

Grail Africa,
Postnet Suite 102,
Private Bag x25273,
Monument Park,
0105 South Africa

October 2, 2011

TO WHOM IT MAY CONCERN

Re: Transcorp – GRAIL computer system

Transcorp is a small underwriting agency, owned by private individuals, competing against giant insurers.

Transcorp commenced business in the year 2000. Our greatest single problem has always been, finding a suitable, affordable computer system. In our first 8 years we tried 3 different systems, all presented to us as being just what we needed, but, when we moved past the sales hype to actual implementation, all proving to be not as good as they were said to be, inadequate for our needs, incurred large unexpected costs, and gave inadequate support.

In 2008 I made the decision to resume the search for a suitable system which gave us:

- administrative efficiencies that give us a winning edge in costs over giant competitors;
- data that enables our underwriters to price our products to effectively target market niches and consistently produce the desired profit;
- the ability to rapidly commence capturing additional data when the underwriters see a need for new data;
- the ability to rapidly launch new products with full administrative and statistical support from the computer system;
- affordable, rapid, flexible, high quality support from our computer system provider.


at a cost that is affordable by a small company with limited financial and human resources.

After a 2 year search, only the GRAIL system appeared to offer all this, with their modern programming language, and fixed fee system that includes all support and development to tailor the system to your needs.

I chose the GRAIL computer system and converted to it on 1 May 2010.

I am happy to be able to say, GRAIL have met our expectations and fulfilled all the promises they made prior to the sale. We are happy users of the system.

M Byrne



Managing Director