

**NEW** Customer Online Portal

## I-Client Digital Broker Solutions

› Online Quoting System and Customer Online Portal

Connect with your customers — any place, any time.

As a broker, you know your customers expect more service options and greater mobility. Custom Software's I-Client provides insurance brokerages with powerful self-service solutions for online quoting and customer account access.

- 24/7 online access from a phone, tablet or computer
- Fully customizable to match your brokerage branding
- Built on our industry leading, real-time digital platform

Learn more at [cssionline.com/brokers](http://cssionline.com/brokers)

Providing IT Solutions for Brokers, MGAs and Insurance Companies.  
1-877-281-6944 [cssionline.com](http://cssionline.com)

**Custom Software**  
SOLUTIONS INC.

## CUSTOM SOFTWARE SOLUTIONS INC. At the forefront of new digital technology

It's a software company that has become a leader in providing real-time solutions for Canada's brokers, mgas and insurance companies. Canadian owned and operated, Custom Software Solutions Inc. (CSSI), which began in 1991, now has a staff of 125 and offers a full suite of products for the insurance industry. Developing technology for a wide range of clients allows for innovation and shared integration efficiencies. Chief marketing officer Jacy Whyte says today is an exciting time because the insurance industry is looking to technology for new solutions.

Brokers especially are in a position to benefit. CSSI provides an all-in-one broker management system, the Broker's Workstation; a rating and underwriting system, IntelliQuote; and a consumer-facing online solution, I-Client.

"It's everything the broker needs," Whyte says. "And because we have all the broker pieces, plus the products for the carriers, we're in a great position for real-time integration projects."

Rapid advancements in other industries have put pressure on insurance brokers to provide a better digital customer experience. CSSI is expanding its online I-Client solutions with the soon-to-be launched Customer Online Portal. Customers will be able to access their policies, view and print insurance documents (including pink cards), and make account changes — all on-the-go. The product will integrate seamlessly with the broker's existing website and branding.

"There's been a lot of demand for a consumer-facing portal because it's all about self-service options and engaging the consumer online. It complements our online rating products we already offer and it's built on our real-time, digital platform," Whyte says.

The building blocks of I-Client are based on I-Company, a suite of tools that support broker and BMS vendor integration to insurance carrier systems.

Custom Software Solutions is currently involved with many carriers on

integration projects. These include direct rating projects, new business, real-time new business and I-Company for real-time policy changes. It puts CSSI at the forefront of new digital technology.

"New integration projects with our carrier partners have really picked up. We're especially excited about the direct rating technology," Whyte says.

Greater integration provides a streamlined real-time data exchange and workflow between the carrier and BMS. Brokers will enjoy improved rating accuracy, rate updates in real time and faster new business policy turnaround.

CSSI believes carriers, vendors and brokers need to work together to deliver enhanced technology. They need investment in technology to meet ever-changing consumer needs, to reduce costs and to trigger innovation.

There are a number of industry initiatives underway to support enhancing technology. IBAO's Roadmap to Digital Enablement proposes a hub, or centralized model, where vendors and carriers connect. The IBAO model is currently going through a feasibility study.

CSSI also supports another ongoing initiative — the Insurance Brokers Association of Canada's D/X Action Plan. It ensures adoption of the D/X model for real-time technology integration among insurance brokers, carriers and partners. The D/X model operates on several principles. For starters, transactions starting in a broker management system must conclude in the BMS. Second, all data transmissions must strictly adhere to CSIO standards.

Third, data flowing to a company's system must be processed and returned in real time.

Integral to greater system integration is the growth of application programming interface (API) technology. APIs allow two applications to "talk" to each other. Insurance systems can use APIs for exchanging data and processing transactions in the areas of rating, new business, renewals, policy changes, cancellations, policy inquiries and more.

With brokers, carriers and vendors participating, the industry will have the ability and necessary tools for innovation in business to business dealings, from broker to carrier and from business to consumer. CSSI has more than 400 API methods supporting insurance carriers, vendors and service companies.

According to Whyte, CSSI will continue to share industry knowledge and its library of API methods. In addition, CSSI has developed carrier software that is not vendor specific and can support all integrations.

"We understand the importance of APIs and how the technology works," he says.

CSSI will keep building on its carrier integrations to improve efficiencies and business process automation systems for brokers. "Custom Software Solutions understands the needs of brokers because that's the world we come from," says Whyte. "We will leverage our real-time technology and deliver new products so brokers can better serve their clients now and into the future." IP



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