

open gi



IHP Plus

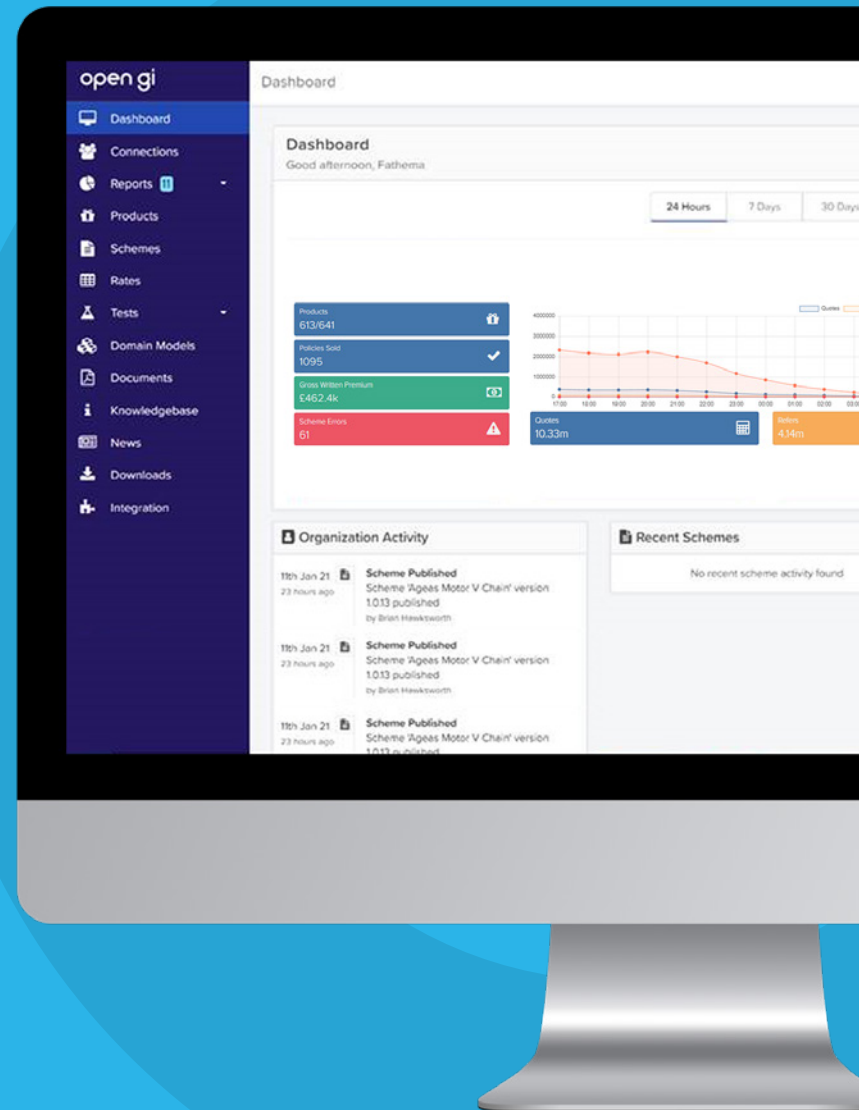
Ultimate product distribution and control

Want to react quickly to meet an ever changing market? At Open GI, we understand this. We know the challenges you face and develop solutions to help you succeed.

IHP Plus, a cloud-based rating solution, gives you the power to develop, test and monitor products for any line of business, in real time. Maximise your distribution footprint, whilst being able to mitigate fraudulent activity such as quote manipulation.

“We are delighted with what Open GI have done for us. IHP Plus is a perfect fit for our product strategy as we are now successfully extending our market reach.”

David Whittaker, Managing Director, Plum Underwriting.



IHP Plus delivers a powerful set of key features:

- Product management and control.
- Software house integration and access.
- Operational performance.
- Dynamic product enrichment.
- Fraud detection and mitigation.
- Real-time business insight and reporting.
- Defined user roles and delegated authority.



IHP Plus powers your business to move with the market.

Product management and control

Develop, build and maintain your products for any line of business in real time. Take control of every transaction type from new business through to renewal and in any currency. With easy access to the product catalogue, you decide when to change your rates.

For added flexibility, IHP Plus supports products built using Polaris, but also enables you to build your own bespoke products.

- Take complete control of products, from single vehicle/property risks to large, complex commercial and major fleet portfolios.
- Diversify your products and lines of business.
- Softening or hardening market? With instant control of pricing, you're well placed to flex your pricing as the market changes.
- Gain deep insight into operational performance with reporting on speed of quotes, quote success and transaction numbers.

IHP Plus lets you test products before, during and after launch to reduce the elements of risk and uncertainty.



Product management and control

Audit and access

Stay up to date with any changes you make to your products, plus you can enjoy real-time control over broker access.

- Track changes to each product by user, date and scheme to avoid duplication and help eradicate errors.
- Distribute your products to brokers while staying in control of who has access to your rates.
- Remove products from the market easily or restrict access to brokers, if required.

Product testing

Test before, during and after launch to gain insight into how a product could perform.

- Perform individual, batch or A/B testing.
- Predict how your developing prototypes could perform.
- Ensure your products will complement each other.

Schemes control

A single dashboard within IHP Plus gives you real-time control over multiple schemes and their underwriting. Build, maintain and launch multiple schemes under a single product.

- Aggregate different variants of the scheme under a single product and display them to your dedicated distribution channels.
- Enjoy complete control over every aspect of scheme management within a single product.

IHP Plus helps you
unleash the full potential
of your business.



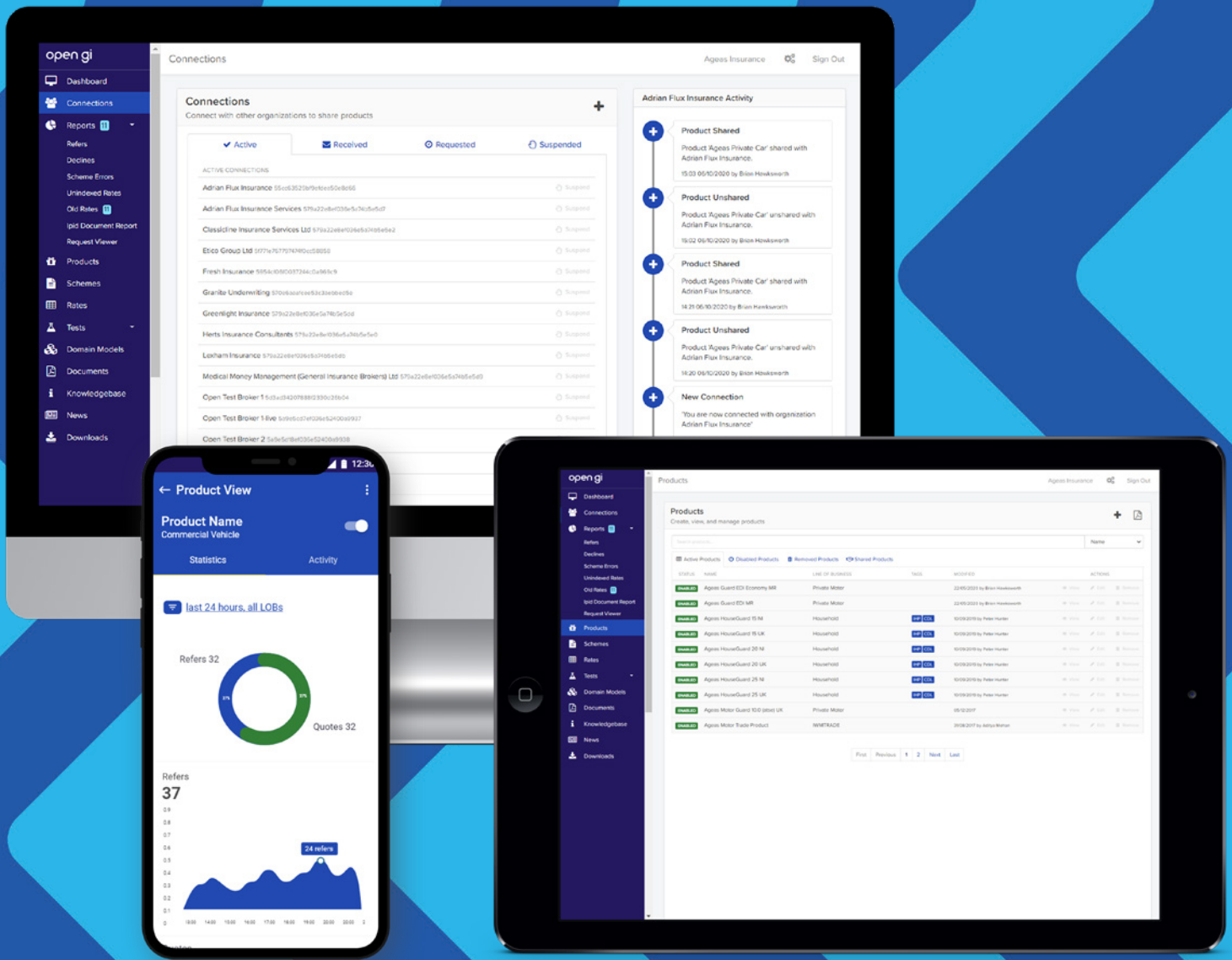
Software house integration and access

Find new opportunities, discover new markets and maximise your distribution. IHP Plus connects you directly to other software house platforms, or client bespoke platforms, for complete control over your products.

IHP Plus also supports a standard JSON format and can support other formats through its flexible mapping layer.

Benefits:

- Maximise market coverage through a single solution.
- Find new opportunities and revenue streams.
- Reduce duplication of product builds and maintenance.



Operational performance

Dive into product performance with real-time reporting on all your products and schemes.

- Respond quickly to market changes.
- Find new market opportunities.
- Identify areas for investigation by configuring alert thresholds.

Companion app

Use your mobile device for real-time monitoring and reporting if you are out of the office. Push notifications will keep you informed of product changes in real time.

- Monitor performance on the go.
- Spot competitive threats.
- Discover new business opportunities, anywhere, anytime.

Access full quote data

Output your full quote data for secure storage in your own data lake directly from IHP Plus.

- Establish product performance with real-time reports and intelligence on the risks you write.
- Pinpoint products that are not performing.
- Build your own suite of reports that are specific to your operational and performance MI.

IHP Plus is the finger on the pulse of your business.

Dynamic product enrichment

Enhance your data and decision making with comprehensive data enrichment.
Call enrichment providers such as Equifax, Experian, Flood Re and more, at point of quote.



- Make use of quick and simple risk checks.
- Ensure accurate pricing.
- Help spot fraudulent activity by integrating your data warehouse and sources e.g. blacklists.

IHP Plus is flexible and works with all industry-standard enrichment services.

Fraud detection and mitigation

Spotting fraud is high on the agenda for any business, so IHP Plus has been designed to help identify potential problem areas. Its flexible and comprehensive quote manipulation functionality lets you set your own rules and dynamic rule profiling.

Fully configurable, it helps to spot requoteing and manipulation of the same risks by an individual.

Detect fraud based on behaviour too, for example:

- Dynamic profile changes.
- Multiple professions.
- Frequency of activity.
- Number of quotes generated.
- Number of editing changes on a policy.
- Conviction and claim history.

Benefits:

- IHP Plus helps to detect fraud quickly by using any number of rules.
- Can prevent manipulated risks being sold when fraudulent data has been entered.

Real-time business insight and reporting

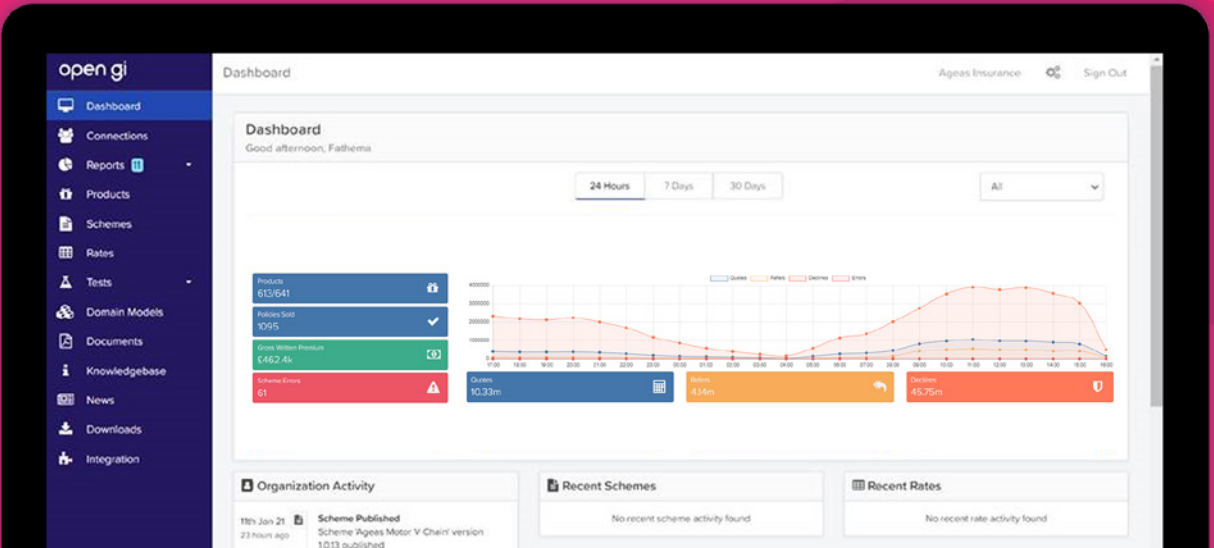
All the information you need to know about your business, schemes and products is just one click away with dynamic, real-time reporting for deep insight.

Identify opportunities and manage problems with daily, weekly or monthly reports for any line of business. Then segment them in three different ways for maximum insight:

- Time (hourly, weekly or monthly).
- Opportunities (quote volume, active products, products sold, GWP and scheme errors).
- Performance (quotes, referrals and declines).

From just one dashboard:

- Identify products that need modifying.
- Pinpoint where pricing can be adjusted to improve performance.
- Discover new product and scheme opportunities.
- Access all quote data to manage your MI using reporting tools such as Quote BI and Click View.



Defined user roles and delegated authority

Define user roles as you need.

Set different levels of authority, delegate by function and ensure users only access authorised areas. By seeing who is controlling what within your business you will also benefit from extra control over their delegated authority.

Benefits:

- Grant or restrict access to different parts of your operation.
- Minimise errors when controlling extensive product ranges.



IHP Plus grows with your business.

Our cloud-based IHP solution, designed to be cutting edge, brings dedicated support to your business.

- Developed using advanced Microsoft development tools.
- Built on the Microsoft Azure development stack and utilises Microsoft Service Fabric clustering technology.
- Hosted in Microsoft Azure, a leading cloud platform offering the highest levels of security and privacy.
- Easy to integrate an API with supporting Swagger documentation.
- Shared multi-tenant cluster for low-volume customers and private isolated clusters for higher volume customers.
- Access raw quote data in your data lake for market intelligence.
- Scalable platform design to develop your business.
- Dedicated Agile Product Development Team.

Built using an
industry-leading
platform.

“Most importantly, we can now closely monitor our home insurance products and control them in real time, whilst responding quickly to the dynamic market.”






Plum Underwriting’s Managing Director, David Whittaker.

Dedicated support for your business

Customer support

From triage to complex issues requiring an analyst, or fault fixing with development teams, we're here to support your business.

Our team of experts have a breadth of insurance and technical know-how that is accessible through our support system.

-  99% of calls are answered in under 10 seconds.
-  40 trained staff provide support using set KPIs.
-  Our online portal helps you raise support tickets quickly.
-  Real-time view of your support tickets and their status.
-  Convenient web chat when you just have a quick question.

Delivering your IHP Plus system

Our new systems thinking methodology places the needs of the customer at the heart of designing, building, and delivering your new product.

With dynamic close collaboration throughout the project, combined with daily stand-ups and end-of-week demonstrations you can be assured a high-quality product is delivered as planned.

Standard support

Mainstream support: 09.00 - 17.30.

Contact is available via the Support Centre online portal or phone in the event of your more urgent issues.

But we know that problems don't just occur between 9-5, and you never know when you might need help quickly.

That's why we offer extended out-of-hours support to get you back up and running.

Enhanced support (chargeable)

Standard business hours support.

A unique telephone pin number is provided to gain access to our designated expert Support team.

Extended support (chargeable)

Out-of-hours support: 08.00 - 21.00.

A direct out-of-hours phone number is provided to gain access to our designated expert Support and/or eCommerce teams.

IHP Plus supports:



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