

BUSINESS
INSURANCE 24/7

Information for
Insurers, Underwriters & MGA's



Explore Another World Online *Nulli Secundus*



Free Distribution

We can offer you a free software build for some products if they go on our platform, and we will promote your brand on over 600 brokers' websites in the UK & Internationally, giving you access to ten of thousands of direct clients wishing to purchase SME insurances 24/7.

By automating some of your products online with us for SME businesses, you will significantly reduce your Underwriting and Administration costs and will only have to audit us as we will be collecting all the money and issuing the documentation directly to clients or brokers on your behalf, and based on your binder specifications.

Alternatively we can build you your own bespoke platform for your brokers and schemes at very competitive prices.

Grow your online business

With the massive rise in smart phones and tablets, the next generation of business men and women are going to expect services that they can access quickly online including commercial insurance. Are you ready?

Consider this

90% of all businesses across the world are SME's (Small-Medium Enterprises) and they will all require some form of insurance. In the UK there are 5.2 million SME's, which equates to 99% of all organisations. 1/3 of SME's choosing to purchase their insurance online do so outside office hours. 52% of website visits now come from Smart phones.

Like it or not, internet online quote and buy insurance is coming to every country that has a buoyant commercial insurance sector and for those brokers and insurers not prepared, their chances of survival are slim.

Advanced Automation

Our system is adaptable for almost any insurance product you want to automate and is ideal for schemes, issuing your documentation direct to your brokers or introducers. It can be used for single or multiple quote and buy products, direct from your own white-labelled website or any dedicated website of your choice and is by far the most cost effective way to automate your products. These platforms can also integrate easily with other software systems you run.

A platform you can trust

Our software is free to insurers, MGA's underwriters and brokers based on a set percentage/commission share of sales or, if preferred, a negotiated fee. It is one of the most tried and tested online quote and buy systems in the UK and worldwide, being used by insurers, underwriters, MGA's and brokers, is mobile compliant, transacts in any language/currency, and operates on both a B2B and B2C basis.



Get immediate access to thousands of SME clients by online automation of your insurance products."

Our Platform Capabilities



- White-labelled client interface ✓
- White labelled forms ✓
- Insurers back office ✓
- Mobile compliant ✓
- Client area ✓
- Affiliate management ✓
- Amend clients quotes ✓
- View payment information ✓
- Mid-term adjustments ✓

- Any Insurance Type ✓
- Any language, any currency ✓
- Single Quote ✓
- Multiquote ✓
- B2C ✓
- B2B ✓
- Documentation emailed to client ✓
- Customisable Schemes ✓
- Fully dynamic question sets ✓
- Questions can be asked at any stage ✓
- Analysis of every question ✓
- Advanced analysis of questions (analysing sets of questions, combinations of questions) via rules ✓
- Full Reporting ✓
- Bordereau Creation ✓
- Client Reconciliation ✓
- Customisable Reports ✓
- Offline proposal form ✓
- Claims facility ✓
- Integrates with most software ✓



Your online back office system comes with advanced information on your clients' policies, proposals, stats, confirmation of covers, payment and much more.

Information at a glance

You are able to see at a glance all policies you have placed online by day, month, year and all time. Client details of cover and payments made can be accessed quickly and easily.

You are sent an email giving details of clients who have not been able to obtain a quotation via the online Multiquote & buy system, to discuss matters further. A copy of their proposal form (which they have completed) will also be included as a reference.

Simple one click automation

The client confirms that documentation has been received by one click of a button via an automated email.

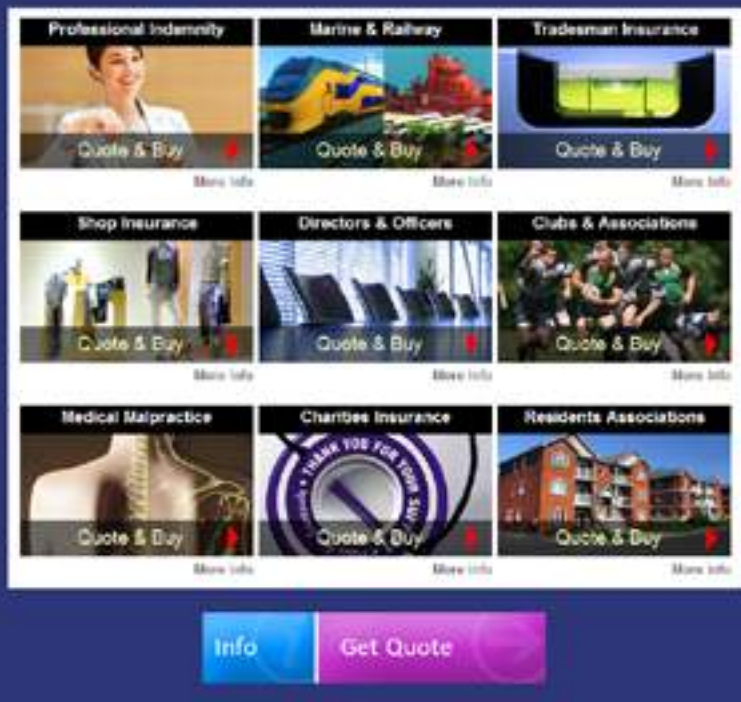
You have the ability to edit client's details and re-send any documentation that the client hasn't received.

Data to grow your business

The system provides you with a list of renewals and will automatically send renewal letters to your clients. The system saves all information the client puts in via the online quote and buy system, whether it's a sale or not. When a client proceeds online, the proposal form, policy schedule and payment details are automatically stored on the back office system.

Training

Happy to help train your staff to use our Quote & Buy platform by 'Skype' in London or Eastbourne. Call us for details."



Products already online using our software

- Professional Indemnity - UK, Italy, Holland
- Public Liability - UK
- Employers Liability - UK
- Tradesman Covers - UK
- Office & Contents - UK
- Directors & Officers - UK, Ireland, France
- Employment Practice Liability - UK
- Entity Cover - UK
- Pension Trustees Liability - UK
- Residents' Associations - UK
- Medical Malpractice - UK, Italy, Ireland
- Charities & Trustees - UK
- Event Cover - UK
- Commercial Combined - (coming soon)
- Shops & Restaurants - UK
- Cargo Insurance - UK
- Commercial Travel Insurance - UK
- Online Health and Safety Training - UK
- Excess Buy Back Insurance - UK
- Health and Safety Insurance Packages - UK
- Personal Accident - UK
- Cyber Insurance - UK, Worldwide
- Boat Insurance - Denmark
- Car Insurance - New Zealand
- Home Insurance - Canada
- Life Cover - UK

...and many more!

Immediate Distribution

Our Multiquote & Buy system will enable immediate distribution of insurance products through our large network of brokers & introducers using either B2C or B2B model, or via your own channels.

What we need from you

1. You give us your rating matrices and question sets for the classes of insurances you want to offer, along with wordings and schedules.
2. Within a few days of receiving the above, we can produce a test site for you as a trial. Once you're happy with it we can then go live straight away, via B2B or B2C distribution.
3. Given your approval, we can then set up your SME and B2C products across our network of brokers and top ranked websites we own. We generate thousands of quote requests per month.

Adaptable to you

We can adapt the platform for almost any insurer's or broker's requirements and it is ideal for schemes enabling your clients to purchase 24/7 all year round.

Run your business outside office hours

You are then open for business 24 hours a day, 7 days a week - all year round

// The software is particularly adaptable for the schemes that you want to automate. We can also provide data integration to your own systems."

Insurers & providers we work with

- Allied World
- ARAG
- Ageas
- Aviva
- AXA
- AIG
- ARO
- ANL(Life)
- Beasley
- CFC
- Covéa
- DAS
- Dual
- Elite
- HCC
- Hiscox
- L/V
- Markel
- Marketform
- MUM
- Nexus
- PI Protect
- Prosure
- RSA
- Velos
- W.R Berkley

And many more

Designed for SME

It's one of the most tried and tested systems around, already being used by brokers, underwriters and insurers in the UK and worldwide.

No admin, no policy issuing and no underwriting time spent on SME business. We've been running this type of software longer than most (if not all) of our competitors.

The software can be adapted to most insurance products you want to sell over the internet with single or multiple quote facilities and is particularly useful for administering schemes.

- Very sophisticated back office.
- Distribute your products through our broker network.
- Thousands of quotes requested regularly online.
- Immediate exposure to hundreds of top rated websites.
- You can make huge savings on your audits when you operate broker schemes.
- You can automate your schemes quickly with our or your network of brokers and introducers.

Don't miss out on FREE distribution!

With over 650 brokers (growing weekly) using our platform and 1000's of direct clients in the UK, Ireland and Internationally you could be selling your products within days via our platforms.

Our 650+ broker network could be selling your products via our software platform.

Powerful administration back-office

It comes equipped with a back office system and can feed this information direct to your own database.

The system may be particularly useful for insurers and underwriters who need to retain control of delegated schemes, as it will allow you to reduce audit protocol significantly, saving you thousands of pounds each year.



Reasons to trade online

- 91% of people on earth own or have access to a mobile phone.
- The primary use for 50% of mobile owners is to access the internet.
- 72% of tablet owners purchase online from their tablet each week.
- 56% of mobile phones are smart phones.
- The average starting age of phone and tablet users is 12. They are the next generation of online buyers!
- In 2014 there will be more mobile devices than people on Earth.
- 57% of mobile/tablet users would not be interested in conducting business online with a poorly designed or non mobile-compliant site.
- Sadly nearly ALL websites in the insurance industry are not mobile compliant. **With us you can be.**
- 1.75 billion Smart phone owners worldwide.

Saving time

- Small business proprietors have less and less time to deal with matters and many have extensive after hours working – 1/3 of all SME's who choose to purchase insurance on the internet do so out-of-hours.
- In the EU there are over 26 million businesses with an estimated annual insurance spend of £40bn. Beyond Europe, micro SME's account for more than 90% of businesses in all countries.
- Technological advancements continue to revolutionise daily lives, from shopping, through entertainment, to socialising. These changes are exponential.

This generation buy online

- Mobile Internet access has exploded, initially through smart phones and now tablets.
- Research confirms that people are much more likely to pay for services and buy products on mobile applications than PC's and laptops.
- A traditional broker will not be the first port of call for the "digital generation" when they run their own businesses and are looking to buy insurance.
- Falling premiums and rising costs are making micro SME businesses unprofitable for brokers and insurers to process traditionally.
- Insurers' enthusiasm and understanding of e-commerce is increasing all the time, making it much easier to develop bespoke solutions required for the channel.
- The "sweet spot" for online commercial lines insurance for buyers and insurers is micro SME. These represent over 95% of all businesses in every country in the world, with huge combined insurance premium spends.
- There are tremendous international "first to market" commercial lines insurance opportunities.



Offline enquiries

Business Insurance 247 conduct a broking service on behalf of its clients and brokers from anywhere in the world. We are always interested to hear from underwriters and insurers who want to develop both online and offline concepts.

We are specialists in:

- Professional Indemnity.
- Directors & Officers Liability.
- Medical Malpractice.
- Intellectual Property Insurance.
- Charities & Trustees Insurance.
- Residents' Associations.
- Commercial Insurance including Europe and USA.
- High-risk Liability.
- Legal protection.
- Cyber Liability.

Why choose us?

- Approved Lloyd's coverholder.
- Free broker distribution.
- Excellent presentation.
- Experienced brokering team.
- Large distribution network.
- International enquiries.
- Happy to work with binders.
- The ability to automate schemes.

“ We are happy to place business with new underwriters as we regularly receive thousands of enquiries a month via our internet distribution channel.”



Bespoke software builds:

- For underwriters who want to automate their schemes.
- For underwriters who want to trade internationally selling online products.
- Bespoke paperless systems for your brokerage, at competitive rates.

Website development

We offer a range of website services including:

- Bespoke design in line with your branding.
- Website development.
- Website hosting, server & payment setup.
- Website development using all the latest programming technologies and languages.

Brand & logo design

When you need a new online platform sometimes you'll need a fresh identity to launch your new system with. We design high impact, professional logos, cohesive to the rest of the design language.

Video/Photographic expertise

We offer a range of design, branding and marketing support services with video and photographic expertise. We can help you develop a powerful, high impact corporate identity with the following resources:

- In house photographic studio & photographer.
- In house graphic designers using latest software.
- Access to top models.
- Team with skills in the latest design software.
- Commercial Video production.



London Office

If you require any further information or wish to set up your own system on your website, please do not hesitate to contact us and we would be pleased to go through how this is achieved.

We are very happy to demo the system at your office, or you are welcome to come and see us at:

Postal address:
 New London House,
 6 London St
 (Nr Fenchurch St Station),
 London,
 EC3R 7AD

Telephone:
 +44 (0) 203 741 9525

Visit our underwriters technology site
www.insurancetechnology.co.uk



Head Office

Postal address:
 Lion Works,
 Sidley Rd,
 Eastbourne,
 East Sussex,
 BN22 7HB

Telephone:
 +44 (0) 1323 648 000

Contacts by email

Kelly Fyfe	kelly@insurancetechnology.co.uk
Ellie Hearsey	ellie@insurancetechnology.co.uk
Lynn Hearsey	lynn@insurancetechnology.co.uk
Karler Mears	karler@insurancetechnology.co.uk
Graham	graham@insurancetechnology.co.uk

Visit our company website
www.professionalinsuranceagents.co.uk

“Skype demo available”

Past... or Future?

BUSINESS
INSURANCE **24/7**

Immediate distribution of your products.

Helping underwriters, MGA's & insurers set up globally to sell their commercial insurance products online **via our established distribution channels.**

For selected UK & international partners our software can be offered on a per sale basis.

International leaders for online SME insurance platforms B2B & B2C.

Single or Multiquote & Buy platforms available for insurers or broker schemes.

Cover and policies can be issued direct to clients or on a B2B bases to brokers.

Our single and Multiquote & Buy platform works in any language and currency.

Our Quote & Buy platform does not affect any current software you are running and can feed into most systems.

We can introduce you to brokers wanting to offer insurance products online in their country.

Multiquote & Buy platforms that are mobile and tablet compliant.

Don't forget for selected partners our Multiquote & Buy platform is very flexibly priced, or offered on a per sale basis.

Bespoke builds at really competitive prices.

Call us today: **+44 1323 648 000**

Explore Another World Online *Nulli Secundus*

BUSINESS
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www.insurancetechnology.co.uk

The UK's leading quote and buy system for brokers and underwriters