Ebix Australia
Staff Induction Manual

March 2018

Ebix Australia
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Last Updated: Kiersten Lethbridge 20/03/18

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About Ebix

Our Aim

Our goal is to be the preeminent supplier of business and Internet solutions to the Insurance industry.

How do we achieve this

We will achieve this goal by:

- providing innovative and customer friendly software products

- service building and extending enduring relationships with our customers

- maintaining a dynamic and market sensitive pricing structure

- establishing effective and efficient work practices within our business

- building staff capabilities to meet the needs of the business and the individual

- working as a team to achieve common goals

- providing a work place which encourages loyalty and inspires individual and team performance

Important Values

"People are our business, they are the reason we exist."

We are motivated by:

- Respect for the individual

- Service to the customer

- Commitment to personal integrity

- The pursuit of excellence

- Being a good corporate citizen

The History of Ebix

Ebix has been developing General Insurance software and supporting insurance intermediaries for over 30 years.

Ebix Inc is a publically listed (Nasdaq: EBIX) company based in Johns Creek, near Atlanta, Georgia.

The Australian operation is the result of a number of business acquisitions by Ebix Inc that commenced in 1997. A brief history of the growth of Ebix Australia is provided below.

Complete Broking Systems

The core business of what is now Ebix Australia commenced operations in 1992 as Complete Broking Systems (CBS). The founding directors set out to develop business solutions for the corporate insurance broking sector and launched the CBS system in Australia in 1993.

The corporate insurance sector then bears little resemblance to the market today, many of the corporate brokers operating in the early 1990's have merged or been acquired, predominately by Aon and Marsh. Early successes included Rolland Hudig Hall (now Aon) in 1993; Zuellig Insurance Brokers (acquired by OAMPS) in 1993; Hannan and Company (acquired by OAMPS) in 1994; Inchcape Insurance Brokers (now part of Aon) in 1995; and Sedgwick (now part of Marsh) in 1996.

In mid 1995, the company commenced development of CBS for Windows, the early predecessor to our eGlobal system.

International success in Singapore and Hong Kong as well as a growing base of corporate brokers in Australia and New Zealand sparked interest from brokers in the UK and USA, which in turn necessitated a presence in the Northern Hemisphere. Initial plans to form a joint venture with a similar business in North America led to the acquisition of CBS by Delphi Information Systems (now Ebix) in 1997.

Our aim to be the preeminent supplier of business systems to the corporate insurance sector did not change after the acquisition nor did our range of business systems. Instead the former CBS operation became the Ebix International division and added a focus on international markets as well as extending our local presence. Today those solutions are used by brokers in over fifty (50) countries around the globe. The international operation was renamed Delphi Information Systems after the acquisition and subsequently to Ebix Australia in 2004.

Heart Consulting Services

From humble beginnings in 1979, the founding directors of Heart Consulting Services (Heart) commenced development of their first product with the co-operation of a loyal group of brokers. At that time small to medium sized insurance brokerages were poorly serviced by the software industry. The only solutions on offer in the early eighties were simply out of reach for the average general insurance intermediary business.

By the mid to late eighties, the *Micro*BEAT PC based product emerged as a leading contender in the general insurance market. IBM AT PC technology had just been released and DOS applications offered an excellent and cost effective solution for small to medium business operators. With the support of a number of leading Insurers, *Micro*BEAT flourished throughout eighties and nineties.

By the mid nineties, Heart Consulting had gained a solid reputation for quality, user-friendly products at a realistic price, with the advantage of excellent customer support services.

In 1995, Heart Consulting Services announced an industry first 'subscription service' for its *Micro*BEAT product. Whereas intermediary software products had previously only been available for up-front license fees, Heart abolished this pricing regime and introduced EasyPlan, a simple 'pay as you go' subscription service. By the end of the nineties and as a direct result of this strategy, Heart had become a major supplier to the industry and were supporting over 750 general insurance intermediary sites.

Heart started development of the WinBEAT product, a Windows based replacement for *Micro*BEAT, in 1997 and began rolling out the product Australia-wide in 2001. Australia wide training was completed and WinBEAT installed at more than 700 sites between 2001 and 2004

On July 1st 2004, Heart Consulting Services was sold to Ebix and the combined operation renamed Ebix Australia. The new entity held approximately an 80% share of the general insurance software market in Australia.

Our current WinBEAT product demonstrates our commitment to the intermediary industry. Almost 10 years in the making, WinBEAT is a scalable (ODBC) intermediary product designed specifically for the Australian marketplace. Relatively recent developments include the .NET based WinBEAT4 and the mobile version of WinBEAT called winbeatnow for use of mobile devices.

We are currently developing our next generation, cloud-based version called winbeatne**X**t.

Telstra eBusiness Services

In January 2008 Ebix Australia acquired the eBusiness Services division of Telstra. This business had initially started as a private company (DBA), then subsequently acquired by five (5) insurers and renamed Insurance Network Services (INS). The business operated throughout the 1990's focusing on data exchange technology via the BrokerLink and TRC interfaces.

Telstra acquired INS in 2000 and redeveloped the data exchange platform, launching Sunrise Exchange in 2002.

The acquisition of Telstra eBusiness Services complemented our existing product range and allowed us to offer total solutions to brokers and underwriting agencies throughout Australia.

By doing business via Sunrise Exchange, intermediaries and underwriters achieve significant transaction processing cost reductions. The information is processed once and updated to both the insurer and the intermediary's back office systems, eliminating multiple handling and reducing possible data entry errors.

Trades Monitor

Established in 2001, Trades Monitor was one of the founding businesses of the compliance industry. The initial focus of the company was compliance for contractors operating in the Strata industry which had a need for these services and this market remains a core focus for Ebix Trades Monitor today.

Trades Monitor expanded the range of services offered to include contractor compliance requirements for corporate, local government authorities and the SME sector. Trades Monitor was acquired by Ebix in April 2010.

Ebix Trades Monitor continues to be Australia's leader in contractor compliance management and statutory and contractual agreements for building compliance, plant, vehicles, equipment, leases, contractors and suppliers. Our extensive range of high quality services are not only designed to reduce a company's risk, but also to improve safety, lower operational costs and save time.

Fintechnix

Commencing as Esprit Computer Systems in 1991 and renamed Fintechnix in September 2005, Fintechnix was a privately owned company that developed software for the Australian Life and Investment markets. The flagship product, OneOffice, is a comprehensive back-off system for Life companies offering conventional policy administration, agency and commission management, claims and finance functions. In addition, OneOffice features an advanced toolset for product management and rating.

OneOffice addresses Life, Superannuation and Investment market segments. It became the leading Australian platform for back office administration.

Fintechnix was acquired by Ebix in June 2012 and has continued its market leading position in the Australian Life Insurance sector. OneOffice functionality has been enhanced to cater for front-office and niche market requirements through specialist modules for life insurance, superannuation and investments to provide a complete integrated sales and servicing function.

Company Structure

Ebix Company Structure

Ebix worldwide operations comprise over forty (40) offices spread across the globe in Australia, Brazil, Canada, India, New Zealand, Singapore, the UK and USA. In Australia there are offices in Sydney (Chatswood) and Melbourne (Surrey Hills).

Ebix Australia's Managing Director is Leon d'Apice who is based in the Sydney Ebix office. The Sydney office supports the Ebix Evolution, *e*Global and CBS broking systems, Sunrise Exchange and iClose EDI platforms, SmartOffice CRM, OneOffice, Trades Monitor Compliance Services and a wide range of insurance related professional services including e-commerce products for brokers, online payment gateways, high level consulting and web site development in relation to e-commerce products.

Kiersten Lethbridge is the Divisional General Manager for Southern Region based in Melbourne and is responsible for the daily operation of the Melbourne division of the business which supports WinBEAT and related software.

Philip Fourie is a Vice president of Ebix Australia and manages the Ebix Life (formerly Fintechnix) Team which develops and supports OneOffice and associated software.

Mariejean Brunt is the National Manager of Trades Monitor.

In all, Ebix Australia provides services to over 900 insurance intermediaries and directly supports broking systems installed in more than 500 insurance brokers, servicing over 10,000 users.

Product	Sites	Users
CBS	71	3,407
eGlobal	36	927
WinBEAT	422	6516
OneOffice	7	960
Total	**536**	**11,810**
eBusiness Portal	184	
Sunrise Exchange	648	
as at March 2018		

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Business Units

The company operates along a business unit line that mirrors our products:

- Ebix Sydney – Head Office functions, infrastructure and broking system support (Evolution, eGlobal and CBS).
- Ebix Melbourne – WinBEAT Sales, Technical Services and Support
- EbixExchange – Data Exchange (Sunrise Exchange and iClose) facilities and e-commerce solutions
- Fintechnix – OneOffice Sales, Technical Services and Support
- Ebix Trades Monitor – Compliance solutions

Each business unit is structured slightly differently and in many cases operates in tandem with other divisions.

Software Releases

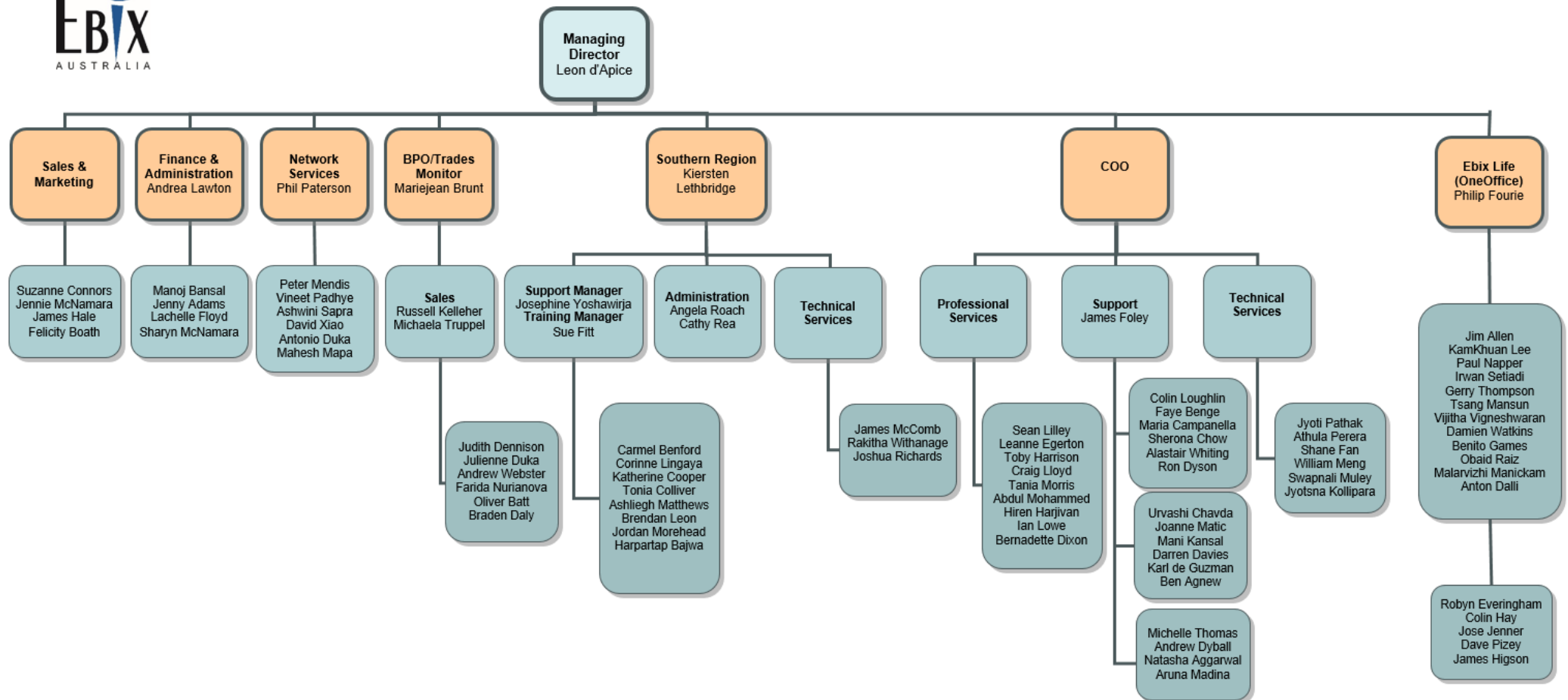Each division will release new versions of their software throughout the year based on a pre-determined schedule. The lead up to a software release is a very demanding time for developers, QA testers and managers. Post release, the helpdesk is likely to be occupied assisting our clients to update their software.

Organisational Chart

The Company Organisational Chart is on the following page:

Managing Director
Leon d'Apice

Sales & Marketing
Andrea Lawton...

Finance & Administration
Andrea Lawton

Network Services
Phil Paterson

BPO/Trades Monitor
Mariejean Brunt

Southern Region
Kiersten Lethbridge

COO

Ebix Life (OneOffice)
Philip Fourie

Suzanne Connors
Jennie McNamara
James Hale
Felicity Boath

Manoj Bansal
Jenny Adams
Lachelle Floyd
Sharyn McNamara

Peter Mendis
Vineet Padhye
Ashwini Sapra
David Xiao
Antonio Duka
Mahesh Mapa

Sales
Russell Kelleher
Michaela Truppel

Support Manager
Josephine Yoshawirja
Training Manager
Sue Fitt

Administration
Angela Roach
Cathy Rea

Technical Services

Professional Services

Support
James Foley

Technical Services

Jim Allen
KamKhuan Lee
Paul Napper
Irwan Setiadi
Gerry Thompson
Tsang Mansun
Vijitha Vigneshwaran
Damien Watkins
Benito Games
Obaid Raiz
Malarvizhi Manickam
Anton Dalli

Judith Dennison
Julienne Duka
Andrew Webster
Farida Nurianova
Oliver Batt
Braden Daly

Carmel Benford
Corinne Lingaya
Katherine Cooper
Tonia Colliver
Ashliegh Matthews
Brendan Leon
Jordan Morehead
Harpartap Bajwa

James McComb
Rakitha Withanage
Joshua Richards

Sean Lilley
Leanne Egerton
Toby Harrison
Craig Lloyd
Tania Morris
Abdul Mohammed
Hiren Harjivan
Ian Lowe
Bernadette Dixon

Colin Loughlin
Faye Benge
Maria Campanella
Sherona Chow
Alastair Whiting
Ron Dyson

Jyoti Pathak
Athula Perera
Shane Fan
William Meng
Swapnali Muley
Jyotsna Kollipara

Urvashi Chavda
Joanne Matic
Mani Kansal
Darren Davies
Karl de Guzman
Ben Agnew

Michelle Thomas
Andrew Dyball
Natasha Aggarwal
Aruna Madina

Robyn Everingham
Colin Hay
Jose Jenner
Dave Pizey
James Higson

Complementary Software

The broking systems; CBS, eGlobal, Ebix Evolution, WinBEAT, and winbeatneXt, include a number of interfaces to external products, some of which are Ebix owned, the others being external systems

The Sunrise Exchange range of products provide an EDI interface between broking software (WinBEAT, CBS, eGlobal, Evolution) and most of the major underwriters. EbixExchange deals with both underwriters and brokers and the Melbourne and Sydney support teams work closely together to ensure that the Sunrise™ Exchange interface is compatible and user friendly. CBS, eGlobal, WinBEAT and Evolution currently interface with both Sunrise Exchange Expert, Sunrise Exchange On-line Quoting and the iClose range of solutions.

The interfaces common to our broking systems include:

Ebix

- **Sunrise Exchange** is the Australian insurance industry's leading provider of eTrading solutions and allows the general insurance industry to execute a variety of transactions including quoting, renewals, endorsements, cancellations and lapses, online in a secure and real time environment.

- **Sunrise Online Quoting** which allows brokers to obtain comparative quotes form key underwriters for home and motor. The selected quote can then be transferred to Sunrise® Exchange and downloaded into WinBEAT providing a single data entry point.

- **Sunrise Instalments** is an additional Sunrise Module and is currently supported by CGU (an Underwriter). This allows brokers to process and manage policies that are paid by monthly direct debit.

- **iClose** (Accounting, Policy, Claims) is a relatively new interface that allows transactions to be processed: - broker-to-broker, broker-to-underwriting agency and broker-to-underwriter.

- **iClose Custom Web Applications** brokers have an online web product for their clients that rates the risk and then allows import of client and policy data into their broking system via the eLink Module (see below).

- **eLink** is an XML interface that allows brokers to import client and policy data into their broking system from an external application.

- **SmartOffice** is an Ebix cloud based CRM system. The SmartOffice module allows brokers to integrate client account details between systems. They can view and work with client data in either system, and it will update in both.

- **Mobile Applications** for each of broking system – CBS Mobile, GoMobile (*e*Global and Evolution) and winbeatnow.

- **Online Payment Gateway (OPG)** module gives brokers the ability to allow their clients to pay online using a credit card. OPG interfaces with the broking system to

get the outstanding balance and then allows import of the receipts file once the payment has been confirmed.

External

- **Premium Funding** uses XML to send and receive data from premium funders' web sites and update funding details in the brokers CBS, eGlobal, Evolution or WinBEAT system.

- **Background Funding** - automatically or optionally puts premium funding information on the invoice or client statement

- **DMI (Document Management Interface** uses XML to interface with a number of document management systems.

- **Macquarie Premium Payments** (DEFT) module allows banking functions to be automated between Macquarie Bank and Ebix products

- **NAB Transact** module allows banking functions to be automated between NAB and Ebix products

- **QBE Instalment Billing** via Sunrise Exchange allows brokers to flag policies as monthly direct debit and receive monthly reconciliation reports.

- **QBE Claimwrite** allows brokers to process claims online for QBE

Each of the broking systems have a number of additional modules which are unique to the specific system. These modules provide a range of services for particular market segments. These include Customer Self Service portals and Custom Reporting functionality.

Industry Partners & Competitors

The broking system is just one back office component in the overall process that is insurance. There are also many other businesses that assist in the entire process.

Following are details of the industry partners with whom we are in contact on a regular basis and who assist us in delivering a quality service to our customers.

Although we are all one company the Sydney support team service and support Sunrise Exchange, Online Quoting, CBS, eGlobal, Evolution and related products. The Melbourne team support WinBEAT, winbeatnow and related products. The OneOffice team work in the life market and Ebix Trades Monitor work in the compliance sector.

Underwriters

We deal directly with Underwriters for various reasons. We may be contacted directly by the underwriter due to an issue with a Sunrise Exchange or iClose policy or Underwriters may contact us to discuss specific problems that are occurring at individual broker sites where we may be able to provide a software driven solution.

Most underwriters pay an annual fee to have access to all the Ebix products for testing and demonstration purposes as well as to utilise Ebix helpdesk and technical support, as required.

Currently our supported online underwriters and underwriting agencies are:

- AIG
- Allianz Australia
- Calibre Insurance
- Chubb
- CGU (parent company IAG)
- Chubb
- Hollard
- Key Underwriting Services (Thistle)
- Millennium Underwriting Agency
- National Transport Insurance (NTI)
- QBE
- Qiducia Underwriting
- Sura (formerly Austagencies) – Austbrokers Underwriting Agencies
- TIO
- VERO/Suncorp
- Zurich

Supported underwriters may obtain a demonstration version of our software at any time and may contact our helpdesk or request technical support from the development team.

Sunrise Exchange and iClose Policy Products

Sunrise Exchange

iClose Policy

As at October 2017

Premium Funders

Premium Funding allows the brokers' clients business to spread annual insurance expenses over instalments and avoid large, lump sum payments for insurance premiums. Most of our customers offer premium funding to their clients as a service.

Most of the Premium Funding companies in Australia have accessed our standard XML interface in order to provide a facility for our customers to prepare and print premium funding quotations for their clients.

The Ebix Premium Funding Interface enables users to nominate a client, and select one or more policies for a funding quotation. This information is then transferred automatically into the premium funder's web based quoting software and a quotation is then produced in a matter of seconds.

The Premium Funding Interface is activated via registration and is paid for by the various premium funders. The following funders currently interface to Ebix broking systems (WinBEAT, eGlobal, Evolution, CBS):

- Attvest Finance
- BOQ Finance (formerly Centrepoint Alliance)
- Elantis Premium Funding
- Hunter Premium Funding
- Macquarie Pacific Funding
- NorthState Premium Funding
- Premium Funding Pty Ltd
- Premium Pay
- Principal Finance Pty Ltd
- QPR Limited
- Red Planet Software
- Victory Funding
- Westpac

Broker Groups

There are a number of "Broker Groups" who have the general aim of using the power of the group to negotiate better terms, conditions and remuneration from underwriters, premium funders and strategic alliance partners.

We have forged strong relationships with most of the key broker groups in Australia. Many of these groups have over 80% of members using Ebix products - WinBEAT, *e*Global or CBS.

We sometimes sponsor and attend their annual conferences and meet with their respective boards occasionally to discuss members' issues and problems.

We currently support the following Broker Groups:

- Austbrokers
- IBNA - Insurance Brokers Network Australia
  (*Note that IBNA purchased InsuranceConnect broking system BrokersIT – this technically makes them a competitor; the system has subsequently been sold to Exchanging/CSS*)
- AIMS - Austbrokers and IBNA Management Services - created as a joint venture between IBNA & Austbrokers
- NIBA - National Insurance Brokers Association

The **Steadfast Group** are also a large Broker Group however they have launched their own broking system called Insight and eCommerce interface called Steadfast Virtual Underwriter. They are therefore a direct competitor in the broking market. Whilst we support many brokers who are members of Steadfast we do not directly support Steadfast.

Document Management Suppliers

We currently have a specification that allows a range of Document Management Software vendors to interface with our software using an XML interface, thus providing our customers with relatively seamless interaction between their broking system and their document management system.

The broking systems currently interface with:

Ferret Software Australia - ferretsoftware.com.au

Organise*it* –organiseit.com.au

Technosoft Solutions – technosoftsolutions.com.au

The document management vendors pay a per user licence fee to access the Ebix DMI (Document Management Interface). They therefore they receive support and marketing assistance from us.

Financial Institutions

We have a strong relationship with a number of banks because we provide both banking interfaces and the Ebix Online Payment Gateway (OPG) for our brokers.

Macquarie Bank

Macquarie Bank as we have developed a customised Banking interface for them called Macquarie Premium Payments (MPP). It utilises the Macquarie DEFT Payments System to automate many of the banking processes a broker has to go through including receivables, payables and trust account reconciliation, providing substantial back-office time savings.

NAB

We also have a custom banking interface in conjunction with NAB. It is called **NAB Transact**. This optional module automates many of the banking processes a broker has to go through and provides considerable time savings.

There is a broking system specific User Guide for each of these interfaces available in Sharepoint

We have technical and business contacts for Macquarie and NAB and you can ask your manager for specific details.

Online Payment Gateway

Ebix Online Payment Gateway is a standalone module providing an easy to implement e-commerce facility allowing our brokers' clients to pay for their policies online in a fully secured environment. The module can be added to the broker's existing website, allowing their clients to easily pay invoices by credit card without the need for any manual intervention or processing. The end client can nominate whether they are paying an individual invoice or their total outstanding balance.

Ebix OPG interfaces with most banks and credit card service providers.

Competitors

Ebix operates in a very niche market and there are not many companies that operate in our market. Due to the Sunrise Exchange acquisition in 2008, our competitors are also our customers in some instances because they have all developed an interface to Sunrise Exchange and Sunrise On-line Quoting.

Our main broking system competitors are:

BAIS – Brokers Advantage Insurance Systems: www.bais.com.au

Broker Plus – now owned by Steadfast after their acquisition of NAQ technologies

Community Broker Network (CBN) - caters for Authorised Representatives via a bureau system called FINNAS (data stored centrally). *Note that CBN are also a customer as they also use WinBEAT for some of their ARs*

Alt-X - a relatively new player in the market of a system that has changed owners and names a number of times. It was originally BrokerConnect and apart from the name little has changed.

Steadfast Group - they own their own broking system **Insight.** Steadfast also have their own eCommerce interface (like Sunrise and iClose) call **Steadfast Virtual Underwriter** (SVU)

Steadfast are a direct competitor however many of our brokers are members of the Steadfast Group and we therefore maintain a relationship with the group as a whole.

Any contact with competitors or perceived competitors should be dealt with by a Manager.

Business Support Systems

Ebix has a number of standard systems that are utilised by all staff, across the Ebix Australia offices.

Operating Systems

We run Windows 10 across most desktops as standard.

Some desktops and laptops are deliberately using earlier versions of Windows for testing compatibility with Ebix software

GroupWise Mail

We use Novell GroupWise for email which is managed by our Sydney Networks team. You can optionally run Microsoft Outlook as the email client connecting to GroupWise. Most of our broking customers use Outlook. You can elect to use the GroupWise or Outlook email client.

We have some 'standard' external email addresses available for our customers to use, each member of staff has their own email address and we also have some internal mailing lists. All email is monitored and logs are kept. These logs can be accessed by any member of the Ebix management team.

Our email, web and social media usage policy have been provided as separate documents. Please ensure that you read and sign the acknowledgement that you have read and understood the Ebix Security, Internet and Social Networking policies.

External Mail Addresses

These are 'incoming' email addresses.

support@ebix.com.au	Support queries to the Sydney support desk
sales@ebix.com.au	Ebix sales queries
info@ebix.com.au	Ebix general queries
funding@ebix.com.au	Premium Funding queries
winbeat@ebix.com.au	All WinBEAT support queries
wbtraining@ebix.com.au	WinBEAT training queries

Internal Mail Groups

Sydney Office

sydney@ebix.com.au	All staff in the Sydney office
network@ebix.com.au	Networks team - hardware & software support

Melbourne Office

melbourne	All staff in the Melbourne office
managers	Andrea, Josephine, Kiersten, Sue
wbdevelopers	James, Josephine, Joshua, Rakhitha
helpdesk	All helpdesk and training staff

Personal email Addresses

Firstname.lastname@ebix.com.au or firstname@ebix.com.au	Not for general publication to customers

JIRA

Atlassian Jira is a web based Project Management and incident management tool that has been customised for the Ebix environment. JIRA is standard on all desktops and provides customised user access to the required streams. Ebix JIRA is used by all business units with the exception of Trades Monitor.

JIRA is used for:

- Support case management for all software streams
- Management of application development streams for all Ebix products
- Testing and QA for all Ebix products
- Special projects

The JIRA incident logging and recording procedure is part of your induction training and there are a number of User Guides available in Sharepoint. Your co-workers or Manager will be able to assist if you have any specific queries about using JIRA correctly.

Users are given access to the relevant JIRA streams and may not have authority to log incidents in all streams.

Development

All development projects, bugs and enhancements are logged in their respective JIRA stream. Support incidents may be linked to provide the development teams with the background to a specific bug or request. Not everyone in the business has access to log

an incident in each stream so you may need to ask your manager if you need to log a bug or enhancement

When a developer has completed coding on a JIRA development item they are expected to add testing requirements and expected behaviours to the incident. They must also provide testing scenarios and other items to check where relevant.

Each development item will be used to track Quality Assurance (testing) and if you are testing you will be given access to the development stream.

Testers must report their testing results including the process they went through to test something then:

- log it back to the developer for further testing or

- log it for a second test by someone else or

- flag the case as "passed" if testing is completed satisfactorily

Microsoft Office 2010/13/16

Microsoft Office is a core business system. Various version are installed across the company, with document writers generally utilising the latest version. All documentation is produced using components of MS Office and there are a number of standard templates that must be utilised by all staff for any external communication with customers.

Documents that are to be provided to external parties must always be sent in PDF format. Source documents may only be distributed internally.

These templates are stored SharePoint and are managed by Felicity Boath – Felicity.Boath@ebix.com.au and Kiersten Lethbridge - kiersten@ebix.com.au.

The templates are designed to ensure our public profile is consistent across all our various brands and it is important that any documents you create for both external and internal audiences are based on the Ebix Templates.

DO NOT amend these templates because you do not like them or your content does not fit. Any alterations or additions to these templates must be discussed and approved at management level.

Note that NO Word or Excel documents should be sent to outside parties.

Browser Software

Ebix does not specify the browser you are required to use and most desktops have a number of browsers available. Predominantly Ebix uses Google Chrome as the standard browser, however this may vary across the company.

Any staff who have software testing as part of their role have a variety of browsers installed to ensure application compatibility across a range of browsers.

IE7 is the default browser required to run Sunrise Exchange and Sunrise Online Quoting due to the compatibility of the many underwriter products that are distributed through Sunrise.

SharePoint

Ebix SharePoint has been customised to suit the needs of the business and is the repository for all company documents both external and internal. Each stream of the business has its own SharePoint directory and SharePoint has a powerful search facility. You will be provided with a SharePoint login.
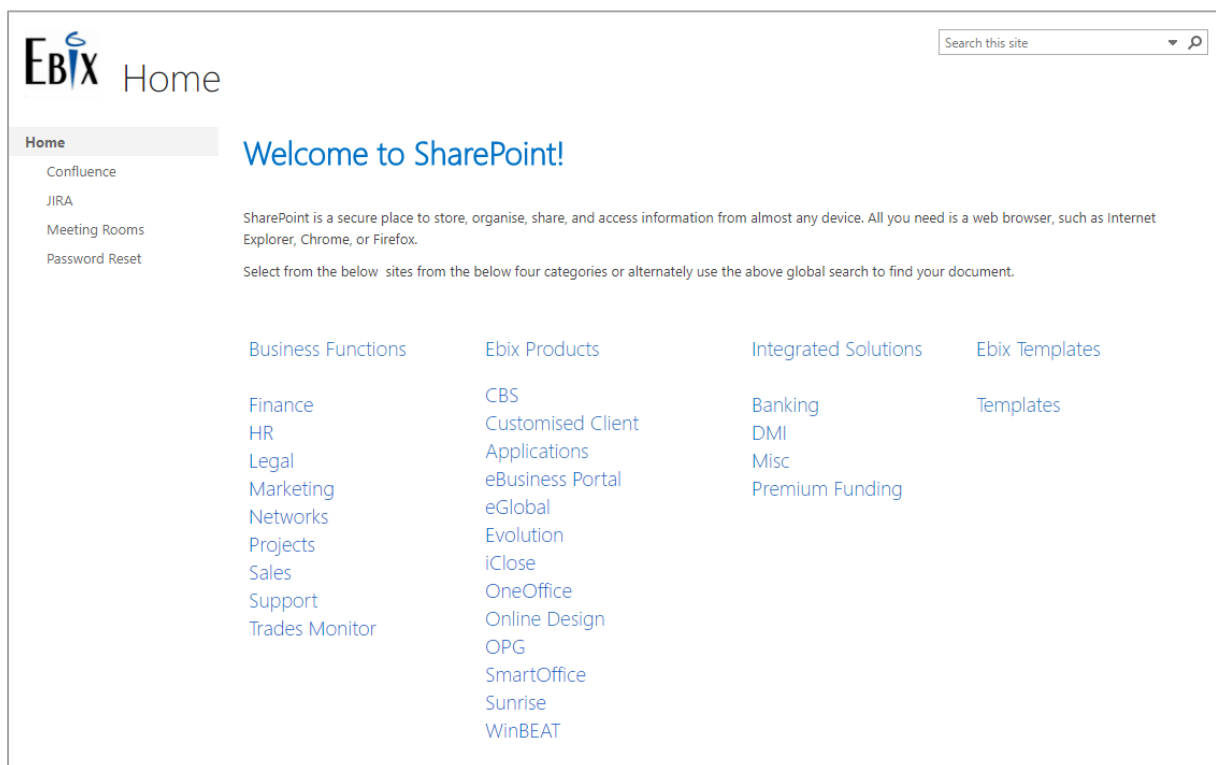
Document templates are stored in SharePoint. Any permanent internal or external documents that you create must be uploaded to the relevant location in SharePoint. Your co-workers and manager will be able to assist with training and support.

Ebix iEmployee

Ebix has developed a customised, web based application called iEmployee. Ebix Australia uses iEmployee primarily to record, track and refund work expenses to staff using the iExpense component. Your manager will show you how to use iExpense and other modules if required as part of your role.

Ebix SmartOffice

The SmartOffice web-based CRM application is an Ebix product that we distribute to our customers.

It is used internally to record and track marketing activities related to the various streams of business. A SmartOffice login and training will be provided if required for your role.

Other Software

Citrix

Ebix uses Citrix to provide mobility to employees by allowing access to Ebix products such as JIRA, email, inhouse databases with restricted access and non browser based demonstration products. If you require Citrix access a login will be provided to you by your manager.

Adobe Acrobat

All documents that are sent to external parties: - customers, suppliers, industry partners etc., must be sent in Acrobat Format. Documents can be produced in PDF format using Word, Excel, WinBEAT, etc.

Note that NO Word or Excel documents should be sent to outside parties.

Adobe Captivate

We have limited number of Captivate licences. Captivate allows you to create an online demo or training system through use of product screen captures plus other tools. Our resident Captivate Expert is Joanne Matic.

Adobe RoboHelp version 9.0

Robohelp is used to build the web based help files for WinBEAT and Evolution.

Ebix Web Site

All product and related information resides at www.ebix.com.au

The web site is heavily utilised by our customers particularly for training dates and locations, newsletters and other useful customer documentation.

The web site is maintained by Felicity in our Sydney office. Ideas for additional functionality are appreciated.

Ebix Inc. Web Site

The US web site contains information about Ebix Inc and related entities. There is some information about the Australian operation to be found here.

Hypersnap

This is a nifty piece of software that we use to take screen shots and add them to documents. It is heavily utilised in our training manuals. It is installed on most desktops.

Skype

Skype can be used for interoffice messaging.

WebEx

We use a web-based product called WebEx for on-line demonstrations and training for Ebix customers. It is a powerful training tool that can be used one-to-one or for group training and seminars.

WebEx can also be used for support where required. Your manager will provide the relevant log-in and show you how WebEx works

WinZip

Winzip is used to compress files if we are emailing or uploading them to our FTP site.

Personal Devices

Ebix understands that employees may want access to their business email via their own smart phone or tablet. Whilst Ebix allows set-up of email access on your device you should be aware of the Ebix **privacy, confidentiality and data security requirements** at all times.

Privacy, Internet and Social Media

Ebix is committed to preventing the occurrence of inappropriate, unethical, or unlawful behaviour by any of the users of its computing systems and telecommunications networks. These responsibilities are not only mandated by Ebix' business interests but by legal and ethical obligations concerning the welfare and privacy of our customers, business partners and employees.

The official Ebix Security and Social Media Policy are separate documents and must be read and acknowledged as understood by each employee.

The Ebix Security and Social Media Policies apply to all Internet users (individuals working for the company, including permanent full-time and part-time employees, contract workers, temporary agency workers, business partners, and vendors) who access the Internet through the Ebix computing or networking resources, including any devices, either Ebix or personal, used to conduct company business. The company's Internet users are expected to be familiar with and to comply with these policies, and are also required to use their common sense and exercise their good judgment while using Internet services.

Please refer to the following documents for the detailed Ebix Acceptable Usage, Security and Social Networking policies:

- Ebix Acceptable Usage Procedure

- Ebix Information Security Policy for Employees

- Ebix Social Networking Policy

Recent Changes to the Privacy Act

On 13 February 2017, the Senate passed the Privacy Amendment (Notifiable Data Breaches) Bill 2016. On 22nd February 2018 these new Mandatory Data Breach Notification Laws took effect

Who does this law affect?

The new laws apply only to government agencies and organisations which are governed by the *Privacy Act 1988*. This means that state government organisations and local councils, plus organisations with a turnover less than $3 million a year, fall outside the legislation.

Of course the *Privacy Act* also applies to some types of businesses with an annual turnover of $3 million or less, including health service providers, businesses that sell or purchase personal information and credit reporting bodies. The Data Breach Notification laws will apply to these entities also.

Mandatory Data Breach Notification

The objective of the Mandatory Data Breach Notification Laws is to ensure that an 'eligible data breach' which is defined as 'unauthorised access to, unauthorised disclosure of, or loss of, personal information held by an entity' where 'the access, disclosure or loss is likely to result in serious harm to any of the individuals to whom the information relates' is reported to the Office of the Australian Information Commissioner.

This information would include personal details, credit reporting information, credit eligibility information and tax file number information.

Under the amendments, an affected organisation will be required to report the incident to the Office of the Australian Information Commissioner and to notify an affected party within 30 days as soon as the organisation becomes aware of any such data breach.

The notification to the affected party must disclose the type of data breach, the particular information affected and how the affected party should respond to the data breach.

Consequences for failure to notify a data breach

The bill states that a civil penalty can be applied for serious or repeated interferences with the privacy of an individual, which can attract a maximum penalty of $360,000 for individuals and $1,800,000 for bodies corporate.

Email and Data

Internet access is provided by Ebix Australia Pty. Ltd. for business purposes however limited personal use will be permitted subject to the conditions contained in the policy.

Access to the Internet is for researching information and will generally be available from every desktop. Ebix pays for **all data downloaded,** including files, web-pages, emails and attachments.

The Internet and email are important company resources and will be used by you extensively in communications with clients, problem solving and research. The following general guidelines apply to use of these facilities:

- Observe client confidentially, especially in relation to the forwarding of email.
- Include personal and company contact details in email to clients (Your email signature)
- Always use an Australian spell checker to eliminate spelling and typing errors from client email correspondence.
- Where appropriate have your manager proof read important email correspondence.

Privacy, Internet and Social Media

The company allows personal use of Internet and email facilities provided that the guidelines outlined below are followed:

- Personal use of Internet and email does not interrupt normal work activities.

- Use of social networking sites such as Facebook or Twitter is not permitted during working hours.

- Messaging is allowed with external parties but should not be used to communicate internally with other staff - go and talk to them.

- Avoid pornographic, racist or other unsuitable web sites.

- Do not send pornographic or offensive emails to other staff, clients or third parties.

- Avoid any practice that contravenes employment practices detailed in the Ebix Employee Handbook and the Ebix Acceptable Usage Procedure that were provided with your employment contract.

- Downloads from the Internet should be limited to work related information.

Restrictions

Abuse of Internet and email facilities is a serious offence and may result in disciplinary action or dismissal. If you have any doubt in relation to the use of these facilities or the guidelines outlined above these should be discussed with your manager.

Any information displayed on the Ebix web site, or which is included in or attached to outbound emails, must not contain any company specific confidential information.

Email is a traceable medium and therefore information transmitted should reflect the professional business standards expected of all Ebix employees.

Transmission of any discriminatory material on subjects relating to gender, race, nationality, religion or disability is not considered to be appropriate material.

Private use will be allowed within reason, however downloading from the Internet for private purposes is not permitted without authorisation from your immediate manager. Private internet use should be avoided during work hours.

Information accessed via the internet must be considered suitable for general distribution to all staff members. As a guide, no staff member should be offended by any printed material or information displayed on your computer screen.

Services

Connection to "streaming" services such as music broadcasts is not permitted as it will significantly increase our download volume and costs.

Subscription to newsgroups outside of Ebix should also be cleared with your manager

Social Media

Please refer to the Ebix Employee Social Networking Policy for full details.

Respect and Privacy Rights

Speak respectfully about Ebix and our current and potential employees, customers, partners, and competitors. Do not engage in name calling or behavior that will reflect negatively on your company's reputation. Note that the use of copyrighted materials, unfounded or derogatory statements, or misrepresentation is not viewed favorably by Ebix and can result in disciplinary action up to and including employment termination.

Honor the privacy rights of our current employees. Do not write about or display internal company happenings that might be considered to be a breach of their privacy and confidentiality.

Competition Policy

You may not sell any product or service that would compete with any Ebix products or services. This includes, but is not limited to training, documents and manuals, products, and freelance writing. If in doubt, talk with your manager.

Your Legal Liability

Recognise that you are legally liable for anything you write or present online. Employees can be disciplined by Ebix for commentary, content, or images that are defamatory, pornographic, proprietary, harassing, libelous, or that can create a hostile work environment. You can also be sued by company employees, competitors, and any individual or company that views your commentary, content, or images as defamatory, pornographic, proprietary, harassing, libelous or creating a hostile work environment.

Media Contact

Media contacts about our company and our current and potential products, employees, partners, customers, and competitors should be referred for coordination and guidance to your Manager, our Marketing Manager Felicity Boath or the Australian Managing Director, Leon d'Apice.

Note that these policies and guidelines apply only to work-related sites and issues and are not meant to infringe upon your personal interaction or commentary online.

Consequences of Violations

Violations of the Ebix Security and Social Media Policies will be documented and can lead to revocation of system privileges and/or disciplinary action up to and including termination.

Additionally, the company may at its discretion seek legal remedies for damages incurred as a result of any violation. The company may also be required by law to report certain illegal activities to the proper enforcement agencies.

For questions on the Privacy, Data Breach laws, Security, Internet Usage and Social Media Policy please talk to your direct Manager.

Other Useful Stuff

Business Information

Business Hours

The Ebix hours of business are between 8:30 am and 5:30 pm on Sydney/Melbourne business days. Outside of these hours an answering machine picks up calls and advises callers of our hours.

Hours of work are specified for each member of staff and staff generally have one hour for lunch. In some circumstances it may be possible to vary work times but this will required management approval. Staff are expected to put in the hours required to complete their job satisfactorily. Out of hours travel is completed by some staff and the expectation is that staff will attend conferences and early/late meetings as required.

Security

The Sydney office is accessed using a passcard. Please take care secure your passcard appropriately.

The Ebix Melbourne office has an alarm system and the code is known to the management team plus some other staff. No staff are left in the Melbourne office without a manager present unless by special arrangement.

Annual Leave and Sick Days

Annual Leave can be requested at any time and it is preferred that staff take leave each year to avoid accumulating large amounts of leave. It is requested that at least 4 weeks notice is given.

Staff must have all annual leave approved by their direct manager. Leave should always be scheduled with due consideration for the activities in the calendar.

Staff are expected to notify their direct manager by telephone or text message if they are sick and will not be coming into work. Calls to managers' mobiles are acceptable in the morning and we request as much notice as possible.

A medical certificate is requested for two or more consecutive days of sick leave or where the sick leave is taken before or after a public holiday.

Travel

Managers and staff may be required to travel as part of their business activities.

Flights and accommodation can be booked on line using the FCM travel Manager web application: https://www.intravel.com.au/elumina/login.jsp

Flights will be charged to the company credit card when the above application is used. If a company credit card is required for any other booking such as accommodation or car hire please ask your manager.

International flights, where required, can be booked using our Travel Agent - Corporate Traveller who are based in Sydney. Our contact is Morten Friis on 02 8270 0840 or morten.friis@corptraveller.com.au

If you wish to book your own flights and accommodation you may have to cover costs for travel or accommodation with your credit card. You will be reimbursed via direct credit. You will be required to complete the details and attach a copy of receipts using the Ebix iExpense interface. Your manager will require a copy of your Expense sheet including bank details in order to process the reimbursement. Your manager will be required to authorise your iExpense entry and Expense sheet.

The standard expenses form is an Excel template that can be found in SharePoint under Templates

Petty Cash and Re-imbursements

If any items are purchased for the business they will be reimbursed either from petty cash or via direct credit to your bank account.

Attire

We have a policy of 'business casual' at Ebix. The expectation is that staff will be wearing something that would be suitable for a client meeting if required. Torn clothing of any type is not acceptable attire.

Supplies

General office supplies are available upon request. Please request anything you need.

Ebix Employee Handbook

Please refer to the Ebix Employee handbook for further information regarding policies and procedures.

Breaks

Lunch

Most Ebix employees are entitled to a 1 hour lunch break unless otherwise agreed with your manager. This time is generally between 12:00 – 2:00pm. Your lunch break may be specified to ensure we have the necessary resources on our helpdesk during the lunch period.

Other Breaks

Breaks are important part of your day. Clearing your mind for a short period of time lets it rest and refocus. Although breaks are not scheduled we ask that you take one break in the morning one in the afternoon.

Here are some other suggestions to assist you during the day:

If you spend most of your day sitting at your workstation, you should try to take a five minute stretch break every hour. This doesn't necessarily mean walking away from your desk - you can even do stretches while talking to customers.

During this break, stand up and perform some gentle exercises to relieve the feeling of muscle fatigue.

To rest your eyes, look away from your screen and focus on objects in the middle distance. To soothe tired or sore eyes, close your eyes, cover them with your hands without pressing, and breathe deeply eight or nine times.

While working, be sure to remember good posture! Adjust your chair so it supports your lower back when you are sitting upright.

Avoid getting mesmerised when working with a computer. You should look away from your screen and focus on objects in the middle and far distances for five minutes, every hour

Tilt your monitor slightly downwards to reduce the amount of glare from overhead lighting.

Close the blinds temporarily in the afternoon if the sun becomes too glary.

Blink more! This will prevent your eyes from drying out. Try not to rub your eyes. This can exacerbate dry eye problems. If your eyes ever do get tired and sore, try closing your eyes and covering them with your hands (without pressing), then breathe deeply eight or nine times. If your eyes are drying out regularly, ask your doctor about "artificial tears". Artificial tears help restore the natural balance of the tear film in your eye.

Following are some very good examples of fatigue beating exercises:

Tall Stretch

Interlock fingers, palms up. Stretch arms above the head until they are straight. Do not arch the back.

Shoulder Roll

Roll the shoulders - raise them, pull them back, then drop them and relax. Repeat in the opposite direction.

Back Curl

Grasp shin, lift leg off the floor. Bring forward curling the back with nose towards the knee. Note: This exercise should be avoided in pre or post natal conditions.

Leg Lift

Sit forward on the chair and place feet on the floor. With a straight leg, lift one foot a few centimetres off the floor. Hold for a second and then return it to the floor. Repeat with the other leg.

Front Forearm Flex

Stretch your arm out in front of you with your elbow straight, palm facing away from you (fingers pointing up or down). Then with your other hand pull your finders backwards until you feel the stretch over the front of your forearm. Hold the position for 30 seconds.

Back Forearm Flex

Bend your wrist and fingers with your other hand, bending your elbow slightly at the same time, until you feel the stretch over the back of your forearm. Hold the position for 30 seconds.

Move Your Neck

Turn your head slowly from side to side ten times.

Neck And Upper Back Stretch

Tuck your chin down onto your chest and gently turn your head from side to side, keeping your chin on your chest. Do this ten times.

Tips For Healthy Eyes

Sit comfortably with your feet flat on the floor. Clean your computer screen regularly. The screen is a magnet for dust and greasy finger marks which can hamper vision

Appendix 1

We have referred to a number of important related documents in this Induction Manual.

The following documents can be found in the HR section of SharePoint:

- Ebix Employee Handbook
- Ebix Acceptable Usage Procedure
- Ebix Information Security Policy for Employees
- Ebix Social Networking Policy

Please also refer to the Employee Handbook or Induction Manual for your individual business division.