Allied Dunbar
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QUALITY THROUGH TECHNOLOGY AT ALLIED DUNBAR

The use of computers has spread so far so fast, that it is easy to lose sight of the fact as to why they were bought in the first place. Allied Dunbar knows why it is committing ever more resource to technology: as it continues to pursue growth, it needs to maintain the quality of service on which its reputation and success lie.

The strategy of quality through technology has helped Allied Dunbar maintain consistent rates of growth giving it funds under management with a value of £7800 million, administering nearly 1.7 million policies.

Allied Dunbar offers a comprehensive range of financial products including personal and group pensions, life assurance, unit trusts, home loans and income protection.

Allied Dunbar employs over 3000 people, spread over eight sites in central Swindon and a largely self-employed field force of over 5000.

Data processing comprises five units, responsible for data prep, system operation and support, user support and telecoms support. Each unit maintains performance contracts with the people they work for, governing the quality and speed of the service supplied.

Leader

"The way we control the quality of the work produced from our computers has certainly helped toward our leading position in the industry," said Trevor Matthews, data preparation manager. "The constant striving for excellence extends through all aspects of the company, from our commitment to our staff training, the high standards we demand of our people and the quality of the computer systems we develop.

Hunter ...."Assisting the sales force directly."

"A recent survey placed Allied Dunbar in the top ten best managed companies in the UK. It's a recognition of what we are trying to achieve every day: the best for our customers and staff."

John Hunter, operations division manager, believes the company's approach to technology is key to

maintaining its competitive edge. "Through the planned use of technology we are controlling the cost of administration, and extending our standards of efficiency, quality and accuracy."

Hunter believes that Allied Dunbar is well positioned in its use of computing, always pushing at the boundaries of what is possible. "We are now pushing computing beyond being solely an administrative support, into the sales and marketing of products and assisting the sales force directly."

This includes providing the sales force portable computers, with which they can work through a client's financial requirements and the benefits of particular policies for customers in their own home. Another is the use of relational databases in the company's central mainframes to build customer profiles, for targeting the marketing of products.

All the company's administration is done in Swindon. The company supports a large number of on-line computer systems, feeding in bulk data in batches from a data prep unit, using ROCC computers.

"The ROCC computers play a critical role for us," says Matthews. "We have huge volumes of data to process, accurately and economically. We have been a ROCC user for 15 years and recently have upgraded our ROCC computers in order to meet the company's expanding requirements for data capture.

Best in data entry

In Matthews' opinion, ROCC are the leaders in the data entry field. "When it came to replacing our old machines ROCC provided us with the compatibility we needed, they have proven reliability, they are designed for bulk data entry and offer us the room to grow from an existing 60 workstations to a maximum of 75."

Having used the system for six months, Matthews says he is now beginning to appreciate the benefits that WMS can offer him, and is starting to explore new ways of exploiting the new ROCC computer beyond what his earlier one allowed.

Matthews is particularly benefiting from the computer's larger memory, which has enabled him to run more operations and more input operators without a degradation in performance. "We currently have over 3000 different screen layouts and in order that we can continue to offer the quality of service needed by Allied Dunbar, it was vital for us to get a more powerful machine."

Data is put onto the on-line systems very quickly. All dataprep's work arrives in the morning, with a commitment from Matthews to have all contractually specified work keyed in that day. Data is uploaded from the ROCC to the mainframes every 15 minutes.

Of the thousand-plus new policy applications received every day, all are available to clerks with on-line access by lunchtime. In the afternoon, data prep keys in non time critical work like name and address amendments.

"For the volumes of data we have this batch approach represents the most effective solution," said Matthews. "Whilst we employ 50 dedicated input operators, it would take 100 clerks to do the same job.

"One reason is the staff - ours are trained specifically for this job - and the other is the ROCC computer. Mainframes have a screen response time of around three seconds. By contrast, the ROCC takes data as fast as an operator can key, checking as it goes. Our mainframe cannot offer data verification and an input rate of 12,000 plus key depressions per hour."

The work of Matthews' department is complex and varied. With 3000 screen layouts it takes three to six months to train up new data entry operators.

Allied Dunbar uses two ROCC 2865 processors running WMS, currently with 60 workstations. Matthews uses 50 full time staff, and runs a 'twilight shift' from five to nine in the evening.

The department keys a daily amount of 3.5 million key depressions, representing 30,000 documents. The average keying rate is 11,500 key depressions per hour, with over 75 percent of the work being alphanumeric input.

Matthews ...."We use the best technology and the best people."

Extreme Peaks

But there have been more extreme peaks. As Matthews explains, "We have sometimes received four to five thousand applications per day - and processed them!" Anyone in the financial services industry will remember the cut off date for changes in the rules about SERPS. "Like with anything else, people leave things to the last minute, and we were inundated with applications for personal pensions. We kept ahead of it, just.

"In fact, the test was doubly hard for us, as it hit at exactly the time we were transferring across to our new computer. We were running both in tandem; their compatibility enabled us to switch work between them as well as testing the performance of our two new processors."

The key to the Allied Dunbar's success lies in its staff's commitment, Matthews believes. "We use the best technology and the best people so that we can react to customers' demands as quickly as possible, and continue to provide them with the service which they have come to expect from us." ■