

# IMAGINE

## HOW YOUR DAY COULD BE

---

Things have changed. When Thomas Langdon comes to work these days, he logs on to his personalised portal to see instantly how his business is running. As the General Manager of a growth oriented Insurance Agency, it used to take him more than two hours to review a stack of reports and set priorities for the day. **Now, it takes minutes.**

This morning, a red hot alert shows a backlog in renewals. If this is not rectified by the end of business today, the numbers won't look good. Even worse; it will take staff overtime to get it all back on track. He can see instantly that the backlog is in the public liability insurance area. When Thomas calls his Operations Manager Susan Gray, she is already aware of the issue. **An automatic UPM system notification was sent to her mobile**

"I can see that there was an error" says Susan "Although two of our key people are off sick, all has been running one." she adds. Thomas is glad to hear this. The business case for implementing the new system was based on significantly higher staff productivity. Without control and absolute **predictability over his operational processes**, he could never grow the business aggressively.

The risks would be simply too high. Susan assures him "I'll be in your office in 30 min with an analysis and solution for the problem."

Enough time to plan the day ahead. In the old days the first meeting would have caused a lot of concern for Thomas. Now, a review with the auditors was a meeting he looked forward to.

He has now an unprecedented degree of control across all the processes as well as transparent, reconciled financial reporting. **The audit has really become bulletproof.**

The lunch meeting is with his product manager Bill Lundi, who reduced the development cycle from months to only a few weeks. This will give the business a great opportunity to act faster than the competition, and grow market share.



**UPM2**  
AGENCY SUITE

He will never forget the stunned faces of the Insurer's product team when he showed them what has been accomplished with the UPM system. Now he can be confident that operations can **scale at predictable cost and speed** without a hitch.

After lunch, he has an on-boarding meeting with Rob Black, a young and highly motivated new employee without any industry experience. "We could have never employed unexperienced people before." Thomas thought. "Now we can **recruit staff members in lower salary brackets** and train them quickly. The new UPM system is not only easy to learn, it also keeps them on the straight and narrow. The key is that staff can't deviate from our business rules. Every step is controlled by the UPM system."

The afternoons' agenda was focused on a review of the loss ratio. The more information he received from the system reports, the more leverage Thomas had to really drive the business and tune the premiums and, as a result the margins. **With operations delivering predictable outcomes**, the **improvement of the loss ratio** will have a very significant performance impact.

Finally he **can manage the fine balance between risk, cost and revenue growth**.

Exactly half an hour after their phone call, Susan came into his office. Although he could see the pressure in her face, she smiled reassuringly. "Well Thomas," she said "the system stopped automatically the renewals because it detected an error in the rate calculations. Did you check the rates yesterday?"

He now remembered that he didn't cross check the numbers because he had to leave early to meet a potential broker who wanted to market the new product.

"Luckily, the business rules we implemented in the UPM system detected the error and stopped everything. Here is the new calculation we should apply." With that, she showed Thomas on her iPad the numbers. "How long will it take to fix?" asks Thomas. "All will be done by end of business today." Susan re-assures him. "Remember, we have to **change business rules only once to fix it in every process**." Thomas thanked Susan, "implementing this system was one of the best decisions I ever made".

"Finally," he thought "I now have everything I need to really drive the business. **I can grow revenue, have absolutely predictable operational performance and tune the loss-ratios**. For the first time, we are really in control of our business."

**“** *Whilst the above is a narration of possibilities, there are actual companies in Australia and New Zealand who have invested the time and money with Gratex International to realise its efficiency and effectiveness goals. Call us today to explore how your company could benefit from implementing UPM.”*

**WWW.GRATEX.COM.AU**  
**TEL: 1800 111 110**

**UPM2**  
AGENCY SUITE

