

Got You Covered Case Study

open gi

Having the right technology partner today is crucial to succeeding in an ever-changing industry and meeting evolving customer expectations.

This was the sentiment shared by Sean Byrne, Managing Director at Got You Covered Insurance (GYC) who recently explained how technology had played a critical role in the business's rapid growth; helping it become more efficient and leaner and Open GI was there to listen.

Established in 2017, GYC is a London based rapidly expanding personal lines intermediary. Recognising a gap in the market for niche non-standard motor and home insurance; Robert Leigh, the founder, saw an opportunity to create an offering that was both competitive and fair.

Under the leadership of Sean and Tim Willis, Finance Director at GYC, the team has now grown to 60. GYC has ambitious plans to grow significantly in the digital space over the next three years and become a Top 50 broker. Technology and a strong strategic partnership with Open GI, has been the driving factor behind its early success and unlocking further growth opportunities.

“Technology is key to an efficient, productive, and profitable operation. It allows us to compete with our peers and offer an excellent digital service to our customers.”

GYC remains one of the few truly independent personal lines intermediaries in the market, so it's no mean feat to go toe-to-toe with some of the giants who also occupy the same space.

“Having the right technology partner; someone who understands our business, our aspirations, and the challenges we face, is crucial for us so we can develop a successful offering.”

OGI is one of the leading technology providers in the market and has been so for some time, and with that

comes a wealth of expertise and understanding of insurance broking as well as a mature, tried-and-tested platform on which to trade.

OGI has been our preferred partner since day one (July 2017), effectively giving us a 'running start'. They simply have all the infrastructure and support in place that a new broker might need, including integrations with all major insurers, comparison sites, and other third parties.

Since then, we've been working hand in hand with OGI and have now successfully migrated onto the Azure Core Cloud platform, which has given us a massive lift. We've also had our Digital Elements site go live, which is helping us grow into a new and far more digital area, which we're all very excited about.

“Beyond that, OGI is a forward-thinking business that continually develops their existing platforms whilst regularly developing new ones, both of which we can leverage to maintain and grow our market position.”



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Working with OGI, and its 'infrastructure as a service (IaaS)' model, so hosting all elements of our IT infrastructure, not just the Core broking platform, we've been able to remove IT overheads entirely.

Pricing is key, from our perspective, and it's the way we're going as a business. We want to be able to get our pricing up to know where the curve of the market is, so we can price effectively. When we have Mobius Ratings, we'll be able to have that far more dexterous solution to our pricing.

“OGI allowed us to focus on building great products and services for our customers.”

Our market has always been a quickly evolving one and technology is generally the driving force behind any major change. In my career, I've seen insurance broking progress from paper-based high street offices to mass call centres and then online. With each iteration, technology has been the enabler of each transition.

“All the challenges we've faced so far, we've managed to get a real positive response and solution from OGI.”

As a broker, generally, you can invest in the relevant technology of the time to remain competitive, and to date, this has been a reasonable approach.

However, the pace of change, for example in Artificial Intelligence, and its integration into the insurance equation, I believe, presents a unique challenge for our industry and one that might be beyond the reach of the reactionary model.

In a very short space of time, there won't be an aspect of the insurance lifecycle untouched by AI. AI presents massive opportunities to enhance all aspects of our business, products, and customer touchpoints, and it's my responsibility to ensure that we make the best use of these technologies in an effective but safe way.

We all need to grow with the technological ability of our customers. If not, we know we're going to be in real trouble. That's why technology and extending our partnership with OGI (for a further three years) is especially important to us. The software and constant collaboration with the OGI team deliver in the key areas of our business - so, we can grow safely and keep the quality of service we offer to our customers.

“For the rest of the broking industry, if we just managed to embrace technology, embrace the regulatory changes and consumer duty etcetera, and make sure that's your focus, you can achieve a positive commercial result.”

