



**Company Name:** MCE

**GWP:** £30m

**Web address:** [www.mceinsurance.com](http://www.mceinsurance.com)

**Number of Staff:** 110

**Policyholders:** over 100,000

**Company Contact:** Julian Edwards, Director

**Business Focus:** One of the UK's leading providers of car, bike and home insurance

**Location:** Wellingborough, Northamptonshire

**Date Founded:** 1975

## The issue:

To develop a fully integrated e-commerce website with quote & buy functionality

## MCE and Open GI:

**Years with Open GI:** Over 20 years

**Open GI Solutions:** eCommerce / web integration solutions - web design (eStarter), comparative quote functionality (eBroker) and secure web hosting. Includes e-Broker engines. Back-office / document production solutions - Open GI Linux platform, Regulation Module, InfoCentre.

## MCE Objectives:

MCE is a highly ambitious call centre business with a loyal and ever expanding customer base. To further their presence in the personal lines market, they were keen to redevelop their website using Open GI's complete web integration service.

The company's existing site was attracting a good level of new business but there was room for improvement in terms of overall user experience. Data capture could be simplified and integration with the Open GI back-office would make processing converted business faster. What MCE wanted was a fully interactive online quote and payment facility for a wide range of standard and non-standard car and bike insurance, with linkage to aggregators.

According to Director, Julian Edwards, the web is a key part of MCE's future distribution strategy. He said: "As a major personal lines broker competing with some of the biggest names in the market, we need to make sure that our web presence is as dominant as possible via successful marketing, but more importantly that the technology underpinning the site makes the user experience seamless.

He said: "We benchmarked the easyJet website for car and motorcycle insurance i.e. a quick to use, easy to navigate site with good facilities for incepting and amending policies. When we heard that Open GI was offering a complete solution we were keen to talk to them about what they could do for us. We were previously working with a separate web integrator but were not satisfied with the results. The advantage of Open GI is that they could offer a one-stop-shop for all of our web design and integration needs."

CASE STUDY

### The new service from Open GI:

Open GI offers a fully hosted interactive e-commerce solution for brokers wishing to trade online. This incorporates web design (eStarter), online comparative quote functionality (eBroker) secure web hosting and back-office integration. Additional features include online credit card payment and postcode validation.

The service can be tailored to suit brokers' needs from developing a simple brochure website to integrating with aggregators. Open GI's in house web development team manages the entire process and brokers can be trading online within as little as five days. MCE opted for the complete service and launched a fully hosted quote and buy website - [www.mceinsurance.com](http://www.mceinsurance.com) - during spring 2007.

### How MCE's website was developed using the service:

The website was developed in close partnership between both companies. MCE set out what they wanted to achieve with Open GI and a detailed project schedule was created using tailored web templates.

The initial step was to design the **look and feel** of the site in conjunction with the web development team. In order to build the technical structure, Open GI took time to understand the MCE brand and their vision of the consumer experience and delivered against their requirements in a short time frame.

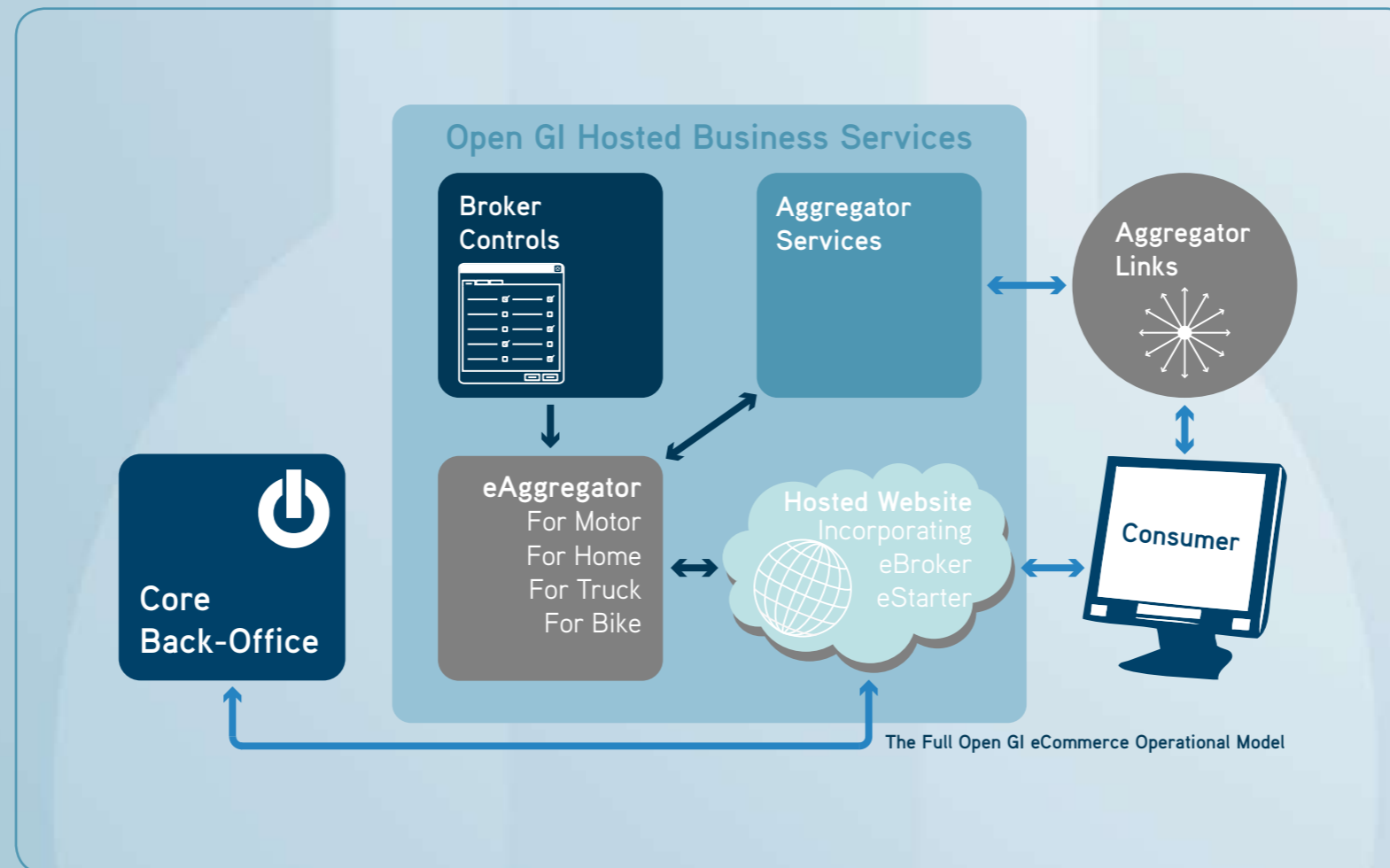
In terms of **data capture**, pre-quote terms and conditions and question sets were established for each product line. These were tailored for non-standard vehicles such as pizza delivery vehicles, scooters and modified cars. Postcode look up was implemented at this stage.

For **quote retrieval / display**, the site was integrated with e-Broker quotation engines for car and bike, providing access to products from over 20 insurance providers. Quotes are displayed immediately to the customer, at which time the details are sent to MCE's back-office over a secure internet connection. Quote & Buy functionality was implemented, once MCE had gained insurer agreement.

In terms of **prospect storage**, quote data is available to MCE staff in seconds using Open GI's IN-Stream software. 'No-quotes' are also imported so that the customer can be contacted as soon as possible and converted to a sale (outbounding). The site has full email functionality and can send branded messages to the customer including a web reference and links back to the 'Retrieve a Quote' functionality.

A range of **online payment** options are available to the broker. MCE set up an account with an online credit card merchant and once agreements were in place they sent the details to Open GI to implement payment processing.

**Web hosting** is also an option for brokers that don't have the infrastructure to host in-house. MCE has opted for this. Open GI coordinates the web hosting agreements and tests the broker's site before it goes live. Information pages are also amended / updated by the web development team.



### Results / impact of the service

The results have been impressive for MCE:

- The site has had an immediate impact on new business – generating a 44% increase in the first month of going live, and over 15% in the following three months with no additional marketing spend. MCE acquisition costs have reduced significantly.
- Web new business now equates to 23% of MCE's overall new business. With the Open GI service, this is forecast to increase to 40% in 2008.
- MCE has created a market leading quote and buy website with Open GI without having to take on any new in house IT people.

According to Julian Edwards, the site is now much slicker and easier to navigate and integration with Open GI's e-Broker engines means quotes are available 24/7 from over 20 providers. HTML messages can be sent to customers in real time, following quote and policy inception, and the site is built on XML technology and web services to handle large quote volumes.

"Internet projects are extremely technical so you need a good level of support, particularly when it comes to web integration. Working in partnership with Open GI has allowed us to achieve what is a robust and fully interactive e-commerce solution for our customers. We have been particularly impressed with the input and dedication of Open GI's web development team. The fact that the site has the ability to link to aggregators and is fully hosted by Open GI is extremely important for MCE."

**Julian Edwards, Director  
MCE**

## Future MCE web development

The next phase of MCE's development with Open GI will see:

- Online renewals (end 2007)
- Multi-vehicle quotes
- A white label solution for affiliate partners
- A facility to capture referrers

## Why Open GI developed the service

Open GI has been monitoring e-commerce very closely. More and more brokers are trading online, recognising that the internet offers a key distribution channel. As a primary service provider to over 2,000 firms it is important to be able to offer a one-stop-shop e-commerce solution to complement the Open GI core broking proposition and provide an additional trading method to call centre and face to face sales.

Open GI has an in-depth knowledge of the complexities of insurance having developed broker solutions for over 28 years and understands what works best in terms of web design and integration.

MCE is the first broker to go live with Open GI's complete web integration service with many other firms under contract and soon to launch.

CASE  
study

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