



Open Insurance

The Open Insurance Experience For Life And Annuities

Zinnia **Open Insurance** enables carriers to innovate personalized products, accelerate speed to market, enhance distribution support, transform price and trading processes, and generate better outcomes while providing consumers with the intuitive digital experience they demand. It meets the demands for exceptional experiences today. And tomorrow.

More Speed. More Versatility. More Agility.



ABOUT ZINNIA

**A New Tech Company,
But Not New to Insurance**

Zinnia brings together the expertise of insurance professionals and the vision of innovators from technology and data science.

As a team, we've built Zinnia Open Insurance to simplify the complex, get products to market faster, serve the customer better, and turn data and insight into better risk-based outcomes for everyone.

The result is exceptional experiences that can adapt, evolve, and grow right along with the marketplace.



zinnia Open Insurance

Transforming the Life and Annuity Experience from Lead through Servicing

With an end-to-end, cloud-native data framework, Zinnia Open Insurance connects people, carrier and third-party data, and advanced technology to empower faster, more efficient ways to innovate and launch new products as well as more exceptional and seamless ways to sell, manage, and service them.

Risk-Conscious Innovation

With over 100 years of insurance business experience and 17 years as a best-in-class TPA (formerly SE2), Zinnia understands the risks carriers must address. Our unique combination of industry expertise and technology and data science innovation addresses these risks and makes the potential for Open Insurance universal.

HARNESS THE END-TO-END CAPABILITIES OF ZINNIA OPEN INSURANCE

Immutable System of Record

Transform how data is managed, analyzed, and leveraged across the product lifecycle by creating a golden source system of record. Streamline product and policy creation, automate servicing, and simplify policy management.

Streamline Origination

Accelerate origination with a 100% digital buying experience - from needs analysis to quote and e-application - that can be completed with or without advisor assistance.

Accelerate Product Creation and Launch

Keep pace with the demands of today's distributors and consumers by innovating new products and increasing speed to market with our leading-edge digital technology.

Simplify Distribution Management

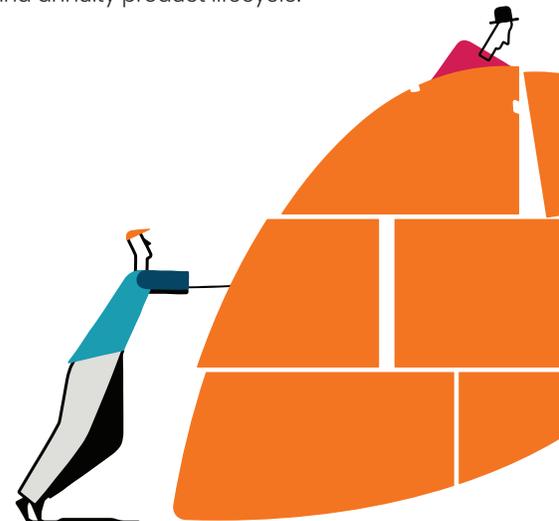
Manage sales and distribution with tools that simplify and streamline advisor onboarding, licensing, appointments, and commissions.

Enhance Engagement & Loyalty

Improve key metrics by capturing zero-party and first-party data while nurturing deeper, more meaningful relationships with each customer.

Leverage Robust Data & Insights

Manage sales, distribution, and customer engagement with real-time data, offering robust analytics and business-building insights across the entire life insurance and annuity product lifecycle.



More Speed. More Versatility. More Agility.

THE OPEN INSURANCE EXPERIENCE



Zahara by Zinnia Revolutionizes End-to-End Administration with a Shared System of Record

Robust gateway that connects with distributors for front end development and with carriers and third parties for back-end support

Hybrid Origination

Zinnia Hybrid Origination Delivers an Exceptional Digital Buying Experience

Zinnia Hybrid Origination gives carriers access to powerful data analytics, offers advisors a flexible and unified selling experience, and engages consumers when, where, and how they want to engage.

Engagement & Loyalty

Zinnia Engagement & Loyalty Builds Loyalty and Deepens Relationships

The leading SaaS engagement product in the life and annuity market, Zinnia Engagement & Loyalty educates and motivates customers to improve their financial, physical, and emotional well-being while driving key metrics: persistency, cross/up sell, and lead generation.

Creating innovative new products is a snap with DAML-enabled smart contracts.

Fund Management

Fund Management Transforms Your Separate Account Pricing and Trading Processes

Zinnia UV Cloud® is the insurance and retirement industry's only cloud-native variable product and separate account asset management pricing and trading platform. It consolidates mission-critical pricing and trading processes onto one modern platform.

TPA Services

Optimize Administration with the Expertise of a Best-in-Class TPA

Our TPA services improve productivity, deliver cost efficiencies, and reduce operating risk by integrating advanced technology with standardized processes and supports regulatory compliance.

PROVEN TRACK RECORD OF RESULTS

40+

Life, Annuity, And Retirement Client Partners

180+

Fund Companies

\$100B

Assets Under Administration

120+

New Products Launched

1M+

Sales Reps And Entities Supported

30+

Successful Conversions

2000+

Variable Funds Calculated Nightly

\$300B+

Separate Account Assets Managed

\$1B+

In Daily Trades





 zinnia™
Life, More Open.