



Interface

This Issue:

The Power of Full Cycle EDI
- Page 3

Professional Broking
Editor Andrew Tjaardstra
discusses broking in
today's economic climate
- Page 6-7

The Growth of Open-i
- Page 8

Focus on:
Running an Efficient Broker Office

***Other
Features***

***New appointments
Pg 4***

***IBA Business
Conference
Pg 11***

***Open User Group
Pg 12***

Interface

Foreword From Chris Guillaume



2008 has been an exceptionally exciting and busy year for Open GI and its associated businesses. Despite challenging economic conditions the business is still extremely buoyant and we're seeing the majority of our broker partners more than holding their own.

The innovative are exploiting new channels to market, such as the web and in addition are introducing new ways to reduce costs - the subject of Professional Broking Editor Andrew Tjaardstra's article on pages 6 & 7.

Each year we spend in excess of €4.5m on product development ensuring we keep our broker partners ahead of their competition and 2008 has been no exception.

Looking back at the year (my first as Managing Director) there have been many highlights. Our e-commerce portfolio has well and truly established itself as the most feature-rich on the market today.

On the commercial front, the pilot of our Open Trader solution for SME is reaching its successful completion. Strategically this is our most important product for 2009 - and we're confident we've got it right. Watch this space.

So what will next year bring? Our 30th anniversary for one thing. We can look back with some satisfaction, I feel, that we've been serving the broker market since 1979 with solutions that deliver. But looking back is not what Open GI is about. Our strategy for 2009 and beyond is clear; to maintain our position as the technology partner of choice for the UK and Ireland broker market by delivering cost-effective solutions that drive out cost, introduce efficiencies and open channels to trade.

Enjoy the last issue of 2008 and here's to a prosperous New Year.

Chris Guillaume, Managing Director



New Insurer Launches Motor Product

Newly formed Kennco Underwriting Ltd. has launched its first motor product for brokers trading via the Open GI system.

The broker-only underwriting agency began trading in September 2008 and specialises in motor and commercial insurance, with further lines of business being introduced.

The first product launched on Open GI in October was a quote only motor product. Plans are in place to move to EDI over the coming months in order to maximise trading efficiency for brokers.

The addition of Kennco to Open GI's motor panel brings the total number of carriers to 14 and the total number of products to 47 - more than any other software house.

According to Mark Stapleton, Motor Manager, Kennco Underwriting Limited, the launch has been a great success. He said: "We have seen a substantial volume of business generated in a relatively short period. Our goal has always been to provide brokers with competitive products and service and this is proof that we are achieving that.

"Distribution via the Open GI broker base gives us a great route to market. It means we are working with many of Ireland's leading names in general insurance. Open GI's EDI functionality is second to none and we are looking forward to developing products in this area."

Michele Munn, Head of Insurance Services, Open GI, said: "There are 2,000 broking sites in Ireland and the UK, using the Open GI system for all aspects of business processing. Therefore it is vital we make sure they have access to the most expansive range of products and carriers. We are delighted to be working with Kennco as they expand into the Irish market. They offer a competitive product and are keen to improve trading efficiency for brokers via EDI."



Increased Range Of Products Available Via Full Cycle EDI

Full Cycle EDI is the easiest way to transact your business. The Irish broking community have adopted EDI as its preferred trading method and are seeing the benefits.

Due to this demand Open GI has increased the number of products available via EDI. This has resulted in over 114,513 EDI transactions in the past year*.

For a full list of products available via Full cycle EDI see the table below.

Trading via Full Cycle EDI could not be simpler, all you need to do is follow these four easy steps when using the MotorWriter or HomeWriter engine.

1. Simply by using Escape and Z at any client Motor policy screen, you can load up the MotorWriter engine to begin the process.
2. Escape and L will load all the details you hold for the client into that quotation. You should run through this information again as information stored in a previous manual policy may be incomplete.
3. Once you are happy that the information in the system is correct and up-to-date, simply quote the details as normal. You will then receive quotations from a range of insurers and in doing so be able to give the client the best possible advice at renewal.
4. To proceed simply choose the quotation you wish to convert and begin to complete the proposal. You will then need to complete all necessary post-quote screens before finally being able to print off all the client's renewal documentation.

After running the risk through the market, if you decide to renew with the client's existing insurer, you must follow any rules or guidelines that the insurer has given you in the instance that this client remains with them.

There may be occasions where changes will need to be made to the policy before you process the renewal. For example, the screen price for the renewal with an existing Insurer may not match what you have been given on the renewal notice they have sent you.

Open GI provide premium override functionality that can be used to override the premium on screen and match that to the renewal premium provided by the insurer. We can also give brokers the ability to override vehicles or excesses and all of our override functionality can be utilised quickly with just a few keystrokes.

An amendment can be made at the touch of a button rather than a phone call to the Insurer. Subsequent renewals will be incredibly fast to process, with comparative quotes available in seconds and renewal documentation after just a few keystrokes. The way your business organises its renewals will be a key factor in its success to recycle its current book of manual business. Remember you can quote up to 30 days in advance.

Transacting renewals via Full Cycle EDI will help you streamline your business processes. You will be able to assess the client's policy and give them the best possible advice on their renewal. Additionally, your front line staff dealing with that client's renewal will be able to do so quickly and efficiently.

Full Cycle EDI is integral to the insurance marketplace. Open GI and its insurer partners are fully committed to the broker community, and we are always looking for new ways to help our brokers further their success.

*1st September 2007 to 31st August 2008.

Insurer	Scheme	Product Line
AIG	AIG Schemes EDI	Motor
AIG	AIG Mature EDI (CAFÉ)	Motor
Allianz	Allianz 1st Car F/C EDI	Motor
Allianz	AMotor 1st Car F/C EDI (AA1F)	Motor
Allianz	Allianz 2nd Car F/C EDI	Motor
Allianz	AMotor 2nd Car F/C EDI (AA2F)	Motor
AXA	AXA BLD F/C EDI	Motor
AXA	AXA New Deal F/C EDI	Motor
Eagle Star	Eagle Star Ladystar F/C EDI	Motor
Eagle Star	Eagle Star Motorstar F/C EDI	Motor
Eagle Star	ES Motorstar Gold F/C EDI	Motor
Hibernian	Hibernian Network MR (HBFC) FC	Motor
Hibernian	Hibernian Motorchoice FC EDI	Motor
RSA	Home Scheme P FC EDI	Home
RSA	Home Scheme S FC EDI	Home
RSA	RSH FC EDI	Home
RSA	RSHO FC EDI	Home
RSA	RSHP FC EDI	Home

Insurer	Scheme	Product Line
RSA	RSHS FC EDI	Home
RSA	RSSP FCEDI	Home
RSA	R&SA Entry EDI Only	Motor
RSA	R & SA EDI Only	Motor
RSA	R & SA Lady Plus EDI Only	Motor
RSA	R & SA Select EDI Only	Motor
Sertus	Sertus Lady FC EDI	Motor
Sertus	Sertus Standard FC EDI	Motor
Wrightway	Wrightway Std Admin FC EDI(UF)	Motor
Wrightway	Wrightway Standard FC EDI (UN)	Motor
Wrightway	Wrightway NS Admin FC EDI	Motor
Wrightway	Wrightway Non Standard FC EDI	Motor
Wrightway	Wrightway Elite Admin FC EDI	Motor
Wrightway	Wrightway Elite FC EDI	Motor
Wrightway	XS Direct Admin Starter FC EDI	Motor
Wrightway	XS Direct ADMIN F/C EDI	Motor
Wrightway	XS Direct Full Cycle EDI	Motor
Wrightway	XS Direct Starter FC EDI	Motor

Interface

Open GI Appoints Business Development Director

Open GI has expanded its Board with the appointment of Business Development Director, David Kelly (pictured right).



David, who was previously National Sales Manager for Open GI, has been with the company since July 2006.

Prior to Open GI he enjoyed a career in Financial Services spanning 20 years, working for Lloyds TSB Group. In his new role as Business Development Director, David is responsible for developing new partnerships with third party companies and identifying opportunities to expand the range of services and facilities provided to the Open GI broker base.

Throughout his career, David has developed relationships with some of the UK & Ireland's largest brokers and insurers, along with high profile technology companies.

He is an Associate of the Chartered Institute of Bankers and has a number of CII financial planning qualifications. In his spare time, David is a keen golfer.

National Sales Appointment for Open GI

Open GI has promoted Jason Wheelhouse to the role of National Sales Manager to drive further growth across the company's commercial and personal lines broker base in the UK & Ireland (pictured right).



Jason was previously Corporate Account Manager for Open GI. For the past five years he has managed relationships with key broker clients.

Prior to Open GI, Jason enjoyed a career in Financial Services, managing a large team within Barclay's Bank. He also gained a wealth of management experience within the retail sector, on graduating from University.

In his new role, Jason is responsible for both the external and internal account management teams who provide support to around 2,000 Open GI broking sites across the UK and Ireland. He is also responsible for driving uptake of the company's latest technology solutions by new-name clients.

Jason takes over from former National Sales Manager David Kelly.

Open PrintManager: Flexible Print Processing with PDF Capability

Open GI has launched a new solution that enables brokers to reduce the overall time staff spend at the printer organising documents for distribution.

Open PrintManager queues documents printed from the Core Back-Office and APM (Advanced Prospect Management) in priority order, so that it is possible to print in groups rather than separately or immediately. It also provides a flexible user interface to monitor and maintain items contained within the print queue, and to perform actions on these documents (such as saving to Open Attach, emailing and printing).

Another key feature is that documents can be automatically converted to PDF format; perfect for electronic distribution.

One of the great benefits of Open PrintManager is that it provides the facility to send documents as a PDF attachment in email. It also saves time organising printed documents and displays them in a Windows 'tree view' structure for easy manipulation.

For more information about Open PrintManager visit

www.opengi.ie/latest-products



OpenWord Survey

During 2008 Open GI conducted a random sample survey of over 200 brokers from the UK and Ireland, in order to determine the effectiveness of Open GI's OpenWord software.

OpenWord is an extension of the word processing capability of the Core system. It allows brokers to use Microsoft Word® for one-off documents and template creation. Brokers can choose to benefit from the power of Open GI's intrinsic word processing solution, or the familiar working environment of Word®.

The results of the survey showed that the vast majority of brokers are exploiting the benefits of the software, with 81% acknowledging that OpenWord had improved the overall appearance of their documentation. A further 73% of brokers would recommend OpenWord to other brokers.

As an incentive for brokers to take part, all completed surveys were entered into a prize draw to win €62 worth of Marks & Spencer's shopping vouchers.

Open GI are pleased to announce Mr Gordon Dumbrell at AIC (Corporate) Limited as the winner of the vouchers. All participants received a 20% discount voucher for Open GI training and consultancy courses.

For more information on OpenWord contact your Account Manager.



Active Quote Enables Online Brokers to Focus on Profit

Open GI's Active Quote solution is now being used by some of the UK's leading brokers. The online pricing tool enables brokers to focus their business on the most profitable areas of the market.

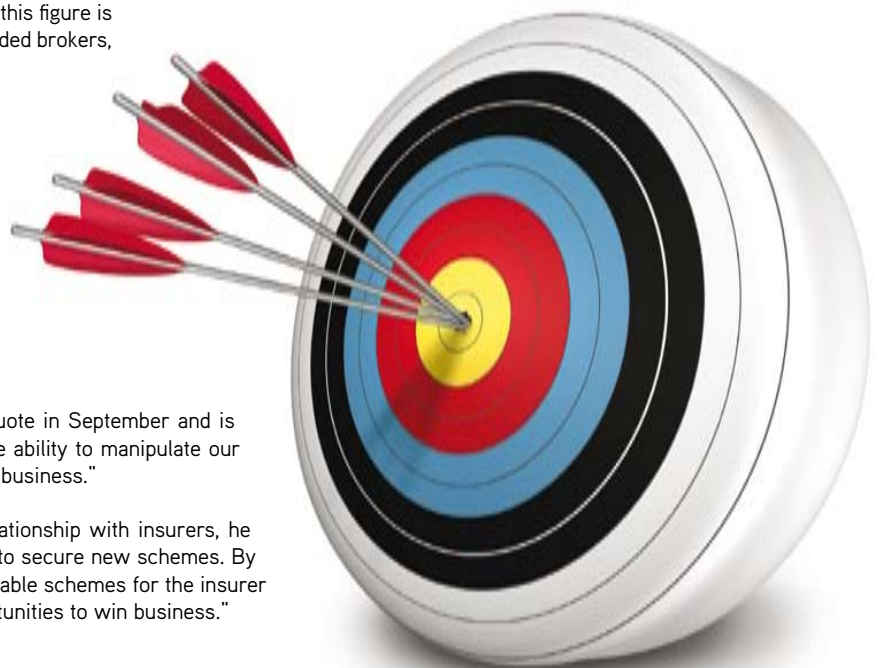
Since its launch in August 2008, Active Quote has been proving invaluable to brokers looking to take advantage of online trading. On average 1 broker every week is signing up to the software and this figure is set to increase further into the new year. In particular Active Quote has aided brokers, for whom pricing for a specific market segment is a key requirement.

Active Quote integrates seamlessly with the current Open GI product range and uses the standard eBroker quotation engines. The key benefit is that brokers can use the broker discount or premium override facilities in order to obtain more online business. It also means that rules can be created to control the flow of business through specific business lines or insurers at specific times or periods.

Right Choice Insurance Brokers are one of many now using Active Quote to streamline their online trading, reduce costs and increase conversions.

Right Choice Managing Director, Mike Joseph, contracted for Active Quote in September and is already seeing the benefits. He said: "Active Quote provides us with the ability to manipulate our online pricing to focus on key market areas where we know we can win business."

In addition, Mr Joseph sees the potential to build a more profitable relationship with insurers, he adds: "This level of pricing control allows us to work with underwriters to secure new schemes. By bringing together our experience and technology we build mutually profitable schemes for the insurer and ourselves. This ensures longevity of the schemes and greater opportunities to win business."



Feature Article

Our systems are reasonably efficient – provided users can work out the right orientation for paper positioning, as this is often a wasteful part of the whole process as upside down logos fill up rubbish bins.”

Saving paper can also be achieved by improving your firm’s document management capabilities. The US produces four trillion paper documents every; this grows 22% every year. Lost paper documents are a cause of great embarrassment and cost to businesses. There are two types of document management: ‘live’ documents and ‘archive’.

According to experts, the payback for image systems (where documents are scanned and filed) can be large if you handle live documents; for example, you can scan a claim form and use the image to put data into your claims system and e-mail a copy to your underwriters. Although remember, low volume use of images as an archive can be costly – you need a scanner, staff to run it, and there are systems to store and retrieve.

One expert says that if you need to retrieve data, then in order of the rate of retrieval the following is probably true: paper for small retrieval rates, then [if greater] microfilm, then for large amounts of paper use image.

Already some small brokers have capitalised on an effective document management system. Paul Dickson says: “For us the hard copy file storage problem is one which is largely about old records, or at least increasingly so, as an ever greater proportion of correspondence and documentation moves into cyber space and email.

We probably conduct 80% of our affairs electronically these days.” This is a significant achievement and shows that some brokers are already embracing the opportunities of a digitalera. However, there are costs in setting up and it should be seen more as a long term investment.

It is tough out there as rates remain static and clients seek to cut back on their insurances, but by taking action within your business you can help to mitigate the impact of a downturn and come out in a stronger position for when the good times roll once again. In the mean time a hard market would also be welcome, here is hoping.

Professional Broking, the management magazine for insurance broker, is published by London-based Incisive Media.

See www.professionalbroking.co.uk for more details.



Interface

Change The Way You Work - With Open-i

Since Open-i's introduction to the market, many Open GI users have now implemented the interface within their business. The modern look and feel of Open-i adopts a slick Windows® style to enhance usability.

But Open-i is not just a pretty face. Open-i is a Graphical User Interface (GUI) which sits on top of the Open GI system. This means that none of the extensive core (BROOMS) functionality is lost, yet ease of navigation is dramatically increased.

Open GI has also recently launched Open-i Quotations, market leading quotation engines, with a dramatically improved user interface. These easy to use and powerful point of sale quotation systems include full back-office integration and reduce overall business processing time. Using the latest Java® and Microsoft .NET® technologies, Open-i is able to deliver all of the benefits of a 'point and click' style system - reducing the number of key strokes. The system can be picked up by anyone, with or without BROOMS experience, helping new staff get to grips with the system with ease.

Our latest survey of Open GI brokers revealed that 86% of users prefer Open-i, with 81% reporting an enhancement in workflow. Given that Open-i is a user interface rather than a completely new system, these benefits can be realised with minimum business disruption as implementation time is negligible. In short Open-i adds clearer navigation and even more functionality to the most functionally rich and robust system on the market.

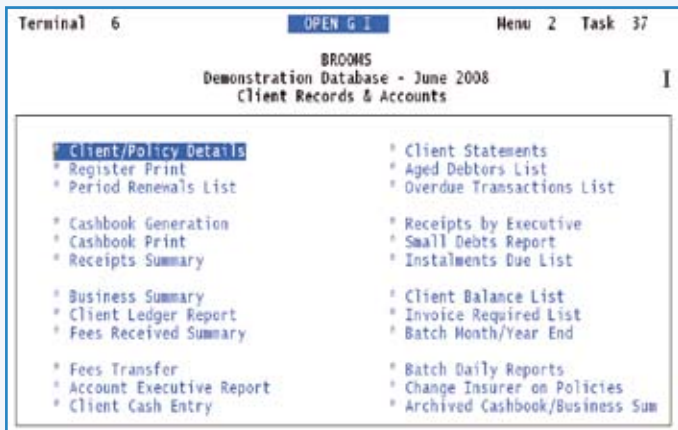
Some of the Open-i features include:

- Tool tips and message bars to help users navigate the system
- Pull down menus, right click shortcuts and calendars to aid productivity
- Rapid drill down into prospect, client, policy and transaction details with point and click functionality

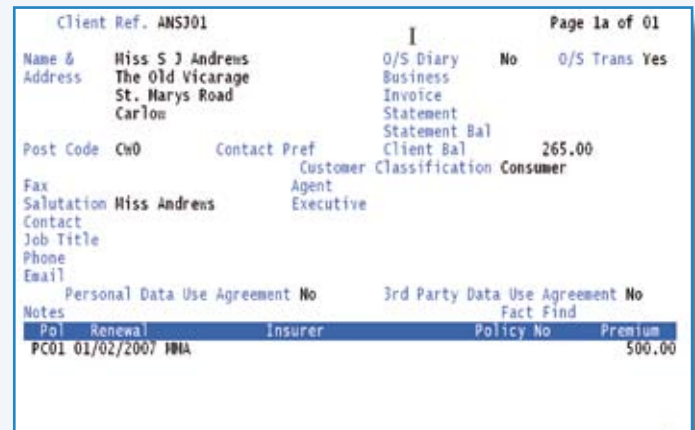
The benefits for brokers are clear:

- Existing users will find familiarity with all keystrokes and navigation is integrated
- Open-i is a Java® based browser interface – it has no dependency on Windows® technologies
- System functionality is unchanged – everything that is already established in your core system remains
- Deploys onto MLS server alongside core platform – it is an add-on, not a new system
- Operators access Open-i via their desktop browser – there is no bespoke software needed at the desktop

For more information about Open-i or Open-i Quotations please contact your Account Manager.



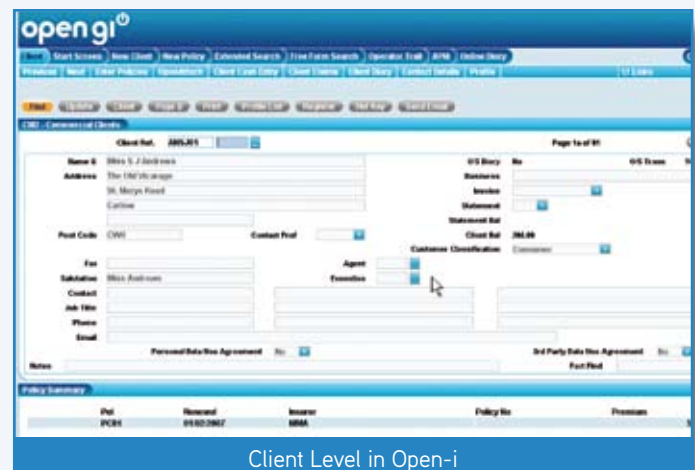
Menu 2 in Winlink



Client Level in Winlink



Menu 2 in Open-i



Client Level in Open-i

SMS Text Messaging Survey Winner

SMS text messaging has become an increasingly common medium for suppliers to deal with their customers. At Open GI we have seen a rise in the number of our brokers using SMS text messaging to notify clients that their policies are due for renewal, to provide quotes, or promote a particular product or service.

In view of this growing trend, during 2008 Open GI conducted a random sample survey of 100 brokers in order to determine the potential advantages of implementing SMS text messaging facilities within the Open GI system.

As an extra incentive for brokers to take part, all completed surveys were entered into a prize draw to win €62 worth of Marks & Spencer's shopping vouchers.

The winner was Mr Michael Ward at JDP Insurance Brokers Ltd. Although no one walked away empty handed with all participants receiving a 20% discount voucher for Open GI training and consultancy courses.

We would like to thank all brokers who took part in the survey. After initial assessment of responses we are pleased to announce that we will be offering the facility of SMS text messaging, an official date is yet to be confirmed. Look out for more information coming soon.



SMS text messaging technology allows brokers to generate messages using client and policy details.

The benefits are as follows

- Provides another method of communicating with customers
- Messages are fast, effective and secure
- Provides a powerful marketing tool

consumables



Whilst providing you with proven broker solutions Open GI can cater for all your consumable needs. Whether wishing to replace printer supplies and back-up tapes or renew computer peripherals and corporate stationery, Open GI can source supplies that meet any of your business requirements.

For consumable sales please contact Hellen Webb
on +44(0)1905 857088 or email consumables.sales@opengi.ie

Some partnerships
just work



Over 20,000 broking staff in the UK and Ireland use Open GI as their IT partner of choice. Why? Because we deliver market leading back-office systems and quote engines with an unrivalled range of Full Cycle EDI products.

**Contact our business development team on 01 676 8466
and see how we can build a profitable partnership.**



Are You In A Job Or Are You Building A Business?

Open GI and Hibernian were the official sponsors of the IBA (Irish Brokers Association) Business Conference 2008.

Held at the Castleknock Hotel and Country Club on 23rd October 2008, the event focused on the challenges faced within your business. This included the environment, your business and the future, and you and your people.

Speakers on the day included Canice O'Reilly, President of the IBA, Martin Cuppage, Hibernian, and speakers from Focus Business Advisors, a company that gives practical business advice and assistance to the small and medium sized business community in Ireland. Guest speaker Gerry Kennelly from Focus Business Advisors, recalled how he started his business in rural Ireland, developed it to take on the world market leader and then sold the business in a multi million dollar deal within ten years.

Speaking about the event, Canice O'Reilly, President, IBA said: "In order to tackle these challenges and prosper in the future we need to examine our existing business model and determine what is required to transform that model and develop a sustainable world class financial services business."

Open GI was pleased to be one of the sponsors of the IBA conference and look forward to working closely with the IBA in the future.



Back To School With eTraining

Following the launch of Open GI's eTraining initiative, more than 300 eTraining sessions have been either booked or delivered- allowing brokers to realise the benefits of interactive online training.

eTraining brings the expertise of Open GI system trainers straight to brokers via the internet. The use of interactive web technology means that group and one-to-one courses can be delivered online and trainers are able to respond to questions in real time.

Whilst complementing Open GI's existing in-house and on-site training propositions, eTraining eliminates the need to travel to and from training venues, saving brokers time and money, whilst providing measurable results online. All a broker needs is a PC with access to the internet and a telephone headset.

Courses currently available via eTraining include

- Open-i
- OpenWord
- OpenAttach
- Open-R
- CreditLine
- Insurer Accounts
- EDI Reports
- Database Enquiry
- System Security
- Client

Further courses are scheduled for release in 2009 with particular focus on targeted, flexible training to supporting new business.

Mark Sollis, Head of Education and Consultancy at Open GI, said: "eTraining is specifically designed to meet the needs of our brokers and represents a strategic move towards the provision of cost-effective and convenient training delivery.



"Whilst traditional on-site training continues to be successful, the option of delegates being able to access courses and material from their own desktop, in a virtual classroom environment, means they can choose the training method that meets their specific needs."

For more information about eTraining visit www.opengi.ie/etraining.

Dear User

Sex, Drugs and Rock & Roll.

That's what I wanted to do when leaving school, but my mom played bingo with the cleaner of an insurance broker, who were advertising a job. The rest, as they say is history.

I have now been in insurance for 35 years and involved with the Open User Group since 1994. This year when John Regan stood down as chairman, I took over the role.

Like many of you, I can remember when the motor policies for the month were due for re-quoting. You had a pile of files and a pile of guides, and you had to remember Hodge did Cortina's as a group 2, Warwick were good on Vauxhall Cavaliers and HP motor policies gave 20% for Police and Civil Service.

It was a great leap forward when national motor cover notes came pre-carbonated, so you didn't get covered in carbon paper ink.

Now it's impossible to do any of this manually and in the space of a relatively short time we have seen the massive development of computer systems for the insurance industry.

Despite a journalist from Insurance Times not knowing where she was! This years AGM and Members Day was probably the best yet, with plenty of food for thought from our guest speakers:

Chris Guillaume	Managing Director- Open GI
Simon Hughes	Sales and Marketing Director- Open GI
Nick Haycock	Managing Director- Countrywide
Andy Homer	Chief Executive- Towergate
(Plus their teams).	

What other organisation can boast commitment from its software house and network? The speakers came along because they believe in their products and they believe in the Open User Group.

The User Group work behind the scenes with Open GI in more ways than you can imagine, and members do not realise the commitment that our executive committee put in on their behalf. Please support the group whenever you can, because in the long and short term it will benefit all of us.

I think the mergers and acquisitions seen over the last 2 years are coming to an end and those of us left are here for the long haul.

So in the words of the great man, Dr Spock;

Live long and prosper.

Bryan Whitfield
Open User Group Chairman.

Contact the User Group
T: +44(0) 1902 426363
E: members@openusergroup.org

David O'Hanrahan
Ireland Representative
E: davidohanrahan@ohc.ie



OPEN
user group

Fancy Dress for Worcester IT Firm is a Super Hero Hit!



Batman, Robin and Spiderman were amongst the employees of Open International, who came to work in fancy dress to raise money for St Richard's Hospice.

Each of the 300 employees at the company were given the opportunity, for a small fee, to either dress down from office attire for a day or to come to work in fancy dress.

A whole host of different characters emerged from Bart Simpson and Bananaman to Batman, Robin and The Joker. Even a pair of sumo wrestlers managed to make an appearance.

The fancy dress day raised hundreds of pounds for St Richard's Hospice and followed a charity Skydive which took place in July. This event is one of many organised by staff at the company this year in an attempt to raise over €4,000. If the target is achieved the Open Board of Directors will add a further €4,000. This is crucial if they are to better the €10,500 raised for Acorns Children's Hospice last year.

St Richard's Hospice cares for patients and families who are living with cancer and other life-threatening illnesses. Each year they give free care and support to around 1,800 patients and families – helping them towards the best quality of life possible.

With further fundraising events having taken place throughout the remainder of the year, including a Christmas Charity Raffle, the team at Open International are nearing their target.

Chris Guillaume, Managing Director, Open International, said: "This was the first fancy dress day we have organised in the company's 29 year history and it was such a success that we have held others since. Our staff are keen to do all that they can for charity and it is very encouraging to see so much support being given to St Richard's Hospice."

For more information about St Richard's Hospice visit www.strichards.org.uk



Open International Managing Director, Chris Guillaume (pictured 4th from left) with the fancy dress crew.
Picture taken by Julian Slaughter.