INVESTOR PRESENTATION

Last Updated - November 6, 2015
This Investor Presentation has been prepared by Ebix, Inc. (“Ebix”) for investors, solely for informational purposes.

The information contained herein has been prepared to assist prospective investors in making their own evaluation of the Company and does not purport to be all-inclusive or to contain all of the information a prospective or existing investor may desire. In all cases, interested parties should conduct their own investigation and analysis of the Company and the data set forth in this information. Ebix makes no representation or warranty as to the accuracy or completeness of this information and shall not have any liability for any representations (expressed or implied) regarding information contained in, or for any omissions from, this information or any other written or oral communications transmitted to the recipient in the course of its evaluation of the Company.

This Information includes certain statements and estimates provided by the Company with respect to the projected future performance of the Company. Such statements, estimates and projections reflect various assumptions by management concerning possible anticipated results, which assumptions may or may not be correct. No representations are made as to the accuracy of such statements, estimates or projections. Prospective investors will be expected to have conducted their own due diligence investigation regarding these and all other matters pertinent to investment in the Company.

This presentation may contain statements that are not historical facts, referred to as “forward looking statements.” The corporation’s actual future results may differ materially from those suggested by such statements, depending on various factors including those described in filings made with the SEC.
EXECUTIVE SUMMARY AND GROWTH PLATFORM
Ebix goal is to be the largest insurance software services player in the world.

The company’s technology vision is to focus on convergence of all insurance channels, processes and entities in a manner that data can seamlessly flow once a data entry has been made. The company intends to do that by designing products and services that are pioneering and at least a few years ahead of its competition. The company believes that profitability and revenue growth must go hand in hand.

With no competitors who can match the completeness of its vision or its distinct advantages, Ebix is ideally positioned to seize an enormous “green field” opportunity. Continually cited for the high quality of its offering, Ebix has built an outstanding reputation among a large, impressive customer base. With a strong recurring, Software as a Service model, Ebix is positioned to be a leading player in the Global insurance software industry.
Ebix, Inc. (the “Company”) was founded in 1976 as Delphi Systems, Inc., a California corporation. In December 2003 the Company changed its name to Ebix, Inc. The Company is listed on the NASDAQ Global Market & is a part of the Russell 2000 Index, Standard & Poor’s Small Cap 600 GICS Application Software Sub-Industry Index and Dow Jones Internet Services Index and Dow Jones Internet Composite Index.

Ebix, Inc. is a leading provider of On-Demand software and e-commerce solutions to the insurance industry. Ebix provides end to end solutions ranging from infrastructure exchanges, carrier systems, agency systems and Risk Compliance services to custom software development for all entities involved in the insurance industry and financial industries. Ebix powers multiple exchanges across the world in the field of life, annuity, health and property & casualty insurance, while conducting in excess of $100 billion in insurance premiums on its platforms.

Ebix’s goal is to be the leading backend powerhouse of insurance transactions in the world. The Company’s technology vision is to focus on convergence of all insurance channels, processes and entities in a manner such that data can seamlessly flow once a data entry has been made.

With a recurring revenue base of approx. 80%, Ebix strives to work collaboratively with clients to develop innovative technology strategies and solutions that address specific business challenges. Ebix combines the newest technologies with its capabilities in consulting, systems design and integration, IT and business process outsourcing, applications software, and Web and application hosting to meet the individual needs of organizations.

The Company has its headquarters in Atlanta, Georgia, and has domestic operations in Los Angeles, Hemet, Pittsburgh, Park City, Salt Lake City, Birmingham, Miami, Lynchburg, Columbus, Portland, New York, Connecticut and Dallas. The Company also has offices in nine other countries - Australia, Brazil, New Zealand, Singapore, Canada, U.K. and India. Through its various SaaS based software platforms, Ebix employs 2,800+ insurance & technology professionals providing products, support and consultancy to thousands of customers on six continents across 60+ countries.

Ebix’s focus on quality has enabled its development unit in India to be awarded Level 5 status of the Carnegie Mellon Software Engineering Institute’s Capability Maturity Model Integrated (CMMI). With a recent ISO 27001-security certification, the Company also has a ISO 9001:2000 certification for both its development and BPO units in India. Its vast customer base includes hundreds of carriers and hundreds of thousands of brokers, and in addition to a few hundred corporate clients. This includes an impressive blue-chip account base consisting of the nation’s largest and most respected insurance companies as well as a large community of insurance professionals.

In 2012 Ebix was ranked as the 6th Fastest Growing Technology Company in America by Forbes Magazine. Ebix was ranked 4th Fastest Growing Technology Company in 2011 by FORTUNE.
Summary Highlights

• **Industry Leadership Opportunity by Leveraging Ebix’s Strong Market Presence.** The U.S. insurance IT market is a highly fragmented $60 billion industry. Ebix’s innovative exchange strategy and its global reach positions it as a possible leader in the worldwide insurance exchange markets.

• **Large, Impressive Client Base for Expansion and Cross-selling.** Ebix’s outstanding reputation with a large customer base and community of insurance professionals offers tremendous expansion and cross-selling opportunities to accelerate an already very strong market position.

• **High Growth and Profitable Recurring Revenue Model.** With approx. 80% of its revenue generated from recurring sources, derived from a 99% plus customer retention rate, Ebix has a solid revenue base to build a high degree of visibility to its growth and future revenues.

• **Consistency of Performance.**

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
<th>2012</th>
<th>2011</th>
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</thead>
<tbody>
<tr>
<td>Revenues in million $</td>
<td>214.3</td>
<td>204.7</td>
<td>199.4</td>
<td>169.0</td>
</tr>
<tr>
<td>Growth of 2013 over other years</td>
<td>5%</td>
<td>7%</td>
<td>27%</td>
<td></td>
</tr>
<tr>
<td>Net Income in million $</td>
<td>63.6</td>
<td>59.3</td>
<td>70.6</td>
<td>71.4</td>
</tr>
<tr>
<td>Growth of 2014 over other years</td>
<td>7%</td>
<td>(10%)</td>
<td>(11%)</td>
<td></td>
</tr>
<tr>
<td>Diluted EPS in $</td>
<td>1.67</td>
<td>1.53</td>
<td>1.80</td>
<td>1.75</td>
</tr>
<tr>
<td>Growth of 2014 over other years</td>
<td>9%</td>
<td>(7%)</td>
<td>(5%)</td>
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<table>
<thead>
<tr>
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<th>2014</th>
<th>2013</th>
<th>2012</th>
<th>2011</th>
<th>2010</th>
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<tbody>
<tr>
<td>Operating Margins</td>
<td>37%</td>
<td>37%</td>
<td>39%</td>
<td>41%</td>
<td>40%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Q3 2015</th>
<th>Q2 2015</th>
<th>Q1 2015</th>
<th>Q4 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating Margins</td>
<td>33%</td>
<td>32%</td>
<td>32%</td>
<td>37%</td>
</tr>
</tbody>
</table>

(Diluted earnings per share reflects the 3-for-1 stock split effective October 9, 2008 and the 3-for-1 stock split effective January 5, 2010)
Unique Differentiation Enhances Ebix’s Leadership Opportunity

**Ebix’s exchanges power transactions between hundreds of thousands of brokers and insurance companies.** Ebix runs over 22 million compliant life policy illustrations and over 40 million life insurance quotes annually. Ebix’s annuity exchange powers in excess of $50 billion in premiums annually in the United States. Ebix Exchange in Australia powers the majority of the electronic property & casualty insurance transactions. Ebix’s On-Demand CRM solution is used by 125,000 plus users in the United States alone. With the aggregation of a large community of insurance companies and brokers on its exchanges, Ebix is seen as a vehicle to insurance markets by these entities. Companies not using Ebix exchanges risk losing access to the aggregated markets that Ebix could offer them access to.

**Ebix provides a multi-national broker or carrier a common code base world-wide, unlike any other software player in the insurance industry that addresses these markets.** Ebix systems are multi-lingual, multi-currency and work in French, Portuguese, Spanish, Japanese, Chinese and English.

**With fully owned offshore facilities in India, Ebix has the ability to reduce the cost structure of acquired companies and increase their efficiency.** Ebix’s centers in India have Carnegie Mellon’s highest CMMI 5 rating and that establishes the quality of Ebix’s operations to any of its prospective customers.

**Experienced Executive Management Team with Domain Expertise and Industry Recognition.** Ebix’s team includes subject matter and domain experts with a deep understanding of the insurance industry spanning a thousands of years of experience amongst them. Its infrastructure and experienced executive management team is highly capable of sustaining its leadership and developing Ebix into an even larger organization.
Our markets and our clients cross geographic boundaries. Ebix employs hundreds of insurance & technology professionals providing products, support and consultancy to thousands of customers on six continents across 50+ countries through 40+ offices.
• In 1999 Ebix had $19.0 million in Net Losses.
• In 2014 Ebix had $63.55 million of Net Income.
Recurring Revenue Streams with Consistent Growth and Profitability

- Stable, predictable base of recurring revenues
- Approximately 80% in recurring revenue streams
- Scaling on-demand model of approx. ±40% operating margin levels.

Sales (in millions)

<table>
<thead>
<tr>
<th>Year</th>
<th>Sales (in millions)</th>
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<tbody>
<tr>
<td>2009</td>
<td>$97.69</td>
</tr>
<tr>
<td>2010</td>
<td>$132.19</td>
</tr>
<tr>
<td>2011</td>
<td>$168.97</td>
</tr>
<tr>
<td>2012</td>
<td>$199.37</td>
</tr>
<tr>
<td>2013</td>
<td>$204.71</td>
</tr>
<tr>
<td>2014</td>
<td>$214.32</td>
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</table>

Operating Margins

<table>
<thead>
<tr>
<th>Year</th>
<th>Operating Margin</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>40%</td>
</tr>
<tr>
<td>2010</td>
<td>40%</td>
</tr>
<tr>
<td>2011</td>
<td>41%</td>
</tr>
<tr>
<td>2012</td>
<td>39%</td>
</tr>
<tr>
<td>2013</td>
<td>37%</td>
</tr>
<tr>
<td>2014</td>
<td>37%</td>
</tr>
</tbody>
</table>
Recurring Revenue Streams with Consistent Growth and Profitability

EBIX Net Income Growth & Diluted EPS*

$1.03
$1.51
$1.75
$1.80
$1.53
$1.67

* Diluted earnings per share reflects two 3-for-1 stock splits, namely the 3-for-1 stock split effective October 9, 2008 and the 3-for-1 stock split effective January 5, 2010.
Combined Operating Income from 2009-2014 = $353 Million
Combined Operating Cash Flows from 2009-2014 = $312 Million
Realized Operating Cash Flow over 5 yrs. = 88%
Recurring Income Streams with Consistent Margins

EBIX Operating Margins & Net Income Growth

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Net Income (in millions)</th>
<th>Operating Margins</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q1-14</td>
<td>$15.42</td>
<td>38%</td>
</tr>
<tr>
<td>Q2-14</td>
<td>$13.6</td>
<td>34%</td>
</tr>
<tr>
<td>Q3-14</td>
<td>$18.0</td>
<td>43%</td>
</tr>
<tr>
<td>Q4-14</td>
<td>$16.5</td>
<td>37%</td>
</tr>
<tr>
<td>Q1-15</td>
<td>$18.3</td>
<td>32%</td>
</tr>
<tr>
<td>Q2-15</td>
<td>$19.0</td>
<td>32%</td>
</tr>
<tr>
<td>Q3-15</td>
<td>$20.2</td>
<td>33%</td>
</tr>
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</table>

On-Demand Insurance Solutions
## Balance Sheet Metrics

<table>
<thead>
<tr>
<th>Metric</th>
<th>Q3 2015</th>
<th>2014</th>
<th>2013</th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net Debt ($000's)</strong></td>
<td>$152,899</td>
<td>$69,413</td>
<td>$179</td>
<td>$44,271</td>
<td>$21,849</td>
</tr>
<tr>
<td><strong>Current Ratio</strong></td>
<td>1.91</td>
<td>1.51</td>
<td>1.54</td>
<td>1.44</td>
<td>1.28</td>
</tr>
<tr>
<td><strong>Cash Balance ($000's) + Short-term investments</strong></td>
<td>$34,214</td>
<td>$52,581</td>
<td>$57,475</td>
<td>$37,420</td>
<td>$25,201</td>
</tr>
<tr>
<td><strong>Working Capital ($000's)</strong></td>
<td>$44,530</td>
<td>$35,262</td>
<td>$35,674</td>
<td>$24,979</td>
<td>$14,038</td>
</tr>
<tr>
<td><strong>Debt/TTM EBITDA</strong></td>
<td>1.94</td>
<td>1.36</td>
<td>0.69</td>
<td>0.95</td>
<td>0.62</td>
</tr>
<tr>
<td><strong>Debt to equity ratio</strong></td>
<td>0.47</td>
<td>0.28</td>
<td>0.14</td>
<td>0.23</td>
<td>0.15</td>
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</table>
## Free Cash Flow

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Operating Cash Inflow (Outflow)</strong></td>
<td>$25,663</td>
<td>$58,510</td>
<td>$57,062</td>
<td>$72,295</td>
<td>$71,286</td>
</tr>
<tr>
<td>Capital spending</td>
<td>12,713</td>
<td>16,277</td>
<td>1,230</td>
<td>1,965</td>
<td>2,829</td>
</tr>
<tr>
<td><strong>Free Cash Flow</strong></td>
<td>$12,950</td>
<td>$42,233</td>
<td>$55,832</td>
<td>$70,330</td>
<td>$68,457</td>
</tr>
<tr>
<td><strong>Uses of cash</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acquisitions</td>
<td>$18,475**</td>
<td>$59,194</td>
<td>$4,740</td>
<td>$57,063</td>
<td>$14,981</td>
</tr>
<tr>
<td>Earn outs</td>
<td>-</td>
<td>$2,813</td>
<td>$2,977</td>
<td>$3,028</td>
<td>$565</td>
</tr>
<tr>
<td>Stock repurchases</td>
<td>$67,780</td>
<td>$35,389*</td>
<td>$2,492</td>
<td>$18,374</td>
<td>$63,659</td>
</tr>
<tr>
<td>Repayment of debt</td>
<td>$641</td>
<td>$32,283</td>
<td>$24,880</td>
<td>$(20,009)</td>
<td>$(13,468)</td>
</tr>
<tr>
<td>Dividends Paid</td>
<td>$7,989</td>
<td>$11,406</td>
<td>$2,794</td>
<td>$7,035</td>
<td>$1,461</td>
</tr>
</tbody>
</table>

*includes 209,656 shares reacquired in connection with put option
** Includes 6 Mi. Investment in Joint Venure (Ebix Health Solutions)
Industry & Market Overview –
EBIX’s footprint addresses the most strategic needs in the insurance industry

Property & Casualty (P&C)
- Enterprise Solutions for Carriers, Brokers, Agents, MGA’s, TPA’s
- Back-office Administration Systems
- Broker/Agency Management
- CRM
- Research, Quoting, Underwriting
- Policy Production
- Accounting
- Claims Processing
- Insurance Certificate Creation/Management

Risk Management
- Managers, Claims Administrators, TPAs, Healthcare, Carriers and Safety Professionals
- Worker’s Compensation Injury Reporting Service
- Claims Management and Compliance
- Incident and Loss Notice Reporting
- Managed Care Tracking
- Loss and Risk Analysis

Health Exchanges
Health Content/E-Learning
- Policy Administration
- Claims Administration
- Agency Management – CRM, Advisor Tools
- Web Portals – Brokers, Employers, Consumers
- Online Quoting
- Online Enrollment
- Medical Management Analytics & Reporting
- Consumer & Patient Healthcare Information
- E-Learning, M-Learning
- CME
- Telemedicine

Software Development Services
- Custom Product Development
- Strategic Consulting
- Business Process Management
- Systems Integration
- IT Outsourcing
- E-Governance

Risk Compliance Solutions
- Insurance Certificate Creation & Issuance
- Certificate Tracking
- Back-office & Compliance
- Claims Validation
- Claims Processing
- Health - Enrollment Services
- Health – Claims Adjudication
- Reinsurance

Life and Annuity
- On-Demand straight through processing solutions for Life Insurance and Wealth management sectors
- New business to claims including reinsurance and commission processing
- Enterprise-wide innovation to the front and back office operations of financial services
- Enterprise CRM Solutions
- Agency Management
- Research, Quote and Illustrate
- eApp Exchange, Requirements Management, Case Management, Underwriting, App. Submission, Compensation Management, Agent Portals
- eSignature
- Policy Delivery
- Post Issue Policy Servicing
Ebix’s Insurance Industry Offerings

P&C BROKER SYSTEMS

EXCHANGES

RISK COMPLIANCE SOLUTIONS

P&C INSURANCE COMPANY BACK-END SYSTEMS

On-Demand Insurance Solutions
The Insurance Exchange Channel

Multiple exchanges across the world in the fields of life, annuity, health, property & casualty insurance conducting in excess of $100 billion in insurance premiums.
REVENUE DRIVERS & NEW GROWTH INITIATIVES
Exchanges Continue to Grow with Recurring Revenue Streams

2014

- 79% Exchange Channel
- 8% P&C Broker Channel
- 10% RCS Channel
- 3% P&C Insurance Channel

Q3 2015

- 69% Exchange Channel
- 6% P&C Broker Channel
- 24% RCS Channel
- 1% P&C Insurance Channel
**Ebix’s Revenue Drivers**

The Insurance Exchange Channel

- Multiple exchanges across the world in the fields of life, annuity, health and property & casualty insurance, conducting in excess of $100 billion in insurance premiums.
- Enterprise-wide administration system used by hundreds of brokers, thousands of employers and millions of employees.
- Annuity Exchange, namely AnnuityNet on an average processes $50 Billion in premiums each year.
- Ebix runs over 22 million compliant life policy illustrations and over 40 million life insurance quotes annually.
- A de-facto standard in the Australian Markets. 7 million quotes per year.
- Majority of the electronic transactions in the property & casualty sector in Australia.
- Launching new services such as servicing of Annuities, portability of annuity policies, Ebix Enterprise etc.

More than hundred thousand brokers, 100 plus top-rated Insurance Companies, Financial Institutions and many of the largest Multi-national Banks are Ebix clients.
Airports - as to the Business of Travel

Ebix – how the business of insurance is transacted!
Ebix's Revenue Drivers - Exchange

Life Exchange

- LifeSpeed
- WinFlex Web

Client and Agent

- Life Carrier 1
- Life Carrier 2
- Life Carrier 3

SmartOffice
WinFlex Web

General Agent

Pending Case Status
Paramed Exam Order
sApp Submission
Sales Illustration
(Multiple Carriers)

Pending Case Status
sApp (Data & Forms)

Pending Case Status
sApp (Data & Forms)

Pending Case Status
sApp (Data & Forms)

Life Insurance Straight Through Processing
Agent calls Brokerage General Agent (BGA) requesting a Sales Illustration for client. BGA logs in a request into SmartOffice which passes the information to Winflex Web to run a Sales Illustrations covering multiple carriers. Sales Illustration is delivered to Agent via the BGA website.

Agent logs into Winflex Web through the BGA website and shows Sales Illustration to Client. Agent can launch LifeSpeed and pass client and coverage data to the LifeSpeed eApplication. Agent completes eApplication in LifeSpeed and asks the client to eSign the forms.

Upon submission of the application by the Agent, the BGA is notified to review and approve the application. A Case is created automatically in SmartOffice and a Paramed Order request is sent via EbixExchange to the Service Provider.

BGA reviews eApp in LifeSpeed and clicks “Approve”. Data and forms are sent in good order via EbixExchange to the Life Insurance Carrier.

Life Insurance Carrier sends pending case status, during the underwriting process, to EbixExchange. EbixExchange passes the pending case status into SmartOffice for the BGA and into LifeSpeed for the Agent.
Ebix’s Revenue Drivers - Exchange

Annuity Exchange

AnnuityNet

eApp

On-Demand

Insurance Solutions
Financial Advisor (FA) logs into Broker Dealer system and accesses Brokerage Account. FA can directly launch into AnnuityNet and pass client and agent data to AnnuityNet Order Entry Wizard. FA selects the desired Carrier from Multi-Carrier list, selects a Product, then completes an eApplication in AnnuityNet and “Submits” the transaction.

Transaction is routed to the designated Broker Dealer for a full fledged review (Branch Manager review, Compliance Review, Operational Review etc) and then released for electronic transmission.

AnnuityNet transmits data to Depository Trust Clearing Corporation for money settlement.

Depository Trust Clearing Corporation transmits the information to the Insurance Carrier for policy issuance.
EbixExchange
Straight Through Processing
Ebix’s Revenue Drivers - Exchange

The only end-to-end comprehensive exchange trusted by thousands of carriers, third party administrators, brokers, employers & consumers, designed to address the specific needs across the Healthcare service value chain.

- SaaS based Healthcare Benefits and Claims Management
- Multiple Benefit Lines
  - Medical, Dental, Vision, Specialty, FSA, HRA, HSA
  - STD, LTD, Group Life / AD&D, COBRA
- Full Accounting and Premium Billing
- Electronic imaging/workflow
- Reinsurance

- Claims & Encounter Processing
- Policy/Benefits Administration
- Workers Compensation Administration
- Employee Benefits & Risk Management
- Integrated Flexible Benefits Administration
- Integrated ‘Web’ & ‘Voice-enabled’

EBIX HEALTH

- Online Quoting
- Agency management
- CRM/Sales Automation
- Advisor Tools
- Enrollment Services
- Health & Wellness
- Financial Services
- Cost & Care Guide
- Real Value Statement
- Dependent Audits
- NurseLine
- Employee Assistance Program (EAP)
- Multimedia Encyclopedia
- Interactive Decision Tools
- Health Risk Assessments
- Wellness Calculators
- Drug Tools
- Exam Scheduling
- Recommendation Tools
- Care Guides
- Health News
- Mobile Technologies
- Marketing Technologies
- E-Learning, M-Learning

- Benefits Communication
- Electronic Data Interchange (EDI)
- Optical Imaging/IOCR
- HIPAA Compliant Solutions
- COBRA Administration System
- Case Management System
- Analysis & Reporting

9 Million Insured Lives, used by Top carriers & 3 of the Top 10 TPAs in the US

International Cross Selling Opportunity
• Annuity Servicing Exchange

• Ebix Enterprise (end-to-end underwriting/accounting/B2B for Health)

• Annuity Portability Exchange

• ePolicy Delivery in Life

• P&C Exchanges in US & Brazil
  (Pricing, multi-quoting, underwriting, contract binding, reinsurance placements etc)

• Mobile Utility Initiatives

• A.D.A.M. OnDemand

• Smart Office Anywhere
New Growth Initiatives - Exchange

Workers Compensation/Risk/Claims Exchange

- On-Demand Worker’s Compensation Injury Reporting Service for Workers Compensation Claim submission
- Multiple report formats, including the most up-to-date IAIABC industry formats for filing workers’ compensation claims
- Worker’s compensation reports both electronically and on paper according to individual state requirements and specifications
- Quick and easy customized management and OSHA 300 reports

- On-Demand Risk Management and Claims Administration
- RMIS solution for Risk Managers, Claims Administrators, Self-Insured and Insurance Organizations, and Work Comp, Healthcare and Safety Managers
- Business intelligence and ad-hoc reporting
- Regression analysis and predictive analytics modeling for in-depth loss and risk analysis
- RVIQ rules engine

- On-Demand Medical Care Management
- Comprehensive Case Management Solution
- Entire Medical and related administrative processes from inception of medical episode through case closure
- Fully integrated with the full suite of Claims Harbor solutions to meet entire claims processing, reporting, payment and workflow needs

Servicing 450+ Customers within 40 Insurance Companies and a few hundred Risk Departments
Ebix’s Revenue Drivers - Exchange

Certificate Exchange - Risk Compliance Solutions

- Full service, outsourced solution for issuing, tracking and managing Certificates of Insurance
- Single largest provider of this service in the world
- Services offered to more than 1,000 organizations across 26 different industries

Risk Compliance Solutions

- End-to-end services for issuing, soliciting, validating and electronic storage of the certificates
- Management services to help reduce uninsured exposure and improve corporate control

Data Entry handled in Ebix India for improved Cost Management
Ebix’s Revenue Drivers

Carrier Channel

• E-commerce, dot net based, end-to-end, backend system to automate an insurance company’s entire business
• Policy processing/Claims administration/Sales Management/ Underwriting/Rating/ General Ledger/Exchanging data etc.
• Built in-house, deployed in US and Europe
• Presently being developed in Latin America on cloud basis

![Ebix Advantage Web](image)

69 Insurance companies across United States and Europe use these products
Many of the world’s top Brokers use Ebix’s Broker systems

- Fully integrated modules that support all phases of the business process including Quotations, Policies, Placing, Invoicing, Accounting, Claims & Analytics
- Multi-country, multi-currency and multi-lingual

- E-commerce-based, end-to-end, backend system to automate a broker’s entire business
- Policy processing/Claims administration/Sales Management/Underwriting/Rating etc.
- Built in-house, deployed across United States

- Comprehensive e-commerce enabled business system designed for General Insurance Intermediaries
- Used by over 5,000 users across 600 businesses in Australia
- Interfaces with Ebix Exchange, On-line Quoting and all of the major premium funding applications
- Seamless integration to electronic trading platforms, Premium Funding systems, Banks, Payment Gateways and Document Management Systems
Acquisitions

- Marketplace remains robust
- Constantly evaluating companies
- Looking at domestic and international exchanges

Criteria

- Immediately Accretive to earnings
- Operating Margins that can reach 40% within 6 months of acquisition
- High Cash Flow generation
- Adds to our Customer base
- Complements our existing product base
- 75% or more of recurring revenue
- SaaS and Cloud based solutions in our core verticals of Life, Health, Annuities and P&C
- Low customer attrition rates
- Expands our sales reach
- Usually structure acquisitions with an Earn-out feature
Understanding of Competitive Edge

The Secret Mantra

Key Company Goals: Operating Margins of 40% or more
On Demand SaaS recurring revenue streams
Summary

- First mover advantage in our markets
- Large untapped market potential
- Minimal customer attrition
- Approximately 80% plus recurring revenues
- Sustainable 40% operating margins
- Strong free cash flow generation
- Minimal debt
- Chairman owns 10% of the company
THANK YOU