

Asur Brok ***Improving the efficiency of an insurance broker¹***

The challenge

[Asur Brok](#) is a well established Spanish insurance broker . It has three main lines of business:

- Insurance brokerage – i.e. finding the policy that best matches a customer’s needs and handling the paperwork associated with that policy
- Risk management consultancy – i.e. analysing the requirements of industrial clients for insurance cover and recommending appropriate products
- Guarantee management – i.e. managing guarantees on behalf of domestic equipment manufacturers

The company has 14 employees and its principal customers are industrial companies, retailers, domestic appliance manufacturers and individuals.

SMEs in the insurance sector can compete with national and multinational players by offering their customers a customised personal service. Asur Brok wanted to use Information and Communications technology to improve its responsiveness. Its principal priorities were:

- minimising the response time to customer requests
- increasing the capacity and efficiency of its guarantee management operations
- improving project co-ordination and contacts between its branches

It also hoped to develop new services for small businesses and generally improve its employees’ working environment.

The technical solution

The company implemented a software and communications platform to support its activities in a teleworking environment. This included a centralised production application to support routine activities and a customised database application to manage the very large volumes of data generated by its guarantee management business. Other tools were installed to support the electronic capture of paper documents and generate statistics for monitoring the efficiency of business processes. In addition an Extranet was established so that registered clients could log on and access the company’s services over the Internet.

Some of the company’s hardware (servers, workstations, scanners) was upgraded to support the new applications.

The results

The platform is running as expected. It has helped to reduce the response time to client requests and to increase the productivity of individual teleworkers. It has offered some improvement in co-ordination between branches and among project teams but less than had been hoped for.

Employees’ impressions of the system have generally been positive. People found it relatively easy to come to terms with the new tools and consider that they are well matched to the requirements of their jobs. Teleworkers particularly liked their new working environment and some now work as far away from head office as London and the Canary Islands. Office workers also benefit because the system offers them a much more flexible way of doing their jobs.

General Manager Francesc Palancín has been the ‘champion’ of the scheme and considers that it has helped the company improve its services, reduce its costs and create a better working environment for its employees. ‘Now’ he says ‘it is time to extend the project into other business areas in our firm.’

¹ A more detailed case study can be found on the website of the IST project ‘PROTELEUSES’ (www.cbt.es/proteleuses), which analysed the ambitions of a number of SMEs and implemented flexible working solutions addressing the principal bottlenecks preventing the achievement of those ambitions.



Asur Brok expects to recover the cost of the system in just under two years and the company is now being invited to transfer its know-how to other firms in a similar business environment.

Conclusions

The solution was designed to speed up processing the large amounts of paperwork involved in the insurance business. One important objective was to increase the company's capacity in guarantee management. This involves storing a lot of individual pieces of information because some manufacturers now offer guarantees of up to 10 years and the database has to store details of each individual customer's equipment, the faults covered by the guarantee and the service engineers licensed to repair it .

It may therefore be of interest to small companies who need to capture large numbers of simple documents, such as guarantees, invoices and contracts, electronically and who want several different types of access profile for the people who use their databases.