

## Sysout

Robert L. Siems, J.D., CPCU



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**Y**our first 2006 issue of *Cutting Edge* brings only the best components to our newsletter. Our editors have writing, publishing, and even cartooning experience. The result is a newsletter with incisive information on relevant IT issues that are delivered with a sense of humor. This issue offers great technical information on data mapping, blogs, criteria for success in IT projects, and career success tips. This issue includes a Recommendations Corner to invite each of you to send recommendations on books, magazines, or web sites that you consider valuable to your work.

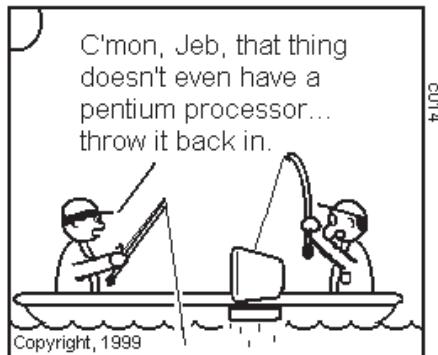
We are fortunate as a section. We share interests with all of the other sections. You will read about our seminar plans for the CPCU Society's Annual Meeting and Seminars in Nashville this fall. Both of our seminars are being presented jointly—one with the Underwriting Section

and one with the Risk Management Section. Our Society is most successful when we work together. The Information Technology Section intends to be a leader in that effort.

To lead well, we have to work together as a section to share resources with one another. This *Cutting Edge* offers you an opportunity to do that with the Recommendations Corner. Let's commit ourselves this year to improve as professionals and as CPCUs. Opportunities abound. We have to work even harder together to realize them. ■

### Liten Up!

by B.D. Hicks



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# Editor's Letter

by Bruce D. Hicks, CPCU, CLU



**■ Bruce D. Hicks, CPCU, CLU**, is senior editor, technical and educational products division, for The Rough Notes Company, Inc. in Carmel, Indiana. He began his career in insurance in 1981, serving several regional and national companies in personal lines underwriting, product research and development, auditing, regulation, and compliance. Hicks has been the Research Committee chairman for the CPCU Society's Central Indiana Chapter, and he currently serves on the CPCU Society's Information Technology Section and Diversity Committees.

I might as well kick off 2006 with a confession. I'm confused in my job as *Cutting Edge*'s editor. Quite like some night creature, I find myself surprised and blinking wildly after being caught in the bright, sunny glare of the demands of this position. But, as hapless as I am on this path toward some level of competence, I am comforted by one fact . . . I'm not traveling alone. You may have noticed that you're accompanying me. Yes, a pretty dramatic opening, but I've worked hard to avoid "I'm still new at this job. I could use your help and I need your feedback." Great, just great. After all that work, I still ended up with clichés. Oh well.

While I'm on the IT Section Committee, I'm not an IT supplier. I'm a user. My work with computer technology is quite passive, limited to Internet browsing and taking advantage of a desktop's word processing utility. There is nothing sophisticated or edgy about the technological demands of my job. Considering my background, I would be irresponsible to assume that I'm offering a newsletter that meets your needs and interests. Therefore, this year's first issue is a fishing expedition. The articles and items cover a variety of topics. I hope that they get your attention and inspire you to send in comments, even if they are complaints. After all, angry readers are focused readers.

In my short tenure, I've used different sources to fill *Cutting Edge*. They have included items written by committee members, press releases, and reprints from other publications, including items from my employer, The Rough Notes Co., Inc. A critical source that I've failed to tap is you, the members of the IT Section. This is a mistake that I'd like to correct immediately. Each and every one of you has an open invitation to offer contributions to *Cutting Edge*. Our editorial staff (okay, editor **John P. Franzis, CPCU**, and I) would be very happy to look at articles you have written. We would also be very willing to review any article ideas you may have.

If we think they would interest the rest of the membership, we would work with you to get an article published in *Cutting Edge*.

It is extremely important that we hear from you, because you are the ones who should have a major say in determining our purpose and direction. If you don't have the time or inclination to send in or write an article, we're also open to suggestions on topics, including telling us about programs, speakers, web sites, books, or persons that you found interesting. Such suggestions could lead to our developing related article ideas or provide leads for interviews or authors.

So it should be clear that we can create a successful situation for all. You can provide guidance to us and we can put together issues of *Cutting Edge* that, maybe, will light up some dark corners of our complex insurance/information technology responsibilities. ■

## Liten Up!

by B.D.Hicks

Sir, my spiritual contact tells me that you need to buy our complete line of Website services.



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# Join IT's Quest for Excellence!

by David L. Mowrer, CPCU, CLU, ChFC, AIM, AIT



**■ David L. Mowrer, CPCU, CLU, ChFC, AIM, AIT**, is an auto claim representative for State Farm Insurance. Mowrer has worked in auto claims with State Farm Insurance for 32 years. He joined State Farm after graduating from Washburn University in Topeka, KS with a B.A. in business. He currently is a claim representative handling automobile claims in Kansas and Oklahoma. Additionally, he serves as an arbitrator for Arbitration Forums, Inc. Mowrer earned his CPCU designation in 1990 and is active in the Northeastern Oklahoma Chapter. He has also earned the CLU, ChFC, AIM, and AIT designations, and completed IIA's program in General Insurance.

**I**t is hard to believe that so much of 2006 is already in the past. It is even harder to believe we are only a few months away from entering the IT Section's submission in the CPCU Society's Circle of Excellence (COE) Recognition Program. Thanks to our members, the IT Section has a rich history of qualifying for the gold level,

the highest tier of the program. We confidently look to our section members for contributions to our latest Circle of Excellence submission.

Contributions need to meet the criteria of promoting visibility of the CPCU Society or designation; bringing value to our general membership; and adding value to section membership. COE-qualifying activities fall under three goals that focus on the key initiatives of our Society's strategic plan. The goals and their respective activities can be found at [www.cpcusociety.org](http://www.cpcusociety.org). Once at the site, go to the bottom of the IT Section web page. Look under the Quick Links box and click on the "Sections Circle of Excellence Award Program." All of the details you need appear when you click on "Circle of Excellence Recognition Program.doc" listed under the Program Information section.

There are many ways members can contribute to the section's submission. When sending work-related items, please describe the job activity and how it benefits the CPCU Society and/or IT Section. In order to qualify under a specific activity (symposium, workshop, program, published article, etc.) there must be some promotion, if only a paragraph, of the CPCU Society and/or the IT Section. Though important, merely displaying your CPCU designation would not qualify as a specific activity. However, send me the information anyway as it may qualify under the general category of "Open: Creative Activity."

Issues of *Cutting Edge*, our section newsletter, are part of our submission, and our editors are always looking for good articles. You can e-mail articles to **Bruce D. Hicks, CPCU, CLU**, at [bruceh@roughnotes.com](mailto:bruceh@roughnotes.com). The articles can be your own or ones from other sources. If you are not the author, please include information on who wrote the article and where it was published so we can obtain permission to reprint it in our newsletter.



## CIRCLE OF EXCELLENCE RECOGNITION PROGRAM

Being active in your local chapter is a definite plus as you can promote the section and encourage chapter members to join. Chapters are always looking for good ideas for future meetings. You could conduct one of the CPCU Society's turnkey programs. You can also host a Sections Booth at your chapter's I-Day. If you attend the CPCU Society's Annual Meeting and Seminars, set aside a couple of hours to help staff the Sections Booth or New Designee Open House. This is a great way to network and meet the new designees. Help plan or participate in one of the Annual Meeting seminars presented by the IT Section. IT Committee members would love to get your ideas for seminars and programs or any suggestions on how to improve our web site.

While our section members come from a variety of fields within the insurance industry, we all share the CPCU designation and an interest in information technology. The IT Section is what each member makes of it. The Circle of Excellence is an opportunity to display our individual accomplishments as well as to help us unite as a section. This strengthens our section, makes each of us proud to be a member, and promotes CPCU. All of these are worthy goals.

You are doing the work so why not help your section at the same time? E-mail descriptions of your activities to me at [david.mowrer.apxd@statefarm.com](mailto:david.mowrer.apxd@statefarm.com). Be sure to include any documentation (i.e. your paper or PowerPoint presentation, your published article). In this Olympic year, help your IT Section go for the gold! ■

# Why Projects Fail

by Phil Coley, BSc, MBCS, CITP



**■ Phil Coley, BSc, MBCS, CITP,** is with Coley Consulting, a United Kingdom-based training specialist in User Acceptance Testing. E-mail Enquire@ColeyConsulting.co.uk or ring 01268 799225.

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**C**omputer projects fail when they do not meet the following criteria for success:

- It is delivered on time.
- It is on or under budget.
- The system works as required.

Only a few projects achieve all three. Many more are delivered that fail one or more of these criteria, and a substantial number are cancelled having failed badly.

So what are the key factors for success? Organizations and individuals have studied a number of projects that have both succeeded and failed, and some common factors emerge. A key finding is that there is no one overriding factor that causes project failure. A number of factors are involved in any particular project failure, some of which interact with each other. Here are some of the most important reasons for failure.

## Lack of User Involvement

Lack of user involvement has proved fatal for many projects. Without user involvement, nobody in the business feels committed to a system, and can even be hostile to it. If a project is to be a success, senior management and users need to be involved from the start, and continuously throughout the development. This requires time and effort, and when the people in a business are already stretched, finding time for a new project is not high on their priorities. Therefore, senior management needs to continuously support the project to make it clear to staff it is a priority.

## Long or Unrealistic Timescales

Long timescales for a project have led to systems being delivered for products and services no longer in use by an organization. The key recommendation is that project timescales should be short, which means that larger systems should be split into separate projects. There are always problems with this approach, but the benefits of doing so are considerable.

Many managers are well aware of the need for fast delivery, leading to the other problem of unrealistic timescales. These are set without considering the volume of work that needs to be done to ensure delivery. As a result, these systems are either delivered late or only have a fraction of the facilities that were asked for. The recommendation here is to review all project plans to see if they are realistic, and to challenge the participants to express any reservations they may have with it.

## Poor or No Requirements

Many projects have high level, vague, and generally unhelpful requirements. This has led to cases where the developers, having no input from the users, build what they believe is needed, without having any real knowledge of the business. Inevitably when the system is delivered, business users say it does not do what they need it to. This is closely

linked to lack of user involvement, but goes beyond it. Users must know what it is they want, and be able to specify it precisely. As non-IT specialists, this means normally they need skills training.

**■ A number of factors are involved in any particular project failure, some of which interact with each other.**

## Scope Creep

Scope is the overall view of what a system will deliver. Scope creep is the insidious growth in the scale of a system during the life of a project. As an example, for a system that will hold customer records, it is then decided it will also deal with customer bills, then these bills will be provided on the Internet, and so on and so forth. All the functionality will have to be delivered at one time, therefore affecting timescales, and all will have to have detailed requirements. This is a management issue closely related to change control. Management must be realistic about what it is it wants and when, and stick to it.

## No Change Control System

Despite everything, businesses change, and change is happening at a faster rate than ever before. So it is not realistic to expect no change in requirements while a system is being built. However, uncontrolled changes play havoc with a system under development and have caused many project failures.

This emphasizes the advantages of shorter timescales and a phased approach to building systems, so that change has less chance to affect development. Nonetheless, change must be managed like any other factor of business. The business must evaluate the effects of any changed requirements on the timescale, cost, and risk of project. Change management and its sister discipline of configuration management are skills that can be taught.

# SEMCI Plays Starring Role in Agent-MGA-Carrier Interface

by Peter van Aartrijk Jr., CIC

## Poor Testing

The developers will do a great deal of testing during development, but eventually the users must run acceptance tests to see if the system meets the business requirements. However, acceptance testing often fails to catch many faults before a system goes live because:

- poor requirements that cannot be tested
- poorly, or non-planned tests meaning that the system is not methodically checked
- inadequately trained users who do not know the purpose of the applicable testing
- inadequate time to perform tests due to a project being late

Users, in order to build their confidence with a system, and to utilize their experience of the business, should do the acceptance testing. To do so they need good testable requirements, well-designed and planned tests, be adequately trained, and have sufficient time to achieve the testing objectives.

## Conclusion

These five factors are not the only ones that affect the success or failure of a project, but in many studies and reports they appear near, or at the top of the list. They are all interlinked, but as can be seen they are not technical issues, but management and training ones. This supports the idea that IT projects should be treated as business projects. ■

**Editor's Note:** This article originally appeared in *ASCNet Quarterly Online* and appears here with permission.

**T**hink of interface in the independent agent channel, and you think of agents and CSRs sending applications and policy inquiries to/from their carriers.

It's time to add to the mix another interface player, the broker and managing general agent. Leading the way on this new capability for real-time quoting are Applied Systems, IVANS Transformation Station, St. Paul Travelers, and The Combined Group, a MGA/eAggregator based in Carrollton, Texas.

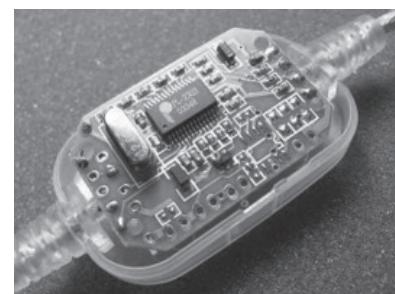
Combined Group provides commercial insurance products and services through five entities: a MGA/eAggregator, claims management, risk management, premium finance, and Quantum Integrated Systems, its technology unit. The firm has developed a service called QuoteExpress™, which provides real-time rating for standard commercial lines business, including workers comp, BOP, and commercial auto.

Here's how it works. Combined Group's retail agents operating on Applied's The Agency Manager, or TAM, software, enter information into an ACORD application; click on the Transformation Station butterfly logo; and all of the ACORD-mapable information is prefilled in Web-bridge fashion on QuoteExpress, a Web-based platform. Combined Group then offers as many as five bindable quotes for BOP, workers comp, and commercial auto from the single request.

Although other carriers are involved in real-time quoting with Combined Group, the MGA/eAggregator's foray into an end-to-end solution from application to pricing/proposal to policy delivery was made possible first by St. Paul Travelers for Applied Systems users.

"We see this as a revolution, not an evolution," said Combined Group's David Taylor, chief technology officer of Quantum, a proprietary MGA interface system.

Bruce Fiori, second vice president, commercial lines operations for St. Paul Travelers, says the carrier's Dallas office started writing BOP and workers comp business with Combined Group in early 2002, although the business had to be keyed into a proprietary web site. Fiori recalls mentioning Transformation Station as an option to Combined Group: "We saw this as a benefit not only for ourselves but for our partners as well." In 2003, the parties launched the end-to-end solution.



Doug Johnston, Applied's executive vice president, refers to the Combined Group application as a kiosk approach to accepting business from agents and generating new business for St. Paul Travelers. Since the carrier prefers new business to come via IVANS Transformation Station, Combined Group licensed the Agent Station component from IVANS, and its program connects to it.

"I think the neat thing is that Transformation Station offers not only to the carrier but to the partner the ability to make it easier to do the connection," Fiori observes. "Once you do it once you're ready. We liked the fact that the plumbing was already there. And we already had Applied agents up and quoting. Bringing up Combined Group was almost like bringing up another Applied agent."

*Continued on page 6*

# SEMCI Plays Starring Role in Agent-MGA-Carrier Interface

Continued from page 5

The SEMCI platform works because most of Combined Group's business is basic, small-to-medium premium policies, Taylor says. "While the MGA/eAggregator's appointed retailers have contracts with the same standard carriers, it costs so much to place it with those carrier systems that it's easier and cheaper to use us." He adds that agents have said loud and clear in various groups, such as the IIABA's Agents Council for Technology (ACT) and the ACORD-User Groups Information Exchange (AUGIE) that agents want real-time, comparative quoting and endorsements on commercial (lines of business). Combined Group's quotes come back from as many as five carriers in as few as 25 seconds, says Taylor.

"Any carrier or class-unique questions are completed by the agent through the dynamic interview process contained within the program," Taylor notes. "But most of the heavy lifting of data, such as locations, is automatically taken care of," he says.

Currently, the end-to-end processing is with Applied Systems and St. Paul Travelers only, and for BOP only, but that is likely to change soon. In fact, any company enabled with Transformation Station is a potential candidate, notes Johnston.

Combined Group's QuoteExpress SEMCI Platform offers real-time quotes in 18 states:

- BOP: The Hartford, St. Paul Travelers, Safeco, CNA, and Zurich. (If the risk doesn't fit into one of these five markets, it automatically is provided a quote from an excess and surplus lines carrier.)
- Workers compensation: The Hartford, St. Paul Travelers, The Zenith, and ALEA.
- Commercial auto: The Hartford, Safeco, and Unistrat, with additional carriers being added.
- Excess and surplus lines: St. Paul E&S, and Nautilus (monoline GL, property and package).

**Taylor says the platform, and the whole concept of SEMCI, means participating companies are subjecting themselves to "spreadsheeting" by agents.**

Taylor says the platform, and the whole concept of SEMCI, means participating companies are subjecting themselves to "spreadsheeting" by agents. "Carriers are getting used to the "S" word," he says.

"They see the value in differentiating themselves with something more than a price. After all, the role as an independent agent is to differentiate."

"I believe we're the only market for the independent agent providing BOP, commercial auto, and workers comp SEMCI in a real-time quoting environment," Taylor says. The MGA/eAggregator works with roughly 1,700 agents nationwide, of which about 40 percent are on Applied Systems. But he adds: "We see our Applied agents giving us more business. These agents represent a larger percentage of our standard market offerings."

Johnston at Applied Systems sees MGA interface as a trend. "If you look at the broker business, they've never been hooked into the interface value chain, and now they can be plugged in. Now we're enabling broker download."

"We have some other deals in the pipeline," Fiori says. "I think there are aggregator roles out there for interface. We are choosy as to the ones we pick, we don't open to anyone. We liked the model Combined Group had, they worked closely with our local office there. They had proven themselves prior to going live. Today Combined Group is one of St. Paul Travelers' fastest-growing agents." he added. ■

## Sneak Peek—IT at Nashville

**T**he IT Section Committee, led by the efforts of **Michael J. Highum, CPCU**, is busy designing two seminars it will offer during the CPCU Society's Annual Meeting and Seminars in Nashville, TN, September 9–12, 2006. One is entitled "High-Tech Tools: How's the ROI?" It will be co-sponsored by the Underwriting Section. The seminar is based on a study performed by Accenture, in cooperation with the CPCU Society. It will examine the current and future impact of technology on underwriting. Particularly, it will discuss the benefits and challenges

created by the increased introduction of various technological tools.

The second program is a joint venture with the Risk Management Section entitled "Predicting and Preparing for Disasters—A Case Study Approach." This seminar will investigate the industry's past use of disaster models. The focus will be on identifying what has been learned from recent CATs and discussing how that information may change the modeling process. The program will also offer practical strategies for determining an organization's exposure to a disaster

event, and what steps to take to mitigate that risk.

We are excited by our progress with our Annual Meeting seminars, and are confident that the result will be two superb educational opportunities for everyone joining us in Nashville. ■



# Career Success for Insurance IT Professionals

by Marsha D. Egan, CPCU, CPIW, ACC



■ **Marsha D. Egan, CPCU, CPIW, ACC,** is a certified career and success coach. She is a past president of the CPCU Society (1999-2000). She invites you to send your career-related questions to her at [marsha@marshaegan.com](mailto:marsha@marshaegan.com) for consideration in future articles.

**I**nformation Technology (IT) is one of the keys to creating and maintaining a successful insurance entity. With the automation and expert systems that all facets of the insurance industry are adopting, there is a critical need for IT professionals.

Two of the greatest challenges for IT personnel are to thoroughly understand and be able to communicate about the business. Additionally, they need to be able to convey their ideas, concerns, and objectives in a way that drives the organization forward.

Here are three career-building attributes that can enable you, as an IT insurance professional, to have an advantage over others in terms of your value to your organization and your readiness for promotion.

## “Can-Do” Attitude

For whatever reason, persons in the IT field are often perceived as excelling in explaining why some idea won’t work. The IT professional who has a positive attitude is extremely valuable. If you can be devoted to finding viable IT solutions, you’ll help the departments with which you work. You will be seen as business oriented. It is also likely that you’ll be considered to be a good candidate for promotion.

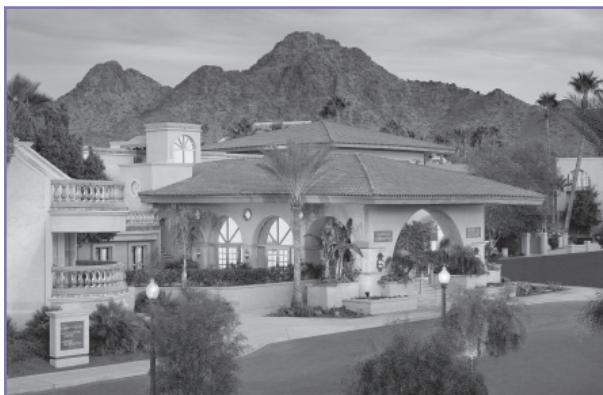
## Knowledge of the Business

The more you know about how the insurance business operates, the more valuable you will be to your organization. This is one of the reasons that the CPCU designation is a great value to IT professionals. It is one thing to be able to program solutions; it takes you to the next level when you are part of a business solution, not just a programming solution.

## Excellent Interpersonal Relationships

IT professionals who build relationships with the departments (customers) they serve will be able to develop synergistic solutions that can move the organization forward. While many IT folks love the challenge of providing data solutions, and working behind a desk for the majority of the day, the real career strategy is to also relate to those who use the programs they develop.

While we have just touched the surface here regarding career advancement for IT professionals, the reality is the greater perspective you have, and the better you communicate with your “customers,” the more positive and forward moving your IT solutions will be for your organization. Who wouldn’t look at that IT professional as a key employee? ■



## Attend the CPCU Society’s Leadership Summit

Phoenix, AZ • April 26–29, 2006

Register today and get meeting details at [www.cpcusociety.org](http://www.cpcusociety.org).

# IT Section Welcomes New Committee Members

The IT Section of the CPCU Society is pleased to welcome **Mitchell C. Motu, CPCU, CBCP, CSP, ARM, ALCM, AIM, and John P. Franzis, CPCU, ARe, ARP**, to its committee.

## **Mitchell C. Motu, CPCU, CBCP, CSP, ARM, ALCM, AIM**

**Mitchell C. Motu** is a senior vice president at Marsh where he works with clients to identify business continuity issues and priorities. He then integrates consulting resources to design and deliver the best solution. His efforts may involve project management, risk evaluation and control, emergency response planning, business impact analysis, business continuity strategies, and business continuity plan development. Motu has more than 20 years of risk control and business continuity management experience with a major insurance company and Marsh.

Motu received his B.A. from the University of St. Thomas. He holds a number of professional designations including: Certified Business Continuity Professional (CBCP), Certified Safety Professional (CSP), Chartered Property Casualty Underwriter (CPCU), Associate in Risk Management (ARM), Associate in Loss Control Management (ALCM), and Associate in Management (AIM). In addition to being an active member of the CPCU Society, Motu also belongs to the American Society of Safety Engineers and the Association of Contingency Planners.



## **John P. Franzis, CPCU, ARe, ARP**

**John P. Franzis** received his designation in 1992, and has been very active in the Connecticut Chapter ever since. He has been a member and director of the chapter's research committee, chapter secretary, vice president, and most recently as president. Franzis, as immediate past president, continues to be involved in the activities of the chapter. He began his insurance career working within the IT department of Travelers, moving onto Aetna, Coopers & Lybrand Consulting, PricewaterhouseCoopers Consulting, and then to IBM. At IBM, Franzis spent several years as an insurance solutions executive, and is currently the client executive for one of IBM's largest financial services clients.

In addition to the Insurance Institute of America designations, Franzis has a bachelor's degree in mathematics, a master's degree in computer science, and an M.B.A. He has authored or co-authored a number of articles appearing in the *CPCU Journal*—the most recent of which are:

- “The Use of the Internet and Electronic Commerce within the Property and Casualty Insurance Industry” (*CPCU Journal*, Vol. 53 No. 2, Summer 2000)
- “The Agency System in a Dot.com World” (*CPCU Journal*: Vol. 54 No. 1, Spring 2001), and coauthor of “Identity Theft: Possible Implications for Property and Casualty Insurance” (*CPCU Journal*: Vol. 55 No. 10, December 2002)

Franzis is also a member of the board of directors for the Hartford Symphony Orchestra. His hobbies and interests include sea kayaking, sailing, photography, music, astronomy, food and wine, and reading. He resides in Glastonbury, CT with his wife, Susan. ■

# My “Search” for Information Technology and Insurance

by Bruce D. Hicks, CPCU, CLU

Recently I was doing some reading and came across an article with an interesting idea. The author was involved in insurance claims and he had a whim. He decided to see how many search engine hits he would get using the keyword “innovation” by itself and then combined with various industry keywords, including insurance. His goal was to make a very raw comparison of how the insurance industry looked versus other industries regarding innovation. It inspired me to try something similar.

I decided to perform a search using the primary keyword “information technology.” The number of hits was staggering! I then did a number of more refined searches, combining different topics with information technology. My goal was to compare the number of hits generated by IT and property and casualty insurance with other industries. The other topics I used were (in alphabetical order):

- Information Technology and Construction
- Information Technology and Finance
- Information Technology and Insurance
- Information Technology and Health
- Information Technology and Law
- Information Technology and Life Insurance
- Information Technology and Manufacturing
- Information Technology and Property and Casualty Insurance
- Information Technology and Science

Naturally, the original search, using just IT, represented the largest number of hits. In a results table, I showed that total as 100 percent of hits mentioning IT. The actual results are shown on page 10. I thought that you might want to



see how well you can guess the other results. Go ahead and give it a try. I'll “help” by showing the initial IT result. When you're done guessing, please turn to page 10.

## Information Technology/Insurance Search Results

Rank	Search Words	No. of Hits	Percent
1.	Information Technology	1.76 billion	100%
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

Continued on page 10

# My “Search” for Information Technology and Insurance—Answers

Continued from page 9

So take a look below and study the results. How well did you do with your guesses? Were you even close? I was very surprised that the IT and P&C combination would generate such a relatively small volume of results. Now let us keep this in perspective. There is nothing scientifically valid represented by this information. It is merely a snapshot of how many results were found by a particular search engine, for a given set of keywords on a given date.

## Information Technology/Insurance Search Results

Rank	Search Words	No. of Hits	Percent
1.	Information Technology	1.76 billion	100%
2.	Information Technology and Science	590 million	33%
3.	Information Technology and Health	448 million	26%
4.	Information Technology and Law	282 million	16%
5.	Information Technology and Finance	159 million	10.7%
6.	Information Technology and Construction	114 million	6.5%
7.	Information Technology and Manufacturing	103 million	5.6%
8.	Information Technology and Insurance	98.3 million	5.5%
9.	Information Technology and Life Insurance	48.5 million	2.7%
10.	Information Technology and Property and Casualty Insurance	1.44 million	.08%

You would get different results if you tried any assortment of keywords that are either substitutes or subsets of P&C insurance (for instance, the terms non-life, personal, business, car, and commercial insurance generated significantly higher hits).

However, consider the irony. Our section and our mother organization is dedicated to and partially named after the words in the search string that generated the lowest results. In fact, compared to the initial search string results for

IT, the insurance results are, arguably, insignificant. I found the results to be humbling. I felt worse when I discovered that the P&C result was beaten out by combining Information Technology and the following:

- Ice Cream (3.3 million hits)
- Candy Bars (1.76 million hits)
- Typewriters (1.65 million hits)

Okay, on the positive side, IT and P&C insurance still generated nearly a

million and a half hits. That result was good enough to beat out some other IT combinations, including when combined with my favorite football team:

- Voodoo (1.26 million hits)
- Cleveland Browns (270,000 hits)
- Marshmallows (256,000 hits)

Oh, the hits for “Information Technology and CPCU”? About 70,000 hits. ■

## You Know Your Organization Has Call Center Problems When ...

Your vendor's lines get crossed and your policyholders' calls are routed to their other client . . . an “adult” number.

After your vendor corrects the line mix-up, your policyholders complain that they are no longer getting through to the “adult” number.

Your call matrix is nicknamed “The Bermuda Triangle.”

A call actually reaches an employee who asks the caller “how in the world did you get through?”

Your latest customer satisfaction survey showed record-high results, during a period when the system had shut down.

You go to your web site's customer information page and the call center number appears as “unlisted.”

The turnover ratio is so high that call center employee nameplates are miniature chalkboards.

It uses the complete soundtrack from the *Lord of the Rings* trilogy as its “on hold” music.

Your call center's disaster recovery plan states “The recovery of your call center would be the real disaster.” ■

# Recommendations Corner

**C**utting Edge would like to be as helpful as possible to the members of the Information Technology Section. We are convinced that the best source for help is the membership itself. We invite any interested person to send us recommendations about any books, magazines, or web sites that you consider valuable in your work. We will be happy to share the information in upcoming issues of *Cutting Edge*. To make things easy, be sure to use the following when offering a recommendation:

Source Name: \_\_\_\_\_

Source Type:  Book  Magazine  Web site  Other

Description of what is offered by the source:

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Details on how the source helped you:

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The above criteria is just a suggestion on how to send us information. It may be as brief or as long as you wish, and any recommendations would be subject to editing. Please e-mail the recommendations to **Bruce D. Hicks, CPCU, CLU**, at [bruceh@roughnotes.com](mailto:bruceh@roughnotes.com) with the subject line "Cutting Edge Recommendation."

## IT Events Calendar

You may want to mark your calendars for the following information technology-related events:

### April 2006

**3–4—Insurance Data Quality in the Information Age**  
Westin Hotel, Philadelphia, PA

For more information, please visit  
[www.idma.org](http://www.idma.org)

**27–28—Information Technology Service Manager Forum**

Cinergy Center  
Cincinnati, OH

For more information, please visit  
[www.itsmfregional.com/itSMF/2006/cincinnati](http://www.itsmfregional.com/itSMF/2006/cincinnati)

### May 2006

**16–17—Information Technology Service Manager Forum**  
Minneapolis Convention Center,  
Minneapolis, Minnesota

For more information, please visit  
[www.itsmfregional.com/itSMF/minneapolis](http://www.itsmfregional.com/itSMF/minneapolis)

**23–24—Enterprise Search Summit**  
Hilton New York, New York

For more information, please visit  
[www.EnterpriseSearchSummit.com](http://www.EnterpriseSearchSummit.com)

### September 2006

**12–14 ISOTECH Insurance Technology Conference**  
Gaylord Palms Resort and Convention Center  
Kissimmee, Florida

For more information, click on "Conferences" at [www.iso.com](http://www.iso.com)

**26–30 ASCNet's Annual Technology, Education and Networking Conference**  
Gaylord Texan Hotel  
Dallas Texas

For more information visit  
[www.ascnetquarterly.org/TENCon/](http://www.ascnetquarterly.org/TENCon/)

# Blogs

**W**eb logs, called blogs, are electronic journals used by millions to share their thoughts with the world. While they began, basically, as e-diaries, they now have a major impact on news, and increasingly in the world of business. In a reader poll taken by *Customer Relationship Magazine*, respondents revealed how various companies use weblogs or blogs. Here was the magazine's results:

## How Are You Using Blogs in Your Business:

Our web site includes an RSS feed of relevant news and topics	15%
Some personnel maintain blogs to discuss our products/services	5%
We have a tech support blog for our customers to read	0%
Our sales and/or marketing team uses blogs to communicate techniques, updates, and ideas	10%
Our service team blogs its cases to get the best problem-solving ideas	0%
We're not, but it is worth considering	35%
We're not, but it is waste of time for us	25%
Other	10%

Source: CRM Magazine, November 2005 issue

How are blogs used by your organization? Please let us know by e-mailing a response to **Bruce D. Hicks, CPCU, CLU**, at [bruceh@roughnotes.com](mailto:bruceh@roughnotes.com)—subject line: Blog Use.

We will be happy to report the results. Feel free to share any opinions you may have about this issue. We will not use any identifying information regarding respondents or their employers. ■

### Cutting Edge

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