Royal & SunAlliance
Insures their Success with Wireless Sync from Synchrologic

The history of Royal & SunAlliance provides a window into the origin and evolution of insurance itself. On April 7, 1710, a group of 24 gentlemen of ‘mixed social and professional background’ created The Sun, which later merged with The Alliance – a comparatively young company founded in 1824. In 1845, Royal Insurance entered the scene. After competing for over 150 years, Royal would eventually merge with Sun Alliance to form Royal & SunAlliance in 1996 – a merger of the UK’s two largest insurance companies. After nearly 300 years, it is the oldest insurance company still in existence that is trading under its original name.

Royal & SunAlliance (R&SA) is one of the largest global insurance companies, with more than 50,000 employees in operations based in 50 countries worldwide. The company transacts business in 130-plus countries and has more than 20 million customers around the world. Royal & SunAlliance benefits from a strong reputation for its quality products and services.

The Business Opportunity
In 1998, Royal & SunAlliance was thriving in a world characterized by radical change and globalization. By the late 1990s, even midsize corporations were transacting business through direct operations in dozens of countries, dramatically increasing the need for global risk management services and insurance. Royal & SunAlliance’s multinational property & casualty group was meeting this need, as a strong leader in an industry where just six firms owned over 90% of the market.
A key service offering in the company’s portfolio was risk engineering – providing detailed risk assessments and recommendations based on surveys of customer sites around the world. Royal & SunAlliance’s extensive global network of experienced risk engineers would visit and review customer facilities, preparing detailed risk management reports based on their expertise and the company’s established standards. These reports would generally reach customers 6-8 weeks later in the mail.

As part of its relentless dedication to providing high quality products and services, Royal & SunAlliance was looking for ways to leverage new technologies to improve responsiveness. Wireless data transfer, mobile computing, and the Internet offered great potential for revolutionizing the way multinational property & casualty customers were serviced. R&SA sought to embrace these trends and look for innovative ways to capitalize on them – before their competitors did.

Consequently, the company developed an ambitious plan to use new technologies to increase its responsiveness, make its extremely valuable risk engineers more productive, and help its customers manage their exposure.

Solution: QRS & Synchrologic
Rapid Information Flow
The global workforce of risk engineers now captures customersite information on a custom-built database application – the Quantitative Risk System (QRS) – right on laptops. The client application assembles the field-by-field data entries into a formatted .rtf text report, which is also saved in the local client database. Users periodically connect to the company headquarters to synchronize their local laptop database with a central corporate database server. This is done through wireless connections where possible for convenience and immediacy, otherwise through a dial-up line.

Customers can then access these reports – which include recommendations, loss expectancies and survey schedules – at a secure website through an Internet browser. Reports can be viewed, printed, or emailed from the site. The paper-based process that formerly took 6-8 weeks is now fully automated, delivering risk management information to customers electronically as soon as the engineer completes data entry, often within 24 hours of completion of the survey.

“QRS is just one more example of our dedication to delivering needed high quality products and services to our customers, because the quality of our work is critical to our market leading reputation,” comments Rob McMullen, Risk Engineering Manager for Royal & SunAlliance.

Multiple Databases
The company’s in-house team began developing QRS in December 1998, using Visual Basic to build a customized application for laptops. The team also evaluated database platforms, selecting Oracle 8.1.6 for the back-end server, and Sybase ASA 6.0.2 for the mobile database on the laptops.

“After viewing our options, it became apparent that Oracle was the best choice for the server, while Sybase had, for the purposes of this project, the best mobile database solution,” explains Hal Bernson, Information Technology (IT) Manager at R&SA. “The problem was connecting the server and mobile databases via synchronization. Royal & SunAlliance’s research – along with that of trusted industry partners – indicated that Synchrologic’s product was the best platform.”

Wireless Synchronization
The team selected Synchrologic’s iMobile Data Synchronization to move their mission-critical data around the world. By March 1999, the application was completed, the data sync layer fully integrated, and the first users went live. The global network of risk engineers was in production by the end of 1999. Today, more than 300 employees use the system in their day-to-day operations.

A key element of the QRS system is the connectivity that allows the risk engineers to rapidly synchronize their reports back to the central Oracle server. For maximum convenience and speed, wireless was the best choice. The GSM platform, offering data transfer speeds of 9.6 Kbps, serves as the global standard. Where GSM is not
available, wireline connections are used. Standard PC modems and special cables connect the laptops to digital phones.

The first test of the synchronization solution using a wireless connection occurred in May 1999 from Melbourne, Australia. The test machine dialed out to an ISP in Charlotte, North Carolina to connect with the Synchrologic server and successfully completed the synchronization process.

Advanced Sync Requirements
Royal & SunAlliance’s technical team realized early on they would have to address several key issues. One of the most important involved controlling the wireless communications costs. Synchrologic’s technology was chosen because it offered a variety of features and functionality to jealously guard bandwidth, and minimize the length of sync sessions. Check-point restart, field-level synchronization, a store-and-forward architecture, and offline application of sync files proved to be key features for reliable, cost-efficient syncing. Individual laptops now carry the 6 MB application, and contain between 2 MB and 600 MB of data at any given time. The daily sync sessions take only 6-8 minutes via wireless connection or 2-3 minutes via wireline.

With engineers operating in almost every time zone, it is also important to have strong administrative capabilities to enable quality support. Synchrologic offers a single integrated console allowing IT staff to configure data sharing logic, start and restart servers, view detailed system logs, and manage the user community. Providing end-user support and ongoing control of the server operation has proven extremely manageable.

“QRS application administrators have access to all customer accounts at the server, and can assign and un-assign accounts to individual users through the Synchrologic controls,” notes Bernson.

Business Benefits

Unrivaled Customer Service
The benefits of QRS and Synchrologic to customers are enormous. New and existing facilities are evaluated around the globe, with the resulting loss exposure information available much more rapidly. Customer risk managers can review data about all their locations worldwide, anytime, anywhere via standard Internet browsers. The system is customizable to meet dynamic customer needs, and the impact of time zones and sprawling operations is minimized.

Royal & SunAlliance has fundamentally transformed the terms of competition in the industry, and enhanced its strong reputation for service. QRS provides fast and flexible information delivery, allowing R&SA to service their customers better. Clients can make decisions quickly, and gain an early start on planning for the capital expenditures required for improvements.

Bottom Line Impact
By maintaining a watchful eye on changing market conditions, and showing a willingness to embrace mobile & wireless technology early, Royal & SunAlliance has enhanced its reputation for top-quality service.

Using the QRS application, the extremely valuable risk engineering team is more effective and productive. Reduced time for paperwork means increased capacity for customer consultations. In addition, the application allows Royal & SunAlliance to properly identify and underwrite risk, reducing exposure to the company.

R&SA receives numerous broker submissions, and these submissions increasingly require electronic delivery of risk assessment information. Royal & SunAlliance already has a proven solution – one that sets a new industry benchmark. During a time of fluctuating economic conditions, competitors have had difficulty matching the investment in this technology, and R&SA has built a significant competitive advantage.

“In 1998 we set out to leverage mobile and wireless technology to improve customer service, increase our renewal rate, make it easier to win new customers, and ultimately boost our profitability,” summarizes Bernson. “The application we built, based on Synchrologic’s advanced sync technology, has been a great success and has helped us realize our objectives.”
About Synchrologic, Inc.

Synchrologic provides solutions that give mobile workers the information they need, wherever and whenever they need it. By delivering the most powerful enterprise mobile and wireless infrastructure software available, Synchrologic’s comprehensive product suite supports all aspects of mobile computing while lowering the total cost of implementing, managing, and supporting enterprise mobile initiatives.

The company’s infrastructure solution hides the complexity inherent in supporting a mobile network. It features all the tools necessary to architect and implement a mobile strategy – including Email, address book, tasks, to-do, and calendar synchronization; systems management; software distribution; data synchronization; file distribution; intranet publishing; and personalized mobile data. Synchrologic solutions are uniquely flexible in allowing pervasive access to vital business information from any device, for any application, over any connection - wireline or wireless.

Synchrologic offers an intuitive and user-friendly experience, robust administrative capabilities, open platform architecture, and the only comprehensive mobile infrastructure solution available for handhelds, laptops, and future devices. The company’s product suite generates a variety of benefits including better information, increased user productivity, improved IT resource management, lowered cost of ownership, and reduced communication costs.

Synchrologic’s unparalleled technology is the winning product of over five years’ experience supporting mobile and wireless initiatives for over 150 world-class corporate and OEM customers including Citicorp, Domino’s, Hertz, FedEx, 3M, and Nintendo. The company is privately held with headquarters in Atlanta, Georgia.