

Winter Group, Inc. automates insurance data retrieval from government website

CASE HIGHLIGHTS

Profiled Organization: Winter Group, Inc. (WGi)

Challenge: To automate the process of downloading trucker insurance details from a federal website for use by brokers to solicit new business.

Solution: Automation Anywhere works 24x7 to gather individual trucker insurance data from the federal website and ports it to an Excel spreadsheet for zip code sorting and distribution.

Benefits: WGi was able to access nearly 60,000 records for California in about three weeks and has seen a significant spike in its revenue—\$10 million more than last year projected - despite the recession.

“In this business, it’s not how much you save but how much you make. Since using Automation Anywhere, our business has been growing steadily.”

*- Alex Yurina, IT Manager,
Winter Group, Inc.*

BACKGROUND

Winter Group, Inc. (WGi), is a wholesale agent of truck transportation insurance or a General Agency as it is called in the business. In order to sell insurance, one has to have an appointment with an insurance company. Most large insurers, such as AIG, will make a limited number of appointments with general agents in each state rather than with retail agents (individual brokers). The general agent is responsible for servicing the policy (e.g. adding a driver), collecting premiums, paying retailer commissions, and issuing refunds for cancelled policies, but claims are handled directly by the insurance companies. In other words, for a piece of the action, the General Agency provides an effective buffer between the insurance company and the hundreds of retail agents who sell the policies.

Started in 2003 as a home-based business by Phillip Winter and a partner, WGi today has over 20 employees—including 12 at its San Diego headquarters—and a rapidly growing number of retailers—currently around 100— around the country. Until 2008, WGi dealt exclusively with truck transportation insurance but when gasoline prices hit the roof, the company began to diversify and is currently offering coverage to garage keepers and homeowners as well.

STAYING AHEAD OF THE GAME

Insurance brokering is a competitive business in the best of times but it is even more so in an economy where everyone is trying to battle rising overhead costs with savings in other areas, such as insurance premiums. An agent who offers a competitive rate stands a good chance of getting the business but first, the agent has to know the details—such as, number of vehicles, type of coverage, name of carrier, and most importantly, expiry date—of the potential client’s current policy. Fortunately for those in the trucking insurance business, this information is tracked by the federal government, which makes it freely available for downloading in html or pdf format.

The folks at WGi had the idea that if they could gather and distribute these leads—sorted by zip code—to their retailers, it would give the agents a leg up in soliciting new business. Unfortunately, the records at the website could only be downloaded one at a time and it took nearly three hours to access just 100 of the nearly 60,000 records that exist for all of California!

This is where Alex Yurina with his 25+ years of IT expertise in the insurance industry was able to step in and suggest automating the data retrieval process, provided an economical, off-the-shelf product could be found to do the job. So, armed with just a Google toolbar but lots of determination to find the most cost-effective solution, Yurina began a search that ended abruptly when he found Automation Anywhere.

AN “OH-SO-NICE” AUTOMATION SOLUTION

Although Yurina is a programmer by trade, he decided to let the specialists at Automation Anywhere customize the software to handle the business process, especially since it came with a guarantee—if it didn’t work, WGi didn’t have to pay.

Not only did Automation Anywhere work, it was able to retrieve the 60,000 trucking insurance records for California in about three weeks, in spite of the fact that the website only displays 10 records at a time and shuts down periodically for maintenance and other reasons. The program is set up to run 24x7, downloading the records and porting them directly into an Excel spreadsheet - “Which is oh-so-nice!” says Yurina. Within Excel, the duplicate records are deleted and the data sorted by zip code to be copied and sent to the appropriate retail agent. Alternatively, the information is ported into other databases, such as Paradox, to conduct queries, or into Microsoft Word to sort out a query before porting it back into Excel.

WGi fully intends to use Automation Anywhere to gather data from all fifty states. Having finished California, the program is now moving forward, one state at a time. Since the federal website is continuously updated, the program will return periodically to scour completed states for updates.

ENSURING GROWTH IN THE INSURANCE BUSINESS

Good leads, competitive rates, and efficient business processes are all keys to being a successful General Agency. Having discovered Automation Anywhere, WGi is now constantly on the lookout for new ways to use the product.

Automatic Quote Generation. One plan in the works involves using HyperOffice to collect application information on forms designed with HyperBase and saving it into Excel or Access. Then, using Automation Anywhere, that data would be used to automatically fill out applications at each insurance carrier’s website to generate quotes simultaneously. The consumer would then be able to compare the quotes and make their own choice rather than depending on the discretion of the underwriter. “Price is not always the main consideration,” says Yurina. “Sometimes clients will pay more for an insurance company with a better reputation for settling claims.”

“With this new application, we expect to accomplish hundreds of policy renewals in just a couple of days instead of the three months it used to take us.”

*- Alex Yurina, IT Manager,
Winter Group, Inc.*

Automatic Policy Renewal and Billing. The other, more immediate project on Yurina's plate is to automate the process of dealing with the several hundred policy renewals coming up in July 2009. It is a tedious and time-consuming job that involves a lot of back and forth between a spreadsheet and the company's system to create a new policy and all of the billing installments for the following year. In the past, it has taken WGi three months to accomplish this task. But this year, with the help of Automation Anywhere, the agency hopes to get it done in just a couple of days!

If you found this case study useful, explore how Automation Anywhere can give your business an edge – visit us www.AutomationAnywhere.com



PRODUCT INFORMATION: AUTOMATION ANYWHERE

Automation Anywhere is an intelligent automation software for business & IT tasks. No programming required. Enterprise license includes state of the art drag and drop automation, remote deployment, Visualizer, Workflow designer, image recognition and many more features. Free trial available. Read more about this product at <http://www.AutomationAnywhere.com> or call our sales hotline +1-888-484-3535.