



### **Direct Rating - The Smart Choice**

TORONTO, ON and Virden, MB – Sept 23, 2015 - Keal Technology (Keal) and Custom Software Solutions Inc (CSSI), both leaders in broker innovation, are pleased to announce today a partnership to bring automobile, property and commercial rates to brokers faster, with greater accuracy and more economical using a combination of new and traditional rating services.

Insurers are increasingly more sophisticated with rating algorithms. They have a need to alter rates more frequently and get them to market faster. In addition, they need to provide real time rates that are guaranteed and accurate, not to mention their desire to keep their rates safe and secure behind their firewalls.

Keal and CSSI's solution allows the ability to do a web call in standard HTML format to our participating insurer partners in real time. Using 100% of the required information from the broker's management system (BMS), doing this call will bring the result in a comparative screen in SIG and TBW, the companies' respective BMS, eliminating the need for separate rating software in Keal's case.

Pat Durepos, President of Keal, states; "I am encouraged at how rapidly insurers are embarking on this initiative. We have commitments from five leading insurers and the list constantly grows. We will start testing with one insurer in Q4 2015 to deliver before end of year. We are excited by this service as it will increase the accuracy of the quote and efficiency of the overall rating process, and reduce the cost for brokers."

President and CEO of CSSI, Scott Andrew added "Not all insurers are able to provide rates in this manner today; this partnership will enable our brokers to compare rates in a transparent manner within their BMS whether rates come from traditional rating software or insurer web call. These are exciting times!"

Keal and CSSI clients can look forward to testing this product in Q4 of this year.

#### **About Keal Technology**

Keal Technology is the expert in Canadian broker innovation and a leader in the BMS (Broker Management Systems) and CMS (Commercial Management Systems) marketplace for insurance and financial services brokers. They offer an integrated suite of products designed to increase revenue through efficient use of technology. For more information, visit [www.keal.com](http://www.keal.com).

#### **About CSSI**

CSSI is a leader in the development and delivery of information technology and business process automation systems for Insurance Brokers and Companies in Canada. Our proven Broker products, The Broker's Workstation, IntelliQuote, and I-Biz, MGA product, The Underwriter's Workstation, and Insurance

Company Products, I-Company, I-Broker, and I-Biz, are today providing significant efficiency gains leading to increased productivity and decreased operating expenses for both Broker and Company users. For more information, visit our website at [www.cssionline.com](http://www.cssionline.com)

For more information:

Hollie Fitzgerald

Director of Communications

Keal Technology

800.268.5325, 4886

[hollie.fitzgerald@keal.com](mailto:hollie.fitzgerald@keal.com)

Jacy Whyte

Vice President Marketing

Custom Software Solutions Inc.

207 748 4813

[Jacywhyte@cssionline.com](mailto:Jacywhyte@cssionline.com)