



A peek at how brokers will work in the future

As an innovator, Pat Durepos believed integrating Keal Technology with Apple mobile digital devices was a common-sense move. He now has his team busy working on similar integrations for the Android operating system (OS) and his eye on whatever OS curves Research In Motion might throw his way with its BlackBerry entry in the exploding tablet market.

Durepos has done his homework, and it's obvious he has a finger on the broker pulse. Last year Apple sold 15 million iPads, and according to the market research firm Nielsen Company, in recent months more smartphones running Android OS have been sold than those running the Apple OS. Brokers have been eager to use any technology streamlining workflow, even if it just amounts to apps to schedule appointments.

Brokers have a bunch of options to choose from. A check of the market shows at least 10 tablet competitors. Most will use the Android OS, but not all. It means vendors like Keal also have to be integrated with the Apple OS as well as Windows 7 OS.

Keal unveiled this first integration to their independent user group, Canadian Signassure/sigXP Users, back in October. Its clients operating in the Application Service Provider environment can now access all hosted applications on the iPad, iPhone and iPod touch. Using Apple tools like iPad, they can access Keal's sigXP (broker management system), comXP (commercial management system), and the Keal document management, premium finance and life insurance management systems.



Durepos

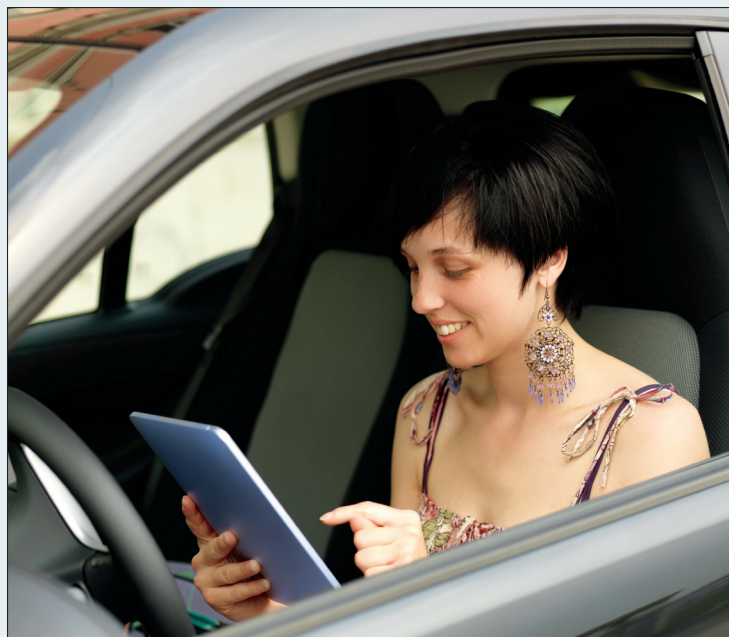
Says Durepos, "Considering the size of the iPad screen, how easy they are to use and manipulate data, the battery life and 3G/4G connectivity, there is no reason not to work in real time and in a paperless environment."

With the tablet technology and the 3G/4G connectivity, integrations like those offered by Keal mean the industry is rapidly reaching a point where brokers can work in real time, from anywhere, without paper. In a restaurant with a client? Doesn't matter. On a golf course with a customer? Doesn't matter. Your BMS or CMS is always accessible, and you can

make client data changes on the fly.

As Durepos puts it, with the integration we're all getting a peek at how future brokers will work.

Do brokers feel the same way? Kevin McIntyre, president of Underwriters Group, was an early fan of iPad technology, though he got it for personal use. He doesn't think using comXP on the tablet device will be an easy transition for brokers, though he lauds Keal for the leadership position it has taken with integration.



Durepos says there is no reason not to work in real time and in a paperless environment.

"When I got my iPad," McIntyre says, "the work part was really a secondary function. The fact that I could e-mail from an airport and didn't have to have an eight-pound laptop with me was a pretty cool option." McIntyre adds that he hasn't yet pushed use of the iPad further.

Have his commercial brokers employed the Apple device integration for business calls?

"If you mean being in a client's place, signing into comXP and doing an application online, no," McIntyre admits that could be done, "but it's not like you're on Facebook. If you have to input data, it's different."

Keal has shown the value of the integration with Lombard Canada. The insurer's brokers can now access client data via comXP on various Apple devices. Using Lombard Canada's Commercial LINCQ, brokers can download Lombard's Business Choice renewal policy directly into Keal's comXP. The integration includes a PDF download of the declaration page directly from LINCQ, brought back to comXP as an attachment tied to the policy. The integration eliminates duplicate entry.



McIntyre

Durepos adds that comXP is the only commercial management system to offer this capability with Lombard Canada.

Peter Silk, Lombard's senior VP business processes, says, "Our ongoing work with Keal to provide data from our LINCQ system directly into comXP, along with complete declaration pages on our brokers' clients, was a huge first step, which is now enhanced with the ability to see the same information on a mobile device." **IW**