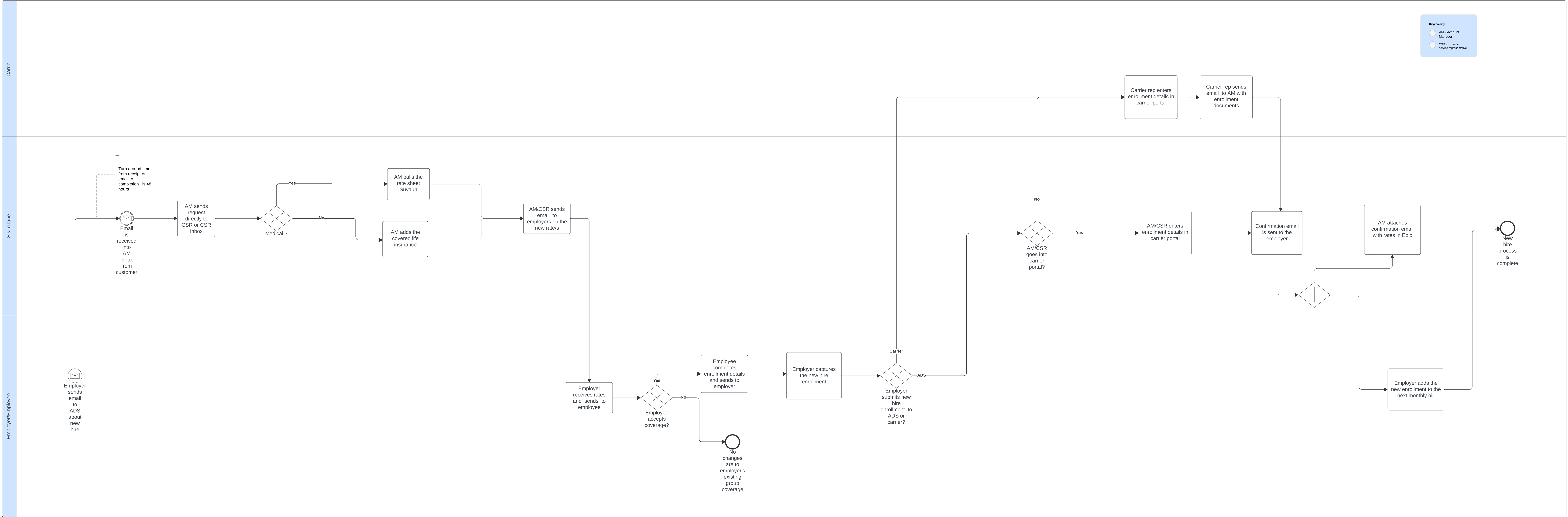
Change requests



ID card request



New hire quotes/work sheets



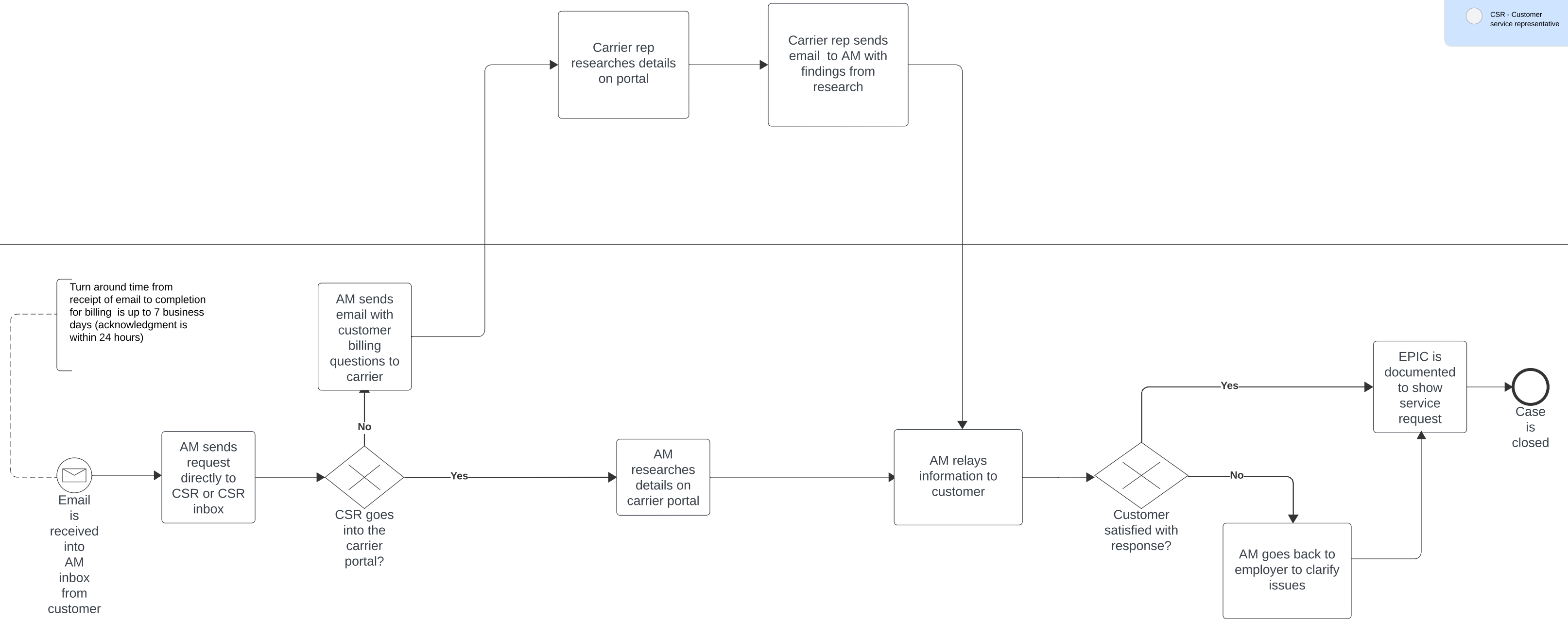
Billing

Carrier

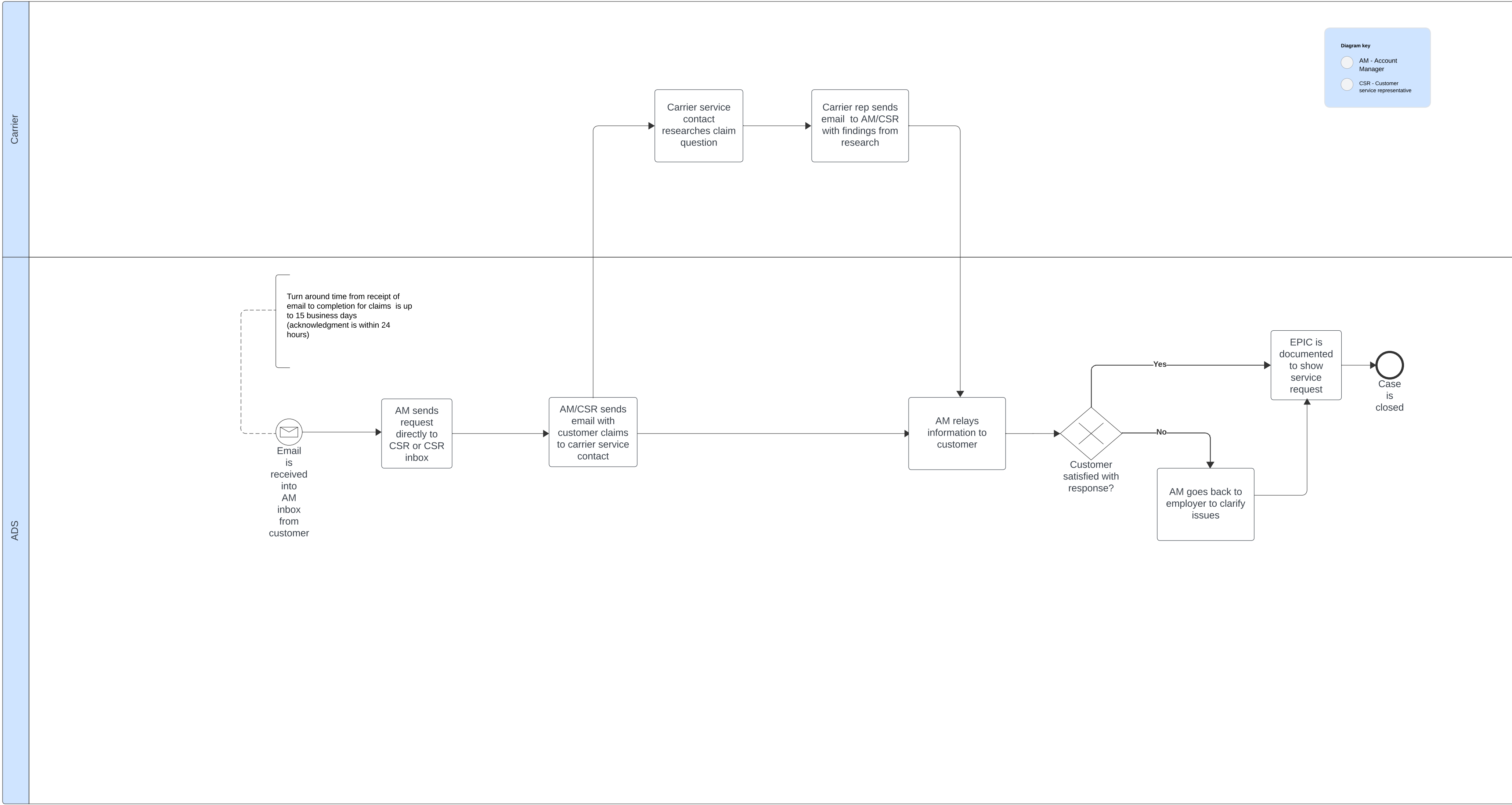
ADS

Diagram key

- AM - Account Manager
- CSR - Customer service representative



Claims



Misc/Others

ADS

