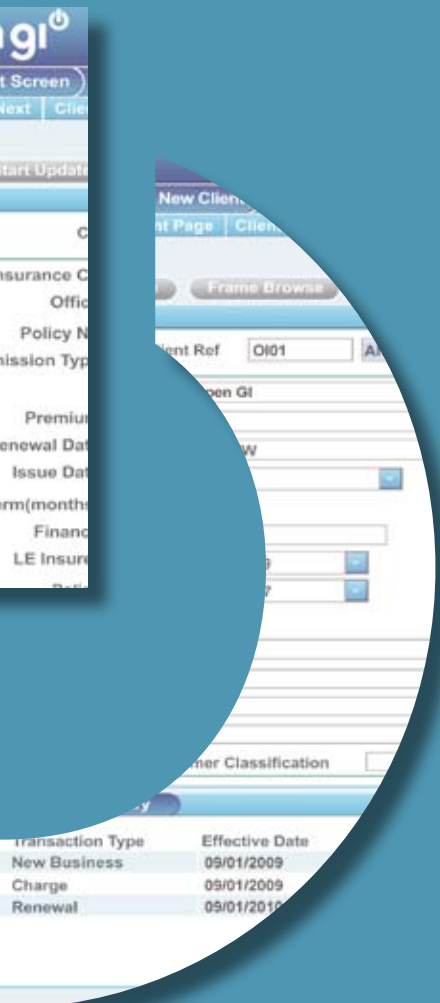
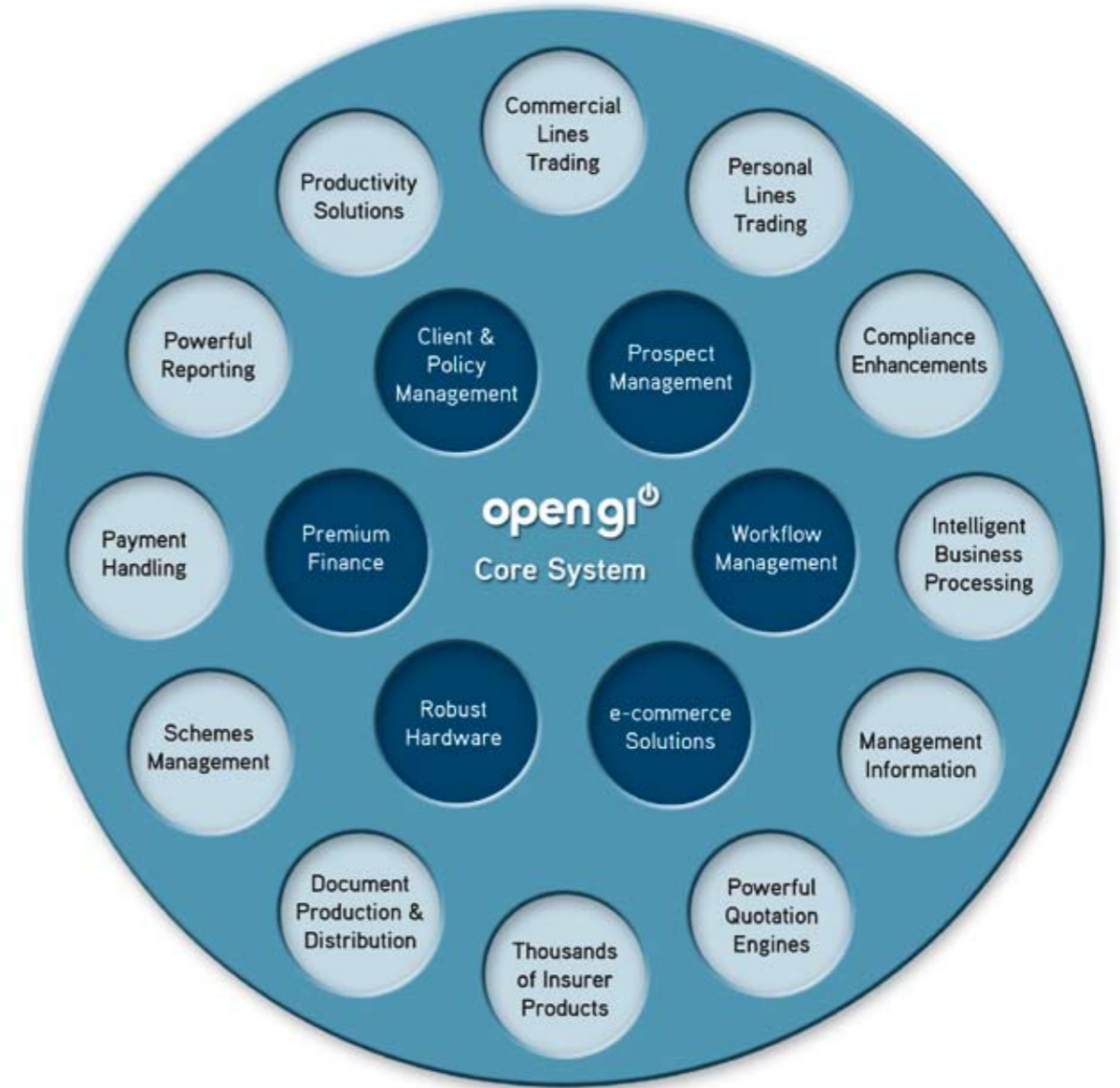


Welcome



Introduction	4
1 Core System Functionality	6
1.1 Powerful Hardware	8
1.2 Intelligent User Interface	9
1.3 Prospect Management	10
1.4 Compliance Functionality	10
1.5 Easy Document Creation	11
1.6 Effective File Management	11
1.7 Flexible Document Distribution	12
1.8 Premium Finance Processing	13
1.9 Reporting Functionality	13
2. Quote Generation	14
2.1 Personal Lines Quote Engines	15
2.2 Look-up Facilities & Data Imports	16
2.3 Flexible Pricing Tools	16
2.4 Automated Client Screening	17
2.5 Post Quote Conversion	17
2.6 Complete Payment Processing	18
3. Commercial Lines Functionality	19
3.1 SME Trading	19
3.2 Commercial Registers Creation	21
4. e-commerce Solutions	22
5. Schemes Management	23

“
**The Open GI
 system for
 new users**
 ”



Providing you with all the solutions you need

In today's ever changing insurance market, you need a forward thinking technology provider that's focused on helping you to compete effectively.

As the largest provider of the widest range of broking solutions, Open GI offers some of the best functionality in the market. With expertise built up over 30 years and in continuous consultation with brokers we have been able to develop robust and proven technologies, enabling you to increase efficiency.

We offer a range of specially designed packages for personal, commercial, and composite brokers, in addition to a concentrated package for administrative users. These are available alongside our leading e-commerce toolset and a comprehensive range of schemes functionality.

We also provide unrivalled support and service - being experts in transferring your business data, ensuring minimal disruption when switching systems.

New users can also gain from our special implementation process which

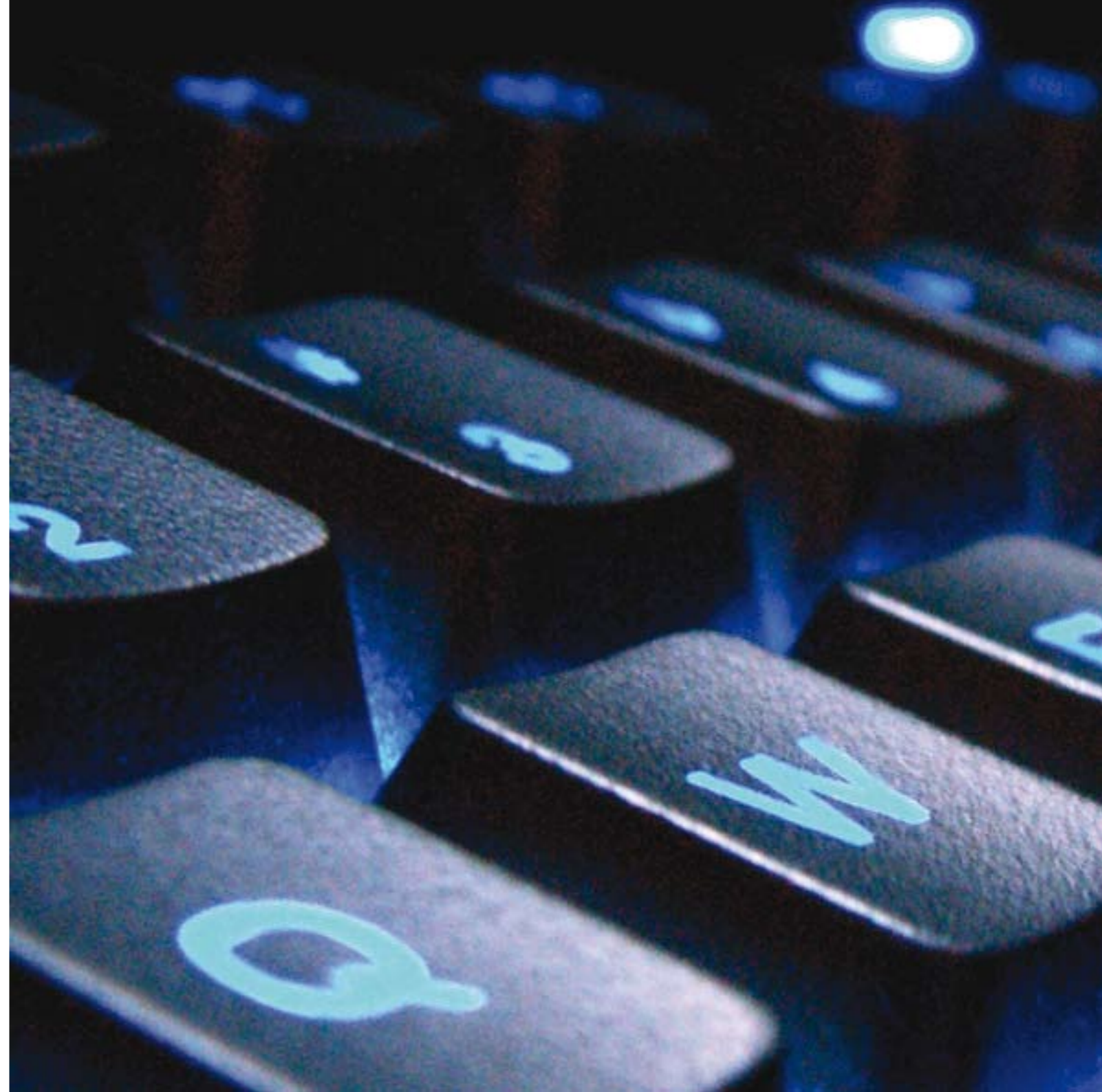
includes initial workshops, site surveys, a full technical handover and project review meetings.

Throughout the whole deployment process, we offer a true partnership approach with clear communication and transparent reporting.

As choice and flexibility is important to your business we offer a variety of delivery options, from locally deployed systems, to a managed service via a secure internet connection. Both provide instant access to the core trading system.

With over 350 employees, a third of which are focused on development, R&D plays a key part in building our latest solutions, as well as partnerships with leading insurers, premium finance providers and technology partners. This investment and continued growth has led to accreditation as a Microsoft Gold Certified Partner, recognising our expertise and impact within the technology marketplace.

Welcome



1. Core System Functionality

Open GI offers the complete office administration system for insurance brokers. Developed under continual consultation with brokers and the general insurance community, it is the most functionally rich and reliable system available on the market today.

The whole system is designed to save time and money by improving the speed and accuracy of broking business processes. From managing quotations and converting prospects to live clients, through to reconciliation of accounts with insurers, the entire broking process is catered for.

Navigation is made easy through familiarity of the Windows® style system, launched via a user's desktop.

Single entry and client driven, the Open GI Core System offers total control and automation. It can also be enhanced to focus on a number of key broking areas, such as e-commerce, business intelligence and niche scheme management. It is functionally rich, has comprehensive accounting and reporting facilities and makes managing your business easier, whilst letting you focus on your customers.

Microsoft
GOLD CERTIFIED
Partner

Features Include...

- Comprehensive security and audit trail monitoring**
 Password controls and permissions introduce better security, with audit trails displaying all policies accessed during the working day
- Managing clients and placing cover**
 Track the whole lifecycle of the policy from quote to renewal using diary functions and automated document generation
- Variety of payment options available**
 BACs, Premium Finance, Credit & Debit Card
- Customer Correspondence**
 Letters, registers and presentations can be generated easily and converted to PDF for e-mailing. These can then be stored against a client record, making document generation and printing a single operation
- Business Reporting**
 Monitor performance i.e. staff, client, insurer, policy & KPI's
- Management Reports & Accounts**
 Commission transfer, complaints, insurer settlements, payment of accounts
- Effective Agent Handling**
 Track agent from Prospect to live policy for MI purposes and commission payments



Main Menu within the Core System

1.1 Powerful Hardware

The Open GI Linux server range provides a powerful platform on which to build your broker business. Using the latest in Intel™ processor technology, our servers offer the fastest data processing speeds, and are designed specifically for network server usage.

Servers are supported to the highest standards, by our own engineering teams. They are built using only the highest quality components and offer great flexibility, catering from 5 to 300

users. Open GI's preferred hardware supplier is Hewlett Packard.

Some of the benefits of the Open GI server range:

- Less susceptibility to virus attacks than more common operating systems
- Faster processing capabilities enable staff to improve throughput
- Robust data storage
- Network connectivity capabilities

Hardware Partner

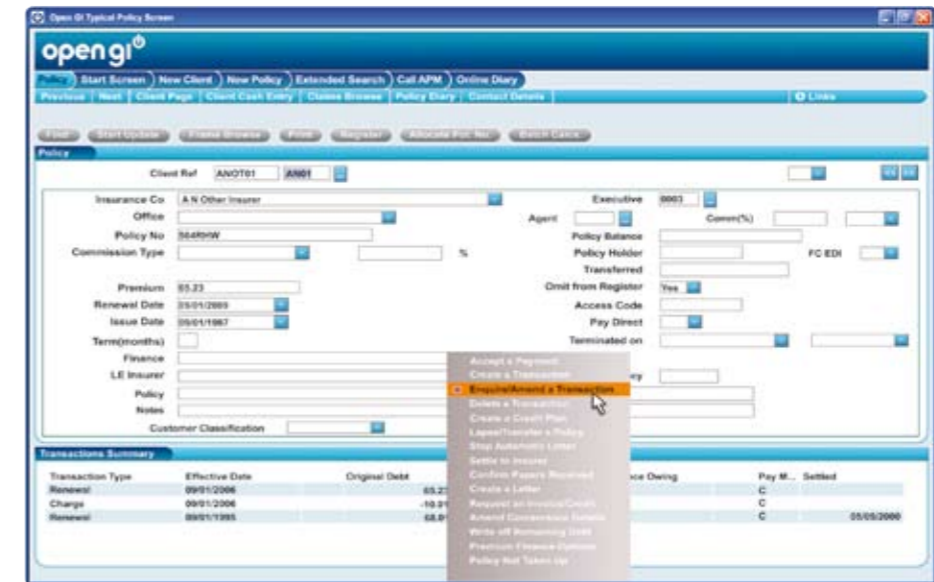


1.2 Intelligent User Interface

The Open GI system is incredibly easy to navigate with tool tips, message bars and drop down menus. User friendly features include the highlighting of mandatory fields and shortcut keys. Lists can be sorted by transactions, grouping information together, which makes viewing and sorting data easy for users.

You can also tailor the system to support your company branding by importing your logo and amending the colour scheme.

Benefits can be realised extremely quickly and access is via the user's desktop.



Policy Level Screen

1.3 Prospect Management

The Open GI system is ideal for prospecting. It includes a fully flexible and validated prospect data capture and storage system that uses a single, separate database for all prospect records.

Self designed screens can result in unlimited data capture (volume and content), for use with quotation engines and the broker's own system, for example running bespoke schemes with delegated authority.

The system enables you to plan campaigns, produce letters and maximise cross selling with prospect diaries and

integrated document management. Users can instantly retrieve prospect data with no rekeying and benefit from the efficiencies of a central database.

Features include:

- Multiple quote storage for each business type
- Records statistics e.g. quote volumes and conversion rates
- Ability to save prospects across branches
- Validation of entry fields through user defined input controls
- Data retention for cross selling

1.4 Compliance Functionality

The Open GI system has been tailored to help you automate many routine compliance procedures. These include:

- Customer Classification
- Type and Method of Sale
- Status Disclosure
- Terms of Business Letter/Agreement
- Demands and Needs (Quotation Letter)
- Complaints Procedure
- Contract Certainty
- Product Disclosure
- Cancellation Rights
- Reporting
- Policy Summary
- Sales Process
- Document Keeping and Accounting Enhancements (Commission Transfer & Client Money)

You will automatically receive updates when changes are made in-line with regulatory requirements.

1.5 Easy Document Creation

The extensive word processing capability of the Open GI system allows Microsoft Word® to be used for customer correspondence and template creation. Colour tables, headers, footers, pictures and charts from compatible sources can all be integrated into your client documentation.

Documents can be pre-populated with system & client data and all of the advanced formatting and graphical capability of Word® is included. This allows you to create professional looking documentation.

“Over 20,000 brokers benefit from Open GI technology every day.”

1.6 Effective File Management

Any files created using the Open GI system and Microsoft® (Word, Excel, Publisher, etc.) can be attached to the prospect, client or policy record within the Open GI Core system. From here the user can choose to print, e-mail, amend or delete documents.

The system provides storage of documents, locking them against editing and deletion within a secure electronic 'vault'. Client and prospect files can be located on screen and managed for regulatory purposes, specifically those that call for non amendable copies.

The system has a practical interface that allows you to quickly open related files and documents, with advanced filtering to make document searches easier. Version controls maintain the integrity of edited documents and makes accessing the latest information easy for users.

Files held within the Core System are integrated with the core diary function.

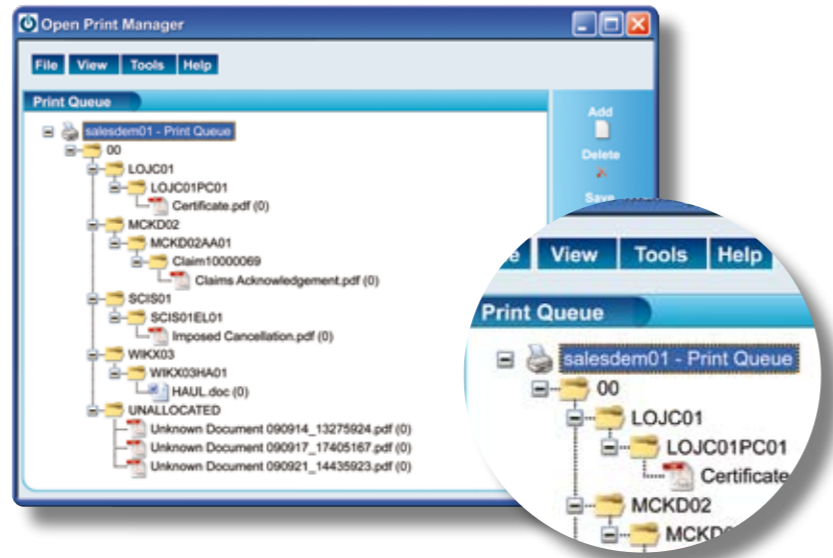
1.7 Flexible Document Distribution

The Open GI Core System enables documents, including those generated by the EDI process, to be output in PDF format and monitored within a central or individual print queue.

Document creation and the management of print queues can be left to individual users or consolidated into a single print queue and managed from a central location. This process delivers significant efficiency improvements as users save time looking for, or printing individual files.

Documents are presented in a simple 'tree view' display which replicates a Windows® environment, making it easy for staff to organise and prioritise print jobs.

Brokers can reduce the overall time spent at the printer organising documents for distribution and can quickly perform actions on these within the print queue (such as saving to client and prospect records or emailing and printing).



Windows® Style Tree View for Print Queues

1.8 Premium Finance Processing

Brokers using the Open GI system can control and negotiate the interest charged, thus the revenue generated by each transaction (subject to the terms and conditions of your finance provider).

The system captures the premium finance data and automates your Core System finance processing. You benefit from automatic reconciliation of your accounts along with transmitting bank

details to your premium finance provider and accepting payment records.

Critical transaction details are presented to you at point of sale, such as actual financed values, deposits taken and APR amounts. A convenient payment calculator also gives an accurate breakdown of the premium. Integration with all major premium finance providers is included.

1.9 Reporting Functionality

The Open GI system offers an enhanced level of reporting functionality. It allows information from the Core System to be exported into a Windows® based application such as Microsoft Excel® for reporting purposes.

The Open GI system will enable you to produce powerful presentations, reports and graphs, giving you comprehensive yet easy to read management information.

2. Quote Generation

Open GI offers the most powerful quote systems on the market today, whether you trade personal or commercial lines of business.

Personal lines quote engines provide access to the widest range of products – more than 1,000 across 100 carriers. These are easy to use and cater for motor, home, commercial vehicle and bike risks, with full Core System integration and point of sale documentation. (See section 2.1)

Open GI also offers a comparative quote system for SME commercial risks, which is having a major impact on the way commercial brokers transact business. It simplifies the full cycle process for commercial risks and offers comparative quotes from multiple insurance providers. (See section 3.1)

The screenshot shows the Open GI web interface for quote generation. It features a navigation bar at the top with the 'open gi' logo and several menu items. Below the navigation bar, there are four main sections for data capture:

- Vehicle Details:** Includes fields for Make, Model, Capacity, Registration, Year Make, Type, Value, Security, and Car Detail.
- Proposal Details:** Includes fields for Sex, Date of Birth, Age, Driving Status, Employ Detail, Personal Detail, Accident, Compensation, and Disabled.
- Other Details:** Includes fields for Who Will Drive, Number Names, Motor XS, and Further Details.
- Cover Details:** Includes fields for Cover, Years NCB, Post Code, and Cover Date.

At the bottom of the interface, there is a 'Quote Summary' section showing the Make of Vehicle and the Policy Period.

Powerful Quote Data Capture Screens (Personal Lines - Motor)

2.1 Personal Lines Quote Engines

Open GI quote engines introduce faster, more effective call handling and processing speeds. Risk data can be easily captured and multiple styles of quotation can be delivered within seconds of making a request; for example, Discounts, Premium Calculations and Select Panel. Once you have completed the quotation, the

quote information can be passed into the Core System.

Open GI quote engines currently power over 40% of the UK broker market. The majority of products are available on a full cycle EDI basis and point of sale documentation is as standard.

Features Include...

- **Comprehensive Data Capture Screens**
Incorporating full ABI code lists
- **Rating Functionality and Add-On's**
Different ratings can be held on the system for New Business, MTA and Renewal
- **Premium Override**
Functionality can operate without the need for authorisation, dependent on the parameters set within the Profile Set-up
- **Referral Process**
Apply endorsements and/or adjust premium excess
- **Post Dated Policies**
Process to post-date business is supported
- **Index Linking**
Catered for at renewal
- **Broker Specific Endorsement**
Apply different endorsements using a unique broker reference
- **Date Driven Excess**
Excesses generated at the start of the policy can be held until renewal
- **Excess Override**
Functionality allows the quoted excess to be overridden at the post quote stage

2.2 Look-up Facilities and Data Imports

A range of look-up facilities are included with the Open GI system to make life easier for staff. These automatically import data into the system to reduce entry time.

Vehicle Look-up enables data regarding vehicle registration, make, model & engine capacity to be automatically retrieved by the Open GI system. This ensures that all data is correct for the Motor Insurers Database and eliminates documentation errors.

Address Look-up is based on the Royal Mail's Postcode Address File. The Open GI system can return a full address by entering just a postcode and premise number. This saves over 80% of keystrokes required in entering an address, ensuring records are free from spelling errors and correctly formatted.

2.3 Flexible Pricing Tools

The Open GI system includes a unique pricing tool that enables brokers to apply rules to a comparative quote engine according to their target market and insurer agreements. This maintains the integrity of your underwriting by removing the reliance on the user to apply discounts manually.

All systemic agreements are maintained along with the integrity of the risk premium quoted.

Applying automated flexibility to your core pricing also saves time negotiating deals on an individual case

basis, improving the overall customer experience.

With the ability to switch functionality on or off immediately, you gain absolute control over ratings, making forecasting for campaigns as accurate as possible – ideal for today's competitive environment.

Quotations are not delayed by the addition of this pricing tool. This, coupled with the authentication system, ensures only authorised staff can amend rules, making the system highly streamlined and secure.

2.4 Automated Client Screening

This module from Open GI allows you to screen clients against Her Majesty's Treasury UK and NI sanctions list at Point of Sale from within the Open GI system or retrospectively, via a real time look-up. This avoids litigation associated with the sale of insurance to sanctioned organisations and individuals such as those guilty of terrorism.

Fully integrated with the Back-Office, no third party intervention is involved as all required information is stored at Open GI via a hosted sanction search hub. The module also uses a real time look-

up facility which can be activated at the quotation stage or when converting a policy. It checks against the prospect's name, address, postcode and date of birth.

A retrospective look-up facility allows batch checks to take place in the Back-Office on all live clients and prospects. The unique matching process returns results based on an accuracy/tolerance threshold, which will return a match quality message dependent on a high percentage match.

2.5 Post Quote Conversion

The Open GI system automatically converts business from prospect to 'live' and transfers data into the Core System without any manual intervention.

The system provides a complete 'hands off' method by providing default answers to post quote questions and allocating documents to a pre-determined printer or automated print queue.

With the entire post quote process being automated, the customer journey

is improved dramatically and users are free to concentrate on other tasks, such as generating sales.

The process is completely secure with any instances of conflict between the automated process and the post quote questions being highlighted in the system audit report.

Note: This functionality is not included within the administrative user package

2.6 Complete Payment Processing

The Open GI system supports the validation, authorisation and processing of credit and debit card payments. Based around the Core System server, all approved operators have immediate access to processing facilities, without having to leave their desk.

The ability to process card payments easily and efficiently is of growing importance, as is the need to consider security issues and fraud prevention. The Open GI system has been tailored to meet these needs and conforms to the latest requirements of Payment Card Industry Data Security Standard (PCI DSS). Acting on your behalf as a Payment Service Provider, Open GI

through our partnership with Universal Payment Gateway Plc (UPG), will fully manage your payments to the acquiring bank, card schemes and payment networks.

To assist in monitoring activity, a number of audit reports are available. These include a daily audit print which covers details of all card payments received, by card type and a credit report. This provides details by request type, including payments abandoned, failed, unpaid, authorised and any invoice referrals.



3. Commercial Lines Functionality

Brokers that specialise in commercial business are able to benefit from the additional functionality of an SME trading platform and commercial registers tool.

3.1 SME Trading

The Open GI system provides access to a fully integrated SME trading platform. This simplifies the full cycle process for commercial risks and offers comparative quotes from multiple insurance providers via a secure internet connection.

The system holds the most expansive range of products and carriers of any commercial proposition in the market. The full range of products includes everything from Commercial Package and Property Owners to Restaurants and Guest Houses.

Dynamic questioning provides the ability to tailor question sets by switching off irrelevant fields to ensure the most efficient route to obtaining a quote for all product lines.

Business is automated and a set of comparative quotes are immediately generated. As soon as the broker elects to proceed, the system issues full point-of-sale documents and the data is saved back to the Open GI Core System.

With Open GI's electronic SME trading it can take as little as three minutes to quote, bind and issue documentation for a client with all details automatically updated on the Core System.

Unlike other methods of trading commercial business electronically, the ability to refer risks to an underwriter in real time is available if the risk falls outside rating criteria or accessibility. It also supports the generation of manual risk presentations for open market.

The platform provides access to a variety of products from a number of key UK underwriters. It also provides the option to view broker commission levels and a policy summary displaying the product's key features. Further details such as add-ons can be viewed in a user friendly traffic light styled comparison screen. All system upgrades are processed by Open GI which negates the need for brokers to perform any enhancements or system maintenance.

Proposal Summary

Proposer: Mrs K Wilkins
 Product Line: Property Owners
 Ref: WKK001PO1
 Proposal Status: Quote
 Account Handler: m m (Team)
 File Currently With: Team (m m)

Scheme Name	Premium	Terrarium Premium	Total Premium	Risk Status	File Currently With	Policy Summary	Select	Comm.
Insurer 1	588.88	0.00	588.88	Quote Given	Team	View	<input checked="" type="checkbox"/>	126.19
Insurer 2	628.46	0.00	628.46	Quote Given	Team	View	<input checked="" type="checkbox"/>	125.69
Insurer 3	682.50	0.00	682.50	Quote Given	Team	View	<input checked="" type="checkbox"/>	162.50
Insurer 4	0.00	0.00	0.00	No Quote	Team	View	<input type="checkbox"/>	
Insurer 5	679.17	0.00	679.17	No Quote	Team	View	<input type="checkbox"/>	

Limit	Insurer 1	Insurer 2	Insurer 3
Premium	£588.88	£628.46	
Employers Liability	Not Insured ❌	Not Insured ❌	
Legal Expenses	Not Insured ❌	Not Insured ❌	
Liability Limit	£2,000,000 ✅	£2,000,000 ✅	
Index Linking Included	Insured ✅	Insured ✅	
Money & Assault Cover	Not Insured ❌	Not Insured ❌	
Buildings Day One Uplift	Insured ✅	Insured ✅	
Loss of Metered Water	£25,000 ✅	Not Insured ❌	

SME Comparative Cover Limits with Broker Commission Display

Proposal Summary

Proposer: Mrs K Wilkins
 Product Line: Property Owners
 Ref: WKK001PO1
 Proposal Status: Quote
 Account Handler: m m (Team)
 File Currently With: Team (m m)

Scheme Name	Premium	Terrarium Premium	Total Premium	Risk Status	File Currently With	Policy Summary	Select	Comm.
Insurer 1	588.88	0.00	588.88	Quote Given	Team	View	<input checked="" type="checkbox"/>	126.19
Insurer 2	628.46	0.00	628.46	Quote Given	Team	View	<input checked="" type="checkbox"/>	125.69
Insurer 3	682.50	0.00	682.50	Quote Given	Team	View	<input checked="" type="checkbox"/>	162.50
Insurer 4	0.00	0.00	0.00	No Quote	Team	View	<input type="checkbox"/>	
Insurer 5	679.17	0.00	679.17	No Quote	Team	View	<input type="checkbox"/>	

Limit	Insurer 1	Insurer 2	Insurer 3
Premium	£588.88	£628.46	
Employers Liability	Not Insured ❌	Not Insured ❌	
Legal Expenses	Not Insured ❌	Not Insured ❌	
Liability Limit	£2,000,000 ✅	£2,000,000 ✅	
Index Linking Included	Insured ✅	Insured ✅	
Money & Assault Cover	Not Insured ❌	Not Insured ❌	
Buildings Day One Uplift	Insured ✅	Insured ✅	
Loss of Metered Water	£25,000 ✅	Not Insured ❌	

Quotes Result Screen with Policy Summary

3.2 Commercial Registers Creation

Commercial registers can be created simply and easily with the Open GI system. Full integration with the Core System means that colour, text, logos and images can be included using drag and drop functionality.

A registers generator provides a step by step approach to producing professional looking risk presentations. This will allow you to create a portfolio of client policies in Microsoft Word® for presentation to the client with

preambles, headers and footers that can easily be amended or removed if required.

The registers generator includes up to four standard formats for client and insurer presentations.

It also provides the ability to incorporate external documents such as policy endorsements into any risk presentation.

4. e-commerce Solutions

Open GI offers the leading e-commerce toolset for both personal and commercial lines.

Covering everything from web design and hosting to full online trading, connectivity to aggregators and rating flexibility, we make internet product distribution a reality with a cohesive end-to-end service.

The service can be tailored to suit brokers' needs, including full branding and the creation of niche online schemes. Open GI's in house web development team manages the entire process allowing brokers to trade via the web with total confidence.

By choosing Open GI for e-commerce you will be working with expert web developers who know your industry and will give you access to the latest web technologies. As your single point of control for Core Systems and web development your online strategy is developed and deployed cohesively and will deliver the best value for your investment.

Features Include...

- Online Quote and Buy engines for Motor, Home, Truck and Bike risks and SME
- Online trading for standard & niche schemes 24 hours a day
- Integration with market leading aggregator sites
- Unique tools for online quote manipulation and rating flexibility
- Fast and accurate online data capture for marketing, prospecting and telesales campaigns
- Secure hosting via our off-site data centre
- Seamless integration between online trading and the Open GI Core System

5. Schemes Management

Brokers who trade and develop niche, personal or commercial lines schemes are able to take advantage of a comprehensive range of schemes functionality held within the Open GI system.

The Core System is designed to help streamline the processes needed to develop products that reside outside of the standard quote engines. These products can be of varying complexity ranging from simple Travel or Liability schemes to more complex schemes.

A large portion of system development is dedicated to improving processes and creating tools for the benefit of building and managing schemes.

Typically, niche scheme products involve some degree of delegated authority, ownership of rates, and the need for unique policy document production and renewal notice generation. All of these tasks take time and effort and the functionality within the Open GI system can help streamline the associated business processes.

The system automates the transaction processes for New Business, MTA, Renewal and Cancellations, with hundreds of scheme renewals processed in just a few keystrokes. Automated Diary entries can be generated without user intervention, including processes for the production of letters, DD forms, Statement of Facts, Proposals, Policy Schedules and Insurer correspondence.

Intelligent calculation functions have been developed to assist and ease complex scheme development. The system also facilitates automatic policy numbering for brokers on behalf of insurers.

Open GI's scheme functionality is not only restricted to a broker's office. We can tailor your website to quote for any product, transferring your Core System functionality into an online environment.

Open GI Limited
Buckholt Drive
Warndon
Worcester
WR4 9SR

T +44 (0) 1905 857100
F +44 (0) 1905 754441
E respond@opengi.co.uk
W www.opengi.co.uk

opengi[Ⓞ]

