

## CUSTOM SOFTWARE SOLUTIONS INC.

# Oh, the times they are a changin' – for the better

**T**he insurance industry, especially brokers, should be eager to embrace change in the technology sector as a positive step, says Bill Murray, vp sales for Custom Software Solutions Inc. of Virden, Man.

Rapid advances in technology have made it possible to better serve customers at all levels, through brokers, insurance companies and managing general agencies across Canada. It's a different industry than the one that existed 10 years ago, largely due to advances in IT.

"There are lots of changes happening," Murray says. "But brokers shouldn't be afraid of them."

CSSI, started in 1991, is an industry leader in the development and delivery of IT and business process automation systems, and it intends to stay at the forefront for a long time, says Jacy Whyte, the company's vp of marketing.

"We fully support the independent broker distribution system. We're 100 per cent behind it. For it to succeed, obviously automation is one of the key points. We need to continue improving our products as we work with our brokers to make the broker channel competitive today and into the future."

He says future growth will come from CSSI's target markets – brokers, managing general agencies and insurers.

Murray says CSSI firmly believes in the

Insurance Brokers Association of Canada initiative that supports broker vendors offering real-time data exchange with insurers that starts and ends in the broker's management system.

"At present, our I-Company solution offers companies the only product on the market today that can provide that. We now have it in place with three companies."

The I-Company broker-to-company

solution enables real-time electronic data exchange for issuing policies and processing changes to policies from a single-entry, multiple-company interface. It integrates with the insurer's policy management and accounting system and back to the broker's management system. It has the

ability for the company to work with all BMS vendor solutions.

"With our broker product, The Broker's Workstation (TBW), we continue offering new integrations and improvements to the real-time capabilities," says Murray. "We're enhancing our pre-fill tools at our brokers' request, again improving real-time efficiencies. We're also prepared to work with all other vendors and companies out there to get everybody to that same space if and when possible."

Specifically for brokers, Murray says CSSI is always updating and refining The Broker's Workstation. The product was first offered in 1999 and is built to interact with all company systems. Murray says it offers re-marketing tools for different segments that are under the gun when renewals come up.

"Alberta is a good example of that, with all the claims they had the previous year. It really reflects on the premium

cost and our re-marketing tool automates all that. We bring in automatic reconciliations to increase efficiencies with daily workflows. We have direct integration through our quoting, rating, underwriting tool called IntelliQuote, which integrates directly into our broker management system that offers accounting transactions in real time with your policy downloads."

CSSI also has the I-Client online quoting system which continues to grow and expand. It offers online rating for brokers through their websites, providing a user-friendly service for existing clients and prospects with customizable self-service quotes. Coming soon will be secure online client inquiry for policy/billing, moving the product towards a 24/7 self-service offering.

To address the needs of an mga office, there's The Underwriter's Workstation (TUW), which features real-time policy issuance and invoicing for managing general agents' sub-brokers. It's a full system, with accounting, quoting, issuance and claims management in one integrated package.

"I think with all the changes by the companies and the offerings out there, TBW is the one complete solution," says Murray. "It offers the quoting, rating and underwriting, the BMS accounting features and commercial module, making it the more positive choice for brokers, companies and managing general agents in the marketplace today."

Also, he says, since CSSI is 100 per cent Canadian-owned, the dollars of the brokers, managing general agents and insurers are staying in Canada, where they belong.

CSSI has grown steadily over the years. It now works with about 450 broker offices across the country and deals with 86 insurers at some level of integration for its broker family. **IP**



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**Whyte**



**Murray**