



In this Edition

Welcome to **Lime-St.News**, from the market's leading eBusiness platform, **Lime-St.com**. In this month's edition we bring you news of:

✚ The launch of **Lime-St.com For Underwriters**, marking the shift from the tactical to the strategic use of electronic messaging. This new robust Cloud platform joins its market-leading broking stablemate **Lime-St.com For Brokers**.

Lime-St.com
For Underwriters



✚ **Cloud Computing**. Everything you wanted to know about what Jeff's son got for Christmas and why Cloud Computing is so important for our market modernisation programme.

✚ **Endorsement volumes** in January 2012. Growth? See for yourself.



✚ **iPad eBroking** is here and complex live endorsements have now been negotiated at the box using the new **Lime-St.com For Brokers** iPad facility. Not a bad way to celebrate our 20th birthday...

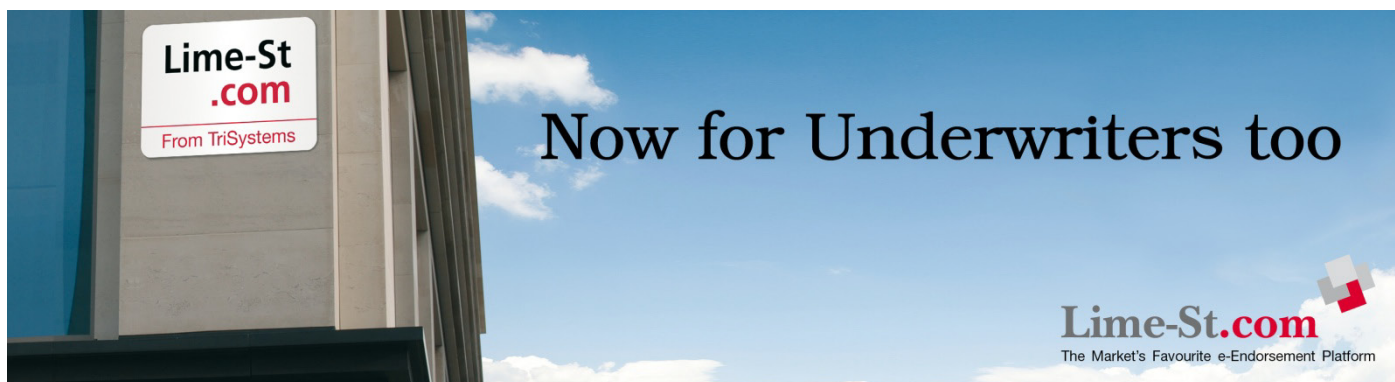
Lime-St.com
From TriSystems

TriSystems

20 years old today

Lime-St.com
The Market's Favourite e-Endorsement Platform





Since the start of the eEndorsements initiative in 2010, **Lime-St.com** has been London's leading eBroking platform and has led the drive for adoption of electronic endorsements over The Market Exchange. If you're a carrier, the chances are that well over half of your electronic Endorsements have come from the "Lime Street" platform, which is no surprise as it's used by the majority of the market's largest broking firms such as Willis, Marsh, JLT, AJ Gallagher, Lockton, RK Harrison and many more.




As a shared Software-as-a-Service platform, hosted by Colt Cloud computing, **Lime-St.com** provides its users a combination of cost-effective operation, bullet-proof reliability and first class support. With 100% up-time since launch, that's over 11,000 hours of uninterrupted service – not a single second down.

Carriers, however, have not had the same type of Cloud system for their eUnderwriting applications, relying instead on traditional in-house deployment of gateways and MMTs, or those hosted by their software providers. Until now, that is. **Lime-St.com** is now available **For Underwriters** giving carriers access to the market's most powerful, flexible and reliable electronic messaging software, in the Cloud.

Providing eEndorsement, eBOT and ePlacing message management functionality through a secure, shared web portal with zero hardware and software headaches, **Lime-St.com For Underwriters** is the only comprehensive Cloud, Software-as-a-Service application for carriers on the Market Exchange.

The platform can be used stand-alone or integrated using its comprehensive web service and/or eMail channels into your back-office processes, document management, workflow and underwriting administration systems.

Lime-St.com For Underwriters is the most well-connected platform available:

-  Connected to The Market Exchange, allowing you to handle eEndorsement messages from every broker in the market with guaranteed full support for future market ePlacing initiatives.
-  Connected to brokers engaged in eBOT, technical and financial accounting for non-bureau markets, either through the Market Exchange or Peer-to-peer.
-  Connected to the rest of the world with spreadsheet bordereaux handling through our renowned **TransForm** functionality for the transformation of any bordereaux format to any other format or to ACORD XML messages.

Independence is key so **Lime-St.com For Underwriters** is a separately hosted platform to its eBroking cousin **Lime-St.com For Brokers**. Each platform has its own user group and governance, so neither has any influence over the other, and they are connected over the Market Exchange.

Once there were Gateways and MMTs.

Now there is **Lime-St.com For Underwriters**.

Cloud Computing

This article was first published in Insurance Day on 25th January 2012.



So, how was your Christmas?

Mine consisted of the usual fayre, overeating, overheating and providing copious gifts to children whose age now precludes lying about their source. On the contrary, lists are made by our internet-savvy brood, best prices researched on Amazon and Google, and instructions given.

Failure to comply would result in serious but unknown repercussions. I shall try it one year and, if I'm still alive, will report back.

Nonetheless, one such present was a computer. This is a household of two adults, three children and a dog but we have contrived to amass two iPads, two desktop PCs of considerable horsepower, two laptops, three iPhones, two iPod Touches, a Blackberry, a Playstation and a Wii, to say nothing of the miscellaneous computer hardware built into the televisions, DVD and BlueRay player, many of which can surf the web, play BBC iPlayer and order a pizza at the flick of a remote. Suffice to say that we have a surfeit of computers and more processing power than the entire City of London did in the 1970s.

Worse, though, is the software. Each computer needs operating systems, word processors, Angry Birds, spreadsheets, and oh how we have enriched Bill Gates in that area. I've bought 739 copies of Office, I'm sure. Maybe it was less; not much though. And then of course it all needs backing-up on a big external drive which gets used worryingly infrequently. One day soon there'll be tears. Probably mine.

Now take a peek around the office. It's even worse. Every desk has a powerful PC, the boardroom's got one, the geek squad have two each, the CEO's got a massive one that does everything but he only uses it for eMail. And the computer room? Don't go there. It's stuffed with racks of the wretched things, each one littered with expensive software and nannied by an IT team desperately trying to keep up with the upgrade cycle without bringing the whole lot to its knees.

And then there's the disaster recovery site where it's all replicated in case the main office dies. Everything

mirrored and synchronised to a whole bunch of kit twenty miles away that never gets used. Ever.

This is bonkers. Utterly, mind bogglingly mad.

Cloud computing gets rid of most of this nonsense. All the horsepower, the software, the data, the backups, the disaster recovery and so on gets hosted and looked after by someone who does that for a living on a vast array of battery backed-up, high availability, disaster-proof kit. You get to it via the Internet and a modest PC, laptop, iPad, smartphone or whatever, from wherever you happen to be. It's shared by other companies and so the cost is much lower and you can increase or decrease your horsepower consumption on demand. It's exactly what we used to do in the 1960s and 70s when computers were hideously expensive and had to be shared. It worked just fine. Full circle at last.

So why is it called Cloud? Well, it's partly clever marketing. Cloud? Sounds great, I'll buy some of that. Hosting? Yawn. And it's partly to do with the virtual nature of the computing horsepower. All those shared servers mean that you sometimes can't exactly tell what processors you're using and where they are. Do you care? Not really, so long as the data is kept secure in a known regulatory domain to satisfy compliance and data protection legislation.

More and more, the Internet is not just for publicly accessible resources like the BBC website or Twitter, but for private computing "in the Cloud", like underwriting and broking software, word processing, spreadsheets, document management and storage. Everything you need to run your business in fact.

So there you have it. Cloud makes a lot of sense and slowly but surely our market is waking up to it. Not before time as we duplicate so much of our IT and processes across the market. Sharing makes perfect sense.

And what about things back at home? Well, I can ditch all the horsepower, software and pain and get at it all online, saving a packet and a whole bunch of aggravation in the process. I've got to sign off now as I need to start negotiating with my son.

Jeff Ward, Director of Lime-St.com

Lime-St.com

Pumps up the volume

About half of the monthly tally of Market Exchange eEndorsements now comes from **Lime-St.com For Brokers**, so we can proudly and honestly state that we are the leading eBroking platform in the market.

Here are a few stats from **January 2012** to ponder:

Our production user community rose from 600 to over **700 users**, mostly technicians and brokers (I obviously haven't counted the 1,500+ underwriters we send data to over TMEL!). With the new classes of business coming on stream, we now are adding new users at a rate of about 5 per day.

We sent over 4,000 endorsement requests and notices. That's a whopping **73% up on January 2011**.

Our support team of five dedicated consultants, headed by our eBusiness manager Mike Delahunty, spent **776 man hours** supporting the needs of our customers, registering and training new users, setting up new classes of business, nursing the odd message failure and talking down pilotless jumbo jets. Okay, I made the last one up.

It takes **less than half an hour** to train a new **Lime-St.com** user. If you don't bother to read the manual, which is quite unnecessary as it's so easy to use, it takes about ten minutes.

First iPad eEndorsements

Negotiated at the Box

Our iPad eBroking software has now undergone live trials and, in the last week of January, seven eEndorsements were successfully negotiated at the box using an iPad instead of paper.

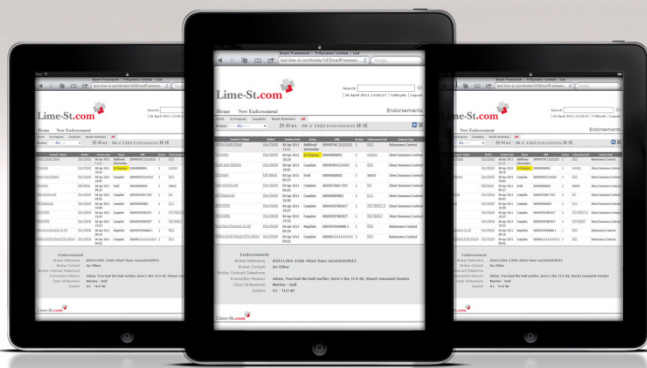


These were complex endorsements that required face-to-face negotiation to agree pricing, conditions, subjectivities and SDDs.

After lead agreement at the box, other agreement parties were automatically sent requests and then notification parties listed in the normal way.

All of this was fully automatic, fully audited and fully modern without affecting the relationship between the broker and underwriter one iota.

More news of this extremely exciting development is coming soon.



E&O headache? Take a tablet

For further information

If you would like to discuss how **Lime-St.com** can benefit your business, please contact our Account Management Team who can arrange a demonstration at your convenience, or just stop by in one of our open weeks which will be advertised shortly.

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About us

Lime-St.com is the market's leading eBusiness platform for both brokers and underwriters.

Developed and supported by TriSystems from our London EC3 offices, where all of our 45 staff are located, the platforms are hosted in the Colt enterprise cloud computing centre in Frankfurt, Germany.

TriSystems is a leading supplier of ACORD messaging technology and eBusiness platforms to both the broking and underwriting communities and is an accredited insurance messaging expert company with 15 ACORD awards to date.

Formed in 1992, we are independently owned and have been profitable for every single one of our 20 years of trading in the London market.