

KEAL TECHNOLOGY

Do it once, do it right – and then move on

Insurance industry paradigms are changing, says Pat Durepos, president of Keal Technology. Brokers are seeing their margins reduced. There is less new business to go after and more people are chasing it. At the same time, brokers are feeling the pressure from carrier partners calling for increases on renewals.

In the future, successful brokers will also be seen as financial services brokers, Durepos believes. They will have to become stronger at marketing, both in the consumer and business markets, and will have to broker traditional p&c, life, disability as well as investment and banking products.

“Keal will be there,” Durepos says, “to support the technology required for this paradigm shift.”

To compensate, brokers are reacting to the business shift by becoming more creative and efficient with their operations. And in response, Keal is constantly sharpening its focus as well, providing clients with modern, proven and efficient brokerage solutions. The firm develops numerous management tools, in both English and French, for the Canadian marketplace. All are designed to optimize a client’s financial performance and maximize time savings.

“Today a successful brokerage needs to invest equal time in marketing, administration and finance, human resources and technology, Durepos says. “Keal products and support make it easy for your employees to sell, up-sell, manage your clients and attain profitable margins. We’re focused on best practices in technology and using technology for what was intended.”

A former insurance broker himself, Durepos adds: “We’ve been providing information technology solutions for insurance brokers for over a decade, and we have the unique perspective of understanding the hardware and communications side of the equation, as well as the brokerage management system development and support side.”

Keal’s service objective has always been



Keal makes it easy for brokers to sell, up-sell and manage, says president Pat Durepos.

to deliver technology that permits users to do their job once, do it right and move on, he says.

His daughter Renée, the firm’s VP operations, says that outcome can only be accomplished with integration.

“Fifteen years ago finance could operate on its own without speaking to producers, but if you run your business that way today you’re losing out on efficiencies. Today the pace is so much faster. You can’t allow yourself 10 different platforms working individually. When your systems are integrated, you’re bound to have more efficiency.”

She says having a broker’s telephone system and accounting system working off the same database as the business management system is an example of how technology can offer those synergies.

There is no other company that integrates with the telephony system as well as Keal Technology, says Pat.

“Our vision has been the same in that regard since early 2000.”

He says Keal also spends support dol-

lars with suppliers in order to better ensure integration benefits are realized for clients. As a result of that goal, the Keal broker management system, sigXP, and its modern application program interface are capable, for example, of working with multiple data vendors.

“In Canada the marketplace is highly sophisticated for its size,”

Pat says. So technology companies have to be adaptive and inclusive. Today Keal integrates with life insurance products, too.

Including that product dimension in a broker’s services quiver is a trend that’s been growing across the country, so Keal has been proactive.

“All of our products are on SQL (the most powerful database used by a broker management system in Canada) because SQL is proven technology,” Renée says. “We’ve been on SQL since 1993.”

Keal’s sigXP is one of the few broker management systems in the Canadian



Pat Durepos

market that runs on the SQL server database.

“The power and flexibility of the database are key success factors when it comes to getting the performance and information you want from a program,” Renée says. “SQL allows our clients to get direct access to the data they’re storing in sigXP in real time so that they have the information they need to make decisions in real time.”

sigXP was developed to serve customers across Canada in both official languages. It runs on the Windows operating system. As a true Windows application, sigXP functions and feels like any other Microsoft Windows application. It integrates with MS Word



**Renée
Durepos**

Processor (Letter Writer) and MS Excel (Export from Report generator) at the desktop level.

The broker management system allows searches by street address, phone numbers, names, postal codes etc. Managing multiple databases, different divisions within databases and different departments within divisions is a simple process. In conjunction with the scalability of Microsoft SQL, this offers an unrivalled solution in terms of storage capacity and ability to scale.

“It provides a uniform and consistent way for a multi-line p&c insurance brokerage to manage its business information in a manner that’s client-focused and user-friendly,” Renée says, bringing together, in one relational database, the power of reporting, accounting, marketing, exporting, integration, paperless

environment and integrity.

Keal’s broker management system has the ability to open multiple client/policy screens simultaneously. The number of client or policy screens that may be opened at one time is defined by the power of the work station, not by sigXP. There is no reduction in speed caused by having numerous client screens open.

Renée, who has lived and breathed insurance since she was a toddler, believes the industry is a sleeping giant when it comes to technology.

“It’s up to us as technology firms to sell the benefits of technology to our broker clients. At Keal we try selling solutions that work. Whether you are a two-person organization or a 300-plus user shop, we’re able to turn around a solution quickly.” **IW**