



A Company Overview



OARBIC Overview

OARBIC is a “boutique” consulting and software company that was incorporated in 2000 and specializes in the Property & Casualty insurance industry. Our business model is not one of a “body shop” placement agency but is a consultancy that contracts to deliver specific pieces of work, projects or sub projects, typically involving either legacy systems or more modern services oriented type systems but often with a requirement to link/interface back to a legacy system.

We bring to the table senior, highly experienced, technical, analytical and project management skills. Our company structure allows us to be completely flexible and to do business the way you want to do business. We will work on a time and materials basis or, with sufficient project control, on a fixed cost basis.

OARBIC’s business model is one of flexibility designed to meet Client demands. In addition to our employees, we have a base of over 100 pre-screened, pre-qualified consultants who have all agreed to work with OARBIC as projects arise and have all agreed to respect OARBIC’s primary goals of professionalism, providing business value and client satisfaction.

Our business model allows us to bring together, very quickly, exactly the correct mix of skills and experience to deliver the technical solutions that drive value for your business. Each Consultant is known by or recommended personally to at least one of the three principals of OARBIC, allowing OARBIC to have first hand knowledge of the quality, history and abilities of each Consultant.

We have successfully completed large scale projects for Ascentus Insurance, Royal & SunAlliance and AXA Canada Tech as well as several smaller projects for other companies within Canada and the USA. We also provide on an on-going basis supplementary staff who work within ongoing projects when certain or specific skills are required.



Why choose OARBIC

OARBIC technical consultants have extensive experience in the majority of vendor enterprise wide Property and Casualty Administrative Systems. Our strong presentation of skills allows us to represent every stage of the project lifecycle as needed. This includes business case development, analyzing needs, creating appropriate architectures, development of the solution, and testing.

Many of our consultants are equally at home with the more modern Services type of architecture and web based designs. One of our specialties is integrating such modern technology with the legacy technologies. Our full and complete understanding of the requirements and behavior of the legacy systems allows us to better integrate modern technologies to the legacy systems, ensuring continued and enhanced value not only from your current investments but also from your past investments.

OARBIC project managers fully understand that there is more to running a project than just delivering on time or on budget, if the project does not deliver the business value and business requirements, on time and on budget means little.

OARBIC's goal is to build relationships with our clients. Our skills and knowledge are brought forward to fulfill your requirements with the objective of realizing a confidence in quality, timeliness and efficiency – fulfilling a faster return on your investment.

With the use of tightly integrated legacy systems, companies require a knowledgeable cohesive team that understands the consequences of changes made within the system and their impact on other areas. OARBIC is confident that we have the ability to implement changes to one business line without negatively impacting other areas of the system or systems.

OARBIC can bring the kind of resources to the table that can see your requirements through from initiation to production execution.

- Our resources situated globally enabling OARBIC to facilitate requirements throughout North America – most of these resources are interchangeable across geographies.
- All resources have extensive experience across many implementations and many systems.
- All our resources have detailed knowledge not just of your systems but of your business, Property and Casualty Insurance.
- We provide teams that work hand in hand with clients to provide them with the best solutions and advice for their requirements and issues.
- We provide teams with a proven track record within the P&C Insurance industry providing reference clients able to qualify past successful performance and project completion.
- We provide teams that can be trusted and has trust in each other to ensure quality and completeness.



Success Stories:

Ascentus Insurance. (www.ascentusinsurance.ca)

In November 2000, OARBIC was awarded a project by Ascentus Insurance which is part of the Royal & SunAlliance (R&SA) group of companies. Ascentus Insurance offers traditional (Auto and Habitational) as well as non-traditional products to group clients and corporate partners on behalf of Agilon Financial. Major factors in winning the business were the depth of knowledge of the HUON systems that we were able to bring to the table and the financial competitiveness of the bid.

Ascentus Insurance was, at the time, a new Property & Casualty insurance company. The goal of the project was to allow Ascentus to offer their products using the HUON solution as a policy management system and more importantly to capitalize on the efforts already undertaken by the Royal & SunAlliance in the implementation of their HUON system.

OARBIC's project mandate was as follows:

- To create a new sub company within the existing Royal & SunAlliance HUON system to cater for Ascentus Insurance. Where ever possible the existing R&SA development on the HUON system was to be leveraged to expedite delivery.
- The system had to be delivered within 12 months, and, more importantly, once the delivery date was set it could not change. The Ascentus Company launch was dependent on the delivery of the system. There would be significant financial, legal and relationship issues for Ascentus if this delivery date was missed.

OARBIC delivered a project plan that would see this functionality realized within nine months. Ascentus set their company launch date based on this schedule. The OARBIC team worked to plan and delivered the system as promised. The system was implemented into production in August of 2001, allowing Ascentus to meet their launch schedule.

Additional project extensions ensured that at the end of OARBIC's mandate the team implemented all licensed provinces plus additional client requirements including; Non-Traditional Risk products, enhanced EDI, additional tailored financial requirements and French declaration pages.

The OARBIC team consisted of a group of consultants capable of covering all aspects of the business and technical requirements of the Ascentus implementation. The OARBIC team worked within the overall organizational context of R&SA, coordinating activities with the other R&SA teams that were doing parallel development on the same version of the same system.

"Our experience with OARBIC was very good." said Pat Murphy, Director of Business Services Division for Royal & Sun Alliance. "They delivered exactly what we requested, notwithstanding the additional challenges posed by the need to closely co-ordinate activities with three other R&SA teams. They were co-operative, professional and committed."

"The HUON project was one of our strategic objectives for 2001 and 2002. A timely and cost effective project was necessary to ensure the smooth launch of Ascentus," said Kent Cochrane, Director of Business Development for Ascentus Insurance. "OARBIC provided a very talented and dedicated group of individuals who worked together with Ascentus and Royal & SunAlliance staff to help us accomplish our goals."



Success Stories (cont):

The Innovation Group (www.tigplc.com)

The Innovation Group (TiG), a software and solution provider with operations throughout Europe, North America, Australia, South Africa and Japan announced today (July 12th 2004) its alliance with OARBIC, an IT services company focused on the insurance industry. The TiG/OARBIC relationship further extends TiG's partnering strategy to ensure that new and existing clients have access and support for implementations of the company's products. This includes TiG Policy, a component based policy administration solution used by many of the world's largest insurers, and TiG Claims, a powerful claims administration framework that reduces the cost and improves the efficiency of claims processing.

OARBIC is a Toronto-based IT services provider that has helped TiG meet the needs of its growing client base. OARBIC's vast insurance knowledge, and experience working with TiG technology with emphasis on implementation, enhancement and web enablement of policy management applications, has provided the company the flexibility to supplement project teams, provide on-going support for existing clients, and free internal resources for research and development.

TiG technology products are designed to improve efficiency, effectiveness and profitability of insurance and insurance-related industries. With clients throughout the world and four new major contracts signed this fiscal year, TiG leverages partners to increase the resources available to the company and its customers. In addition to supporting existing clients, OARBIC's vast network of qualified staff has helped TiG meet peak efforts of new implementations.

Euan King, Senior Vice President and General Manager of TiG's North American operations said, "We've worked very well with the OARBIC team on engagements in North America. Their understanding of the industry and our products has been important in supporting new and existing clients."

Royal & SunAlliance (www.royalsunalliance.ca)

OARBIC played a key role in the architecture, development and ongoing support of the integration of The Royal & SunAlliance Internet broker interface to their mainframe Policy Management system.

Royal & SunAlliance to date have Home Owners, Personal Watercraft and Auto Policy transactions in production to a number of their key insurance brokers through their web portal. Real time transactions include Client and Policy Inquiry, New Business and Policy Amendments to both lines of business.

Innovative enhancements also proved successful in enhancing the performance of the web transactions without having negative impacts on the existing underlying policy management system.

AXA Insurance Canada. (www.axa.ca)

Capitalizing on the success at Royal & SunAlliance, an OARBIC team was responsible for the integration of an internet solution for AXA Insurances Broker community.

The intent from the outset was one of knowledge sharing and Client self sufficiency. As such the OARBIC team drove the integration project and inducted AXA's own resources into the project at specific points, on an ongoing basis, culminating in a successful knowledge transfer and project hand over.



OARBIC Software Inc.

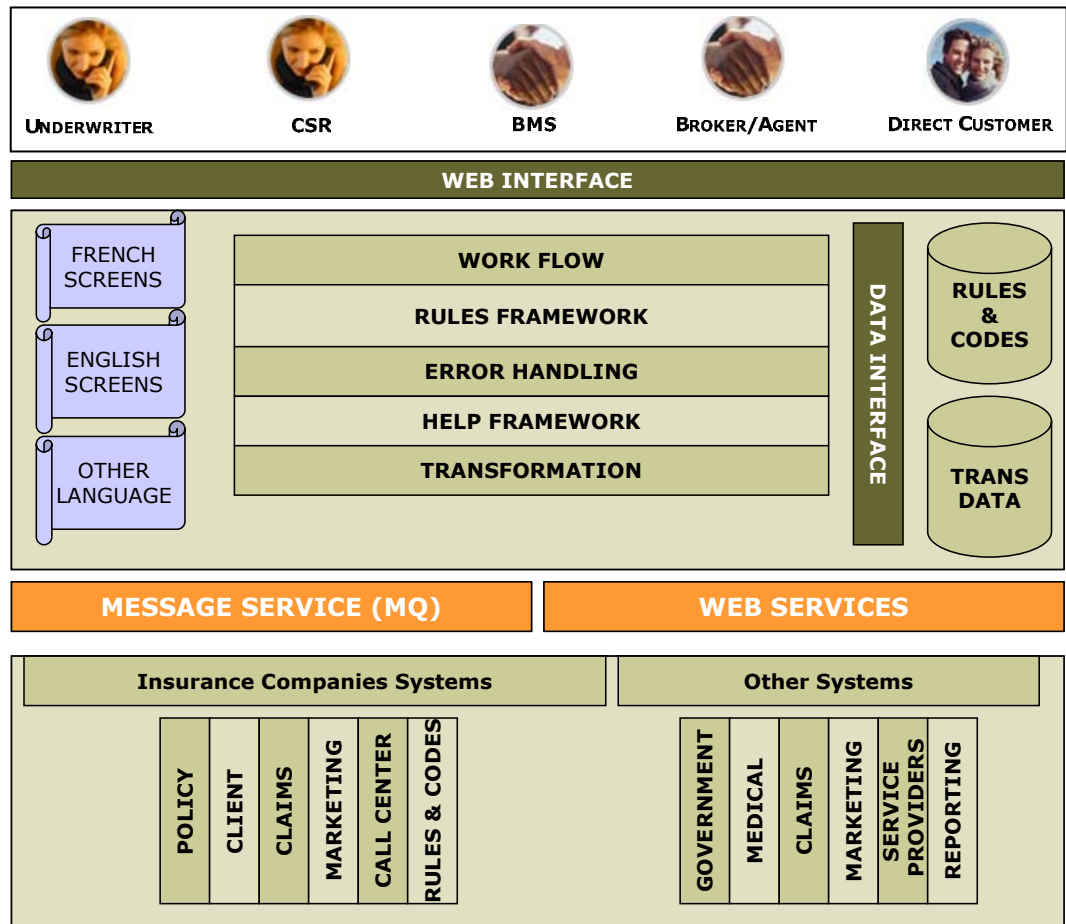
OARBIC Software Inc. is our newest creation. Our work in implementing Internet Broker Portals lead us to realize there was no Trading Partner Communication System ("front end") solution available that was designed with the Legacy application in mind. Contrary to some claims, these types of systems don't just "plug in". It is both complex and demanding to make Services type architectures interface seamlessly with Legacy applications.

In 2003 we started to develop our own solution, called OARBIC Software Enterprise Application (OSEA). Our goal was to develop a solution that could be attached at the front end of single or multiple legacy applications that would allow a modern Services type interface to be deployed at various levels, from CSR's to Brokers to the Consumer.

Integral to the architecture and design was our intimate knowledge of Legacy systems architectures. Frankly, our solution won't just "plug in" either, but deployment is significantly easier when the architecture is correct.

OSEA is now ready for market and we hope to partner with our first Client within the next six months.

OARBIC Software Enterprise Application





OARBIC Management Team

Anthony Kumnick

One of OARBIC's founding principals; Anthony is a Senior Technical Architect with over 17 years of IT experience including 12 years in-depth experience in the Property and Casualty Industry with international exposure including Canada, the USA, the United Kingdom and Australia.

Anthony continually looks for ways to exploit technology to delivery value to Insurance companies. Anthony has been instrumental in the implementation of web solutions for a number of insurance companies and has also designed and developed Services Architecture systems building upon companies existing legacy applications.

Anthony's primary responsibility within OARBIC is ensuring technical excellence and the architectural direction of our products offered through OARBIC Software.

Amanda Widdowson

One of OARBIC's founding principals; Amanda is an operations professional with over 14 years experience across the IT industry, with international exposure in the United Kingdom and Canada.

Amanda experience is in analysis, process design and people management. Amanda's primary responsibility within OARBIC is ensuring seamless operations combined with ensuring we have the right people, with the right skills, available at the right time.

Peter Symons

Peter brings over 30 years of experience in the Financial Services industry with experience in Trust, Banking, Life Insurance and the Property & Casualty Insurance.

Peter's experience includes Project, Product and Client Management. Peter has also consulted extensively within the financial services industry in both Demand Planning and Portfolio Management. Peter's primary responsibility with OARBIC is client management and ensuring excellence in delivery.

Bob Savelson

Bob has over 20 years of experience working with clients in the Financial Services industry; his focus has been in the Banking, Life Insurance and Property and Casualty segments.

Bob's expertise is business development and marketing. In senior management roles at technology companies including, NCR, CGI and CAI, his teams have helped dozens of Fortune 500 clients overcome business challenges with technology solutions. Delighted clients and strong returns on investment have consistently proven to be the results of his work.

All of OARBIC's principals are equally committed to and are responsible for Client Satisfaction and for ensuring OARBIC provides value in the work entrusted to us by our Clients.



OARBIC Engagements



- **California State Automobile Association**
- **Auto Club of Southern California**
- **Auto Club Group**



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