Using technology in its Asian expansion – A Miller perspective

Miller Insurance Services set up a physical presence in Singapore last year. To put in place the necessary IT infrastructure to support the operation, it decided to work with their long-term partner, Trace Isys. Here **Ms Helen Sainsbury**, Head of Sales and Marketing, Trace Isys, shares the various behind-the-scene moves and decisions to ensure that the office opened with cutting edge technology ready to run from day one.

The growing importance of Asia within the global economy has seen the international insurance industry look to establish significant operational footprints in the region, in particular Singapore, as it establishes itself as a regional financial services hub.

Miller Insurance Services Limited, a leading independent insurance and reinsurance broker, has had an office in Asia for the last decade. More recently, having obtained licences for direct and general reinsurance business from the Monetary Authority of Singapore in March 2008, the company moved to establish a significant physical presence in Singapore.

As Head of Operations for Miller Insurance Services (Singapore) Pte Ltd, Mr Paul Wiffen explained that the company felt there were distinct benefits for having an expanded presence in Singapore: "If you want to provide the required level of services to clients in the region you have to be here. Clients expect decisions and responses immediately. They expect their brokers to be able to talk to them face to face and understand their needs and you can do so more effectively if you are in the same time zone."

When Miller opened the office it was with a staff of two, but that has quickly increased to 11 with additional staff set to join. Miller also has offices in Kuala Lumpur and Hong Kong and its intention is to create a virtual, single office environment which would enable staff at any of one of the three locations to access files and provide a seamless service for clients.

The approach also takes into account the IT culture of the region, where the use of technology is widely embraced and the expectation that documentation and communication would be delivered electronically is firmly established.

Trace Isys – the best way forward

The decision over the systems and technology to support Miller's business in Asia was a critical one and Mr Wiffen said they considered a number of options.

"Singapore has a number of well-established IT companies as does the region and we had to decide whether we wanted to source a local solution or work with Trace Isys which has partnered with Miller for ten years," he said.

Adding that as they wanted to deliver a consistent level of service to their clients wherever they are in the world and to do so, they need to be sure of the technology platforms used, he said: "It was decided that we would go with Trace Isys because it has been proven to be robust and the TWINS

system has been used by Miller since September 2000. The significant benefit was that it enabled staff here to use the same system as our other offices, which means that, should we need to bring in staff for a particular project or in response to workloads, they would be working on a system with which they were completely familiar. It also had obvious benefits in terms of business continuity - if for any reason one of our Asian offices was out of action, we could still service our clients."

Trace Isys has consistently delivered cutting-edge technology to the insurance market since 1984, partnering with re/insurers and brokers to reduce costs and improve operational efficiencies through its market-leading software and services.

Miller and Trace Isys have a track record of successful collaboration on a number of projects, and when asked to provide a solution for the Singapore office, there were some significant decisions as to how best to meet the operation's needs.

A strategic approach

Firstly, Trace Isys needed to consider the technology model, the business requirements, cost and support implications - the most significant decision being whether to have the main TWINS server located in London or in Singapore.

Trace Isys had a historical track record of providing a solution with a server in London and users in Asia Pacific. The architecture, the latency and network requirements meant that this option was feasible and proven. The placement of the server in London would also deliver cost benefits and provide a more robust support service.

However, while the main server would be sited in London, the Document Management System and Management Information components of TWINS required local servers to deal with data traffic volumes.

Once the model had been decided, the system then needed to be created in terms of the configuration of new databases, including codes, menus, user profiles, teams, documentation styles and formatting.

Tough challenges

The implementation was not without its challenges, particularly working across different time zones. With any such installation, there is always a certain amount of system 'down-time' required for background administrative tasks. This usually happens overnight to limit the impact on the client, but when operating in different time zones (Miller also has other dependencies for applications serving the US market) it took some careful planning to find the right window. Miller was able to run these procedures at different times for London and Singapore which helped address this.
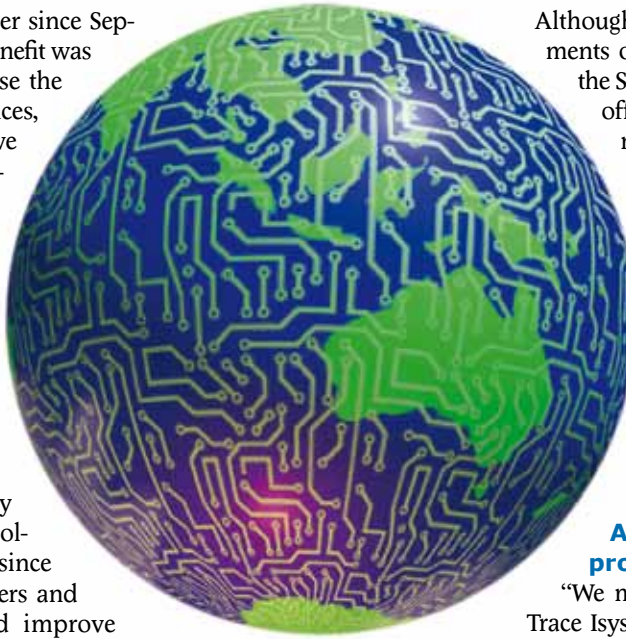
Although the core functional requirements of the system were the same for the Singapore office as for the London office, a small amount of development work was required to cater for differences in accounting regulations. On-line feeds were also set up between the two databases to ensure consistency of data and minimise the re-keying of information. It was essential therefore that the application could be quickly, easily and cost-effectively adapted to meet these new requirements.

A dependable, future-proof solution

"We made the decision to work with Trace Isys in January of this year and we set a deadline of 30 April for the implementation of the system," explained Mr Wiffen. "The deadline was met and the system was delivered on time."

There were a number of key factors for its successful delivery:

- Miller has a very effective IT / Change Management team who were able to liaise with the business and Trace to project manage the implementation
- There was a clear collaborative approach – bringing together the business, Miller IT and Trace Isys to discuss objectives and plan the implementation
- Regular communication was vital throughout the project, with regular updates to highlight potential issues or changes in requirements
- A robust and thorough technical and business testing programme to ensure that any issues were highlighted before the solution was put live
- Trace's ability to fully understand the business requirements and goals and therefore deliver the best and most future-proof solution

Reaping the rewards

Mr Wiffen said the system had delivered clear benefits in terms of the ability to win business and deliver services to clients.

"The Singapore office has been growing at a significant rate and in recent months we have brought in a new team to launch our Asian facultative reinsurance platform," he added. "What the system has delivered is the ability for the team to hit the ground running and start to win business and service clients from day one."

"The success of the system is already evident but it will be more so as we look to expand our presence in Singapore, Kuala Lumpur and Hong Kong and deliver the ability for staff in any one of those offices to access files and serve our clients wherever they are in the region. The Trace Isys solution will enable us to provide all support services such as documentation production, accounting and claims for our Asian clients within the region, whilst maintaining the high standards for which Miller is renowned," he concluded.