Cutting Edge IT

Volume 13 Number 2 July 2006

SYSOut

by Robert L. Siems, J.D., CPCU

Robert L. Siems, J.D., CPCU, is an insurance defense trial attorney with the Law Offices of Robert L. Siems, P.A. He focuses on coverage and claim-handling issues, trial advocacy, and ADR; and consults on litigation management and risk management issues. He was National Extra-contractual Group Counsel for St. Paul Fire and Marine Insurance Company and USF&G Insurance Company. Siems is past president of the Maryland Association of Defense Trial Counsel.

This issue of *Cutting Edge* includes articles that address relevant issues on information technology, insights on time management and self-evaluation, humor, and some history about your Society. Thanks to your co-editors for their hard work. They have delivered another valuable edition of the newsletter.

We belong to our section to improve the core competencies we bring to our professional jobs. Your committee recently met for a planning session during the Leadership Summit held in Phoenix, AZ. Part of our discussion involved our activities at the upcoming Annual Meeting and Seminars. We are presenting joint seminars in Nashville with the Risk Management Section and the Underwriting Section. Information technology is most effective when it is planned and understood by both IT professionals and end users. Recognition of the importance of creating bridges between these groups is why we are teaming up with other sections for both of our programs. You will receive additional information on these seminars over the next few months. Remember that the Annual Meeting and Seminars this year is in Nashville, Tennessee from September 9–12.

Membership in the IT Section provides the opportunity to learn from each other and to network. In this issue of your *Cutting Edge*, you are being introduced to our new webmaster, **Peter Laube, CPCU, AIAF, AIM, AIT, AIS**. We are lucky to have Peter join us. He and the committee hope that you use the web site to meet, identify and analyze issues, and to network.

If you have any suggestions on where the section is going, please feel free to e-mail or call me. Enjoy your summer. See you in Nashville. ■

What's In This Issue

Be an Easy Button

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 Society's Information Technology Section and Diversity Committees.

If you watch much television (I happily admit that I do) you may have seen one of Staples® office supply's "Easy Button" commercials. The earliest featured a montage of different people facing stress-laced events. In one scene, a young student's anxiety builds after his teacher asks him to answer a math question. In another, a team of hospital employees await the actions of a surgeon who has to perform a complicated medical procedure. In both instances the subject is being required to do a task that is clearly beyond their abilities. How are things resolved? They reach for a huge, red button marked "Easy." The implication is that the button will be pressed and the harrowing task will either be completed or somehow avoided. I think that the company's advertising campaign is great. It positions the advertiser as a place to go for easy solutions to complicated business problems.

I think that the approach is not just a clever ad. I believe that it represents a work philosophy. The concept is that there are sources for solutions to our work problems. This concept is one that, if we haven't already done so, should be adopted immediately. Any person involved in information technology for any insurance organization, be it agent, insurer, broker, consultant, vendor, etc., should be a walking, talking "Easy" button.

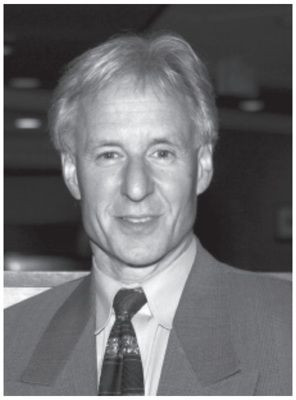
Several decades ago, computers were introduced as a business tool. Initially the goal was to automate arduous, tedious, repetitive tasks in order to make businesses perform more efficiently. In other words, computing was introduced to solve particular business problems. The problems to be solved were also relatively simple. It is difficult to determine what happened as computing made advancements. Did technical ability expand and was then applied to more difficult problems, or did various problems spur technological advancement? Regardless, IT definitely operates within problem versus solution dynamic.

Modern business theory has, for years, been evolving toward viewing business operations and IT operations as parts of a whole. However, in many instances, IT and non-IT areas often operate in an uncomfortable alliance. Business processes and major projects are, increasingly reliant on IT-based implementation. Yet, the involvement of IT may be treated as an unavoidable intrusion into meeting an objective. When obstacles and conflicts arise, the IT and non-IT camps often lob "blame grenades" at each other. Sometimes more effort is placed into documenting the other area's mistakes than what was put into working toward meeting the original goal.

Without spending time trying to understand why things go wrong and who, if anyone, is to blame, an IT professional can do something more constructive. You and I can look into the mirror and ask ourselves "am I a problem or am I a problem-solver?" As long as you do your best to be a source of solutions, you will improve the situation at any place you belong. It hardly matters who you are, what your job title is, or what role you play in any given task, project, or organization. What greatly matters is whether you provide answers or excuses. In the end, your choice is quite simple. You can either choose to be an Easy button, or you can be a reason why people who deal with you wish they had one. ■

Confessions of a BlackBerry Junkie

by Jon Gice, CPCU, ARM



Jon Gice, CPCU, ARM, is the second vice president of the workers compensation major case unit at St. Paul Travelers. An insurance executive with 25 years' experience, Gice previously held senior leadership positions at Royal & Sun Alliance, Managed Comp, EBI Companies, and the St. Paul Companies. In addition to having built and managed workers compensation claims and managed care programs, he has worked in workplace health, safety, and underwriting. He is a frequent author and speaker in national forums on industry trends and topics.

I want to take this opportunity to confess two of my darkest addictions, one that I have conquered, one that still has me in its grip. First, I was completely hooked on the Dire Straits' song *Money for Nothing*. I often chanted: "I want my . . . I want my . . . I want my MTV!" Second, my infatuation with the rock song and with the rock TV show has been replaced with a more serious addiction. I now find myself completely hooked by the evil device known as the BlackBerry. I am now often heard chanting: "I want my . . . I want my . . . I want my BlackBerry!"

The addiction to the BlackBerry started back in 1999 when my Information Technology leader gave me the first taste for free. I previously agreed to have him keep his eyes wide open for tools that would make us (the members of his IT team) more efficient. While the BlackBerry was around prior to 1999, our IT leader wouldn't be caught dead in a beta mode. He waited until he could see proof that the device worked well and was dependable. Once he was convinced, he approached our senior leadership team and allowed each of us to try the device for a few days. He explained that the BlackBerry replaced our need to lug our laptops around the country in order to keep up with e-mails while on the road. Now these were pre-9/11 days when we were only occasionally required by airport security to have our laptops scanned. Yet any step that simplified dealing with airport security was welcomed even back then. More importantly, the little device would replace the joy of "dial up" through a hotel room phone line. Dial up was a process that allowed you to enjoy an entire happy hour while the system slowly uploaded e-mails from the server to the laptop. The BlackBerry eliminated the hotel phone line completely. Plus it eliminated the most desperate of all behaviors in those days—looking for a phone line at the airport to catch those last-minute e-mails before boarding. This little device was smaller than the wallet I carried (therapy pulled me through the bulging wallet addiction for those who are concerned). This was too good to be true!

Upon placing the BlackBerry device in my palm (no pun intended) it took exactly 90 seconds for it to set the hook in my lip. The text size was a challenge but a pair of more powerful reading glasses ($12.99) got me over that hurdle. The keyboard was certainly a challenge but one that I quickly conquered. And incredibly, I was truly "all thumbs" when it came to using that keyboard. I couldn't believe how quickly my thumbs could fly. I have played guitar for years but I really don't think it was a case of transferable skills. I believe my ability was driven by an addiction that transforms a human into a monster, capable of unearthly feats.

And so life had abruptly changed for the better with me and my little wireless communication miracle going everywhere. We were inseparable and could be found together during weekends in the yard, vacations on the beach, and on the golf course waiting for others to muff their tee shot. . . .

Of course all addictions come with a price. Consider the stress it causes in a relationship with your spouse or significant other. I will never forget the photo my wife took of me on the beach with one hand pressing a cell phone to my ear and the BlackBerry in the other. (This was taken in the days when they were two separate devices.) I paid dearly for that indiscretion. But for a guy, who typically received more than 100 e-mails per day, this little device eliminated the dread of returning to the office after a vacation to be overwhelmed by hundreds of unread e-mails.

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There had to be a solution to keeping the marriage intact while staying current at work, and I found a way. I got into the habit of arising in the morning well before spouse and family, get the thumbs flying, and be available in time for breakfast. What a concept! Since we just celebrated 33 years of marital bliss . . . it must have worked!

Even after the wireless honeymoon period, my fondness for the device grew stronger. When I made it back to the company I had our IT leader order these devices not only for our senior leaders, but for all traveling employees as well. We quickly grew from seven wireless senior leaders to almost 100 masters of the wireless world and we were all completely hooked. Late nights, early mornings, and weekends all became common times to e-mail one another. Previously such contacts were all considered taboo. And the worst part of it was that we did this voluntarily and not under any managerial mandate. We simply loved it!

Addiction is a terrible thing. Our company's national meetings should have included a group session entitled "I am a BlackBerry junkie" but we really didn't understand the extent of our affliction.

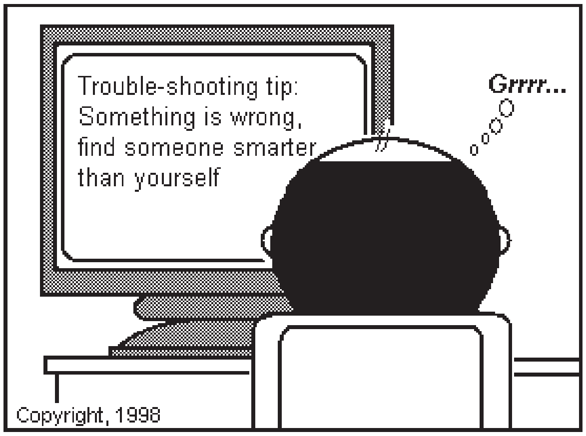
The seriousness of my addiction finally hit me during the past few months. The awareness sunk in as I successfully worked myself out of a job managing a large insurance run-off operation. I can still remember the last day handing in my company ID, my keys, and my beloved BlackBerry. Little did I know that BBW (BlackBerry withdrawal) would hit with a vengeance when I could no longer hold that wonderful device in my hand. Soon after leaving the job I found my thumbs moving involuntarily throughout the day. Friends wondered whether I had developed some type of nervous disorder. Any buzzing sound would create a strange sensation in me. I started to frequent restaurants that handed you a buzzing pager while you waited for your table. I remember one night in particular. I used my thumbs on the pager trying to type a clever note to the hostess. But there was no substitute for the real thing—that magical BlackBerry buzzing away on my desk at work announcing the arrival of a real e-mail. I also have to confess to hoping that an injunction would have been filed as a result of the BlackBerry-related litigation so that everyone would be as miserable as I.

Several months of searching for a job have now flown past and my "recovery" is going well. I do find myself imprisoned by a desktop computer albeit I can now use DSL rather than dial up to speed up the process. There is really nothing to stop me from buying a BlackBerry for my own personal use except for the thread of self-respect that I fear will unravel by taking my first wireless e-mail. I will simply wait for my next employer to enable me again. Heck, it won't be like I am feeding the addiction on my own. I can blame it all on my unsuspecting employer who will be thrilled by my 24/7 communication style. My new employer will get its money's worth and I will save dollars myself by finally saying good bye to my therapist (I will likely end my relationship with an e-mail).

Well I thought I would feel better after this confession but instead I feel kind of numb. Perhaps confession isn't good for the soul after all. But wait—there is an e-mail from my minister in my inbox . . . perhaps e-mail absolution is on its way. In the meantime I will continue my chant: I want my . . . I want my . . . I want my BlackBerry! ■

Liten Up!

by B.D. Hicks



Understand IT's Role with the Sarbanes-Oxley Act

by Mike Tarrani

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- **Mike Tarrani** has 25 years of experience in software engineering process improvement, IT operational management, and auditing and compliance. He is currently employed by Software Resources, Inc. of Longwood, Florida, and is working on operational process improvement projects for a Central Florida county government.

What Is the Sarbanes-Oxley Act?

Cutting to the chase and through the hyperbole, it is a law enacted in 2002 that legislates record retention and prescribes standards for corporate accountability. The essence of the Act is internal controls and corporate governance. IT auditing is an element of compliance, as well as the maintenance and administration of systems supporting all facets of compliance.

IT—What's the Connection?

Most of the resources discussing Sarbanes-Oxley lead in by citing recent debacles, such as Enron, which may have been the catalyst, but certainly were not precedents by any stretch of the imagination. For a precedent in which IT did finally turn in corporate misdeeds, you have to go back to 1972 and review the Equity Funding scandal. The following excerpts from an excellent series of articles by M. E. Kabay, published in *Network World Security Newsletter* (01/21/02 and 01/23/02) spells out why IT always has been an important part of the auditing process, and why the requirements for ethics and whistleblower programs in the Sarbanes-Oxley Act touch everyone in IT:

> The computer problems occurred just before the close of the financial year in 1964. An annual report was about to be printed, yet the final figures simply could not be extracted from the mainframe. In despair, the head of data processing told the president the bad news; the report would have to be delayed. Nonsense, said the president expansively (in the movie, anyway), simply make up the bottom line to show about $10 million in profits and calculate the other figures so it would come out that way. With trepidation, the data processing chief obliged. He seemed to rationalize it with the thought that it was just a temporary expedient, and could be put to rights later anyway in the real financial books.
>
> The expected profit didn't materialize, and some months later, it occurred to the executives at Equity that they could keep the stock price high by manufacturing false insurance policies which would make the company look good to investors. They therefore began inserting false information about nonexistent policyholders into the computerized records used to calculate the financial health of Equity.
>
> By late 1972, the head of data processing calculated that by the end of the decade, at this rate, Equity Funding would have insured the entire population of the world. Its assets would surpass the gross national product of the planet. The president merely insisted that this showed how well the company was doing.
>
> The scheme fell apart when an angry operator who had to work overtime told the authorities about shenanigans at Equity. Rumors spread throughout Wall Street and the insurance industry. Within days, the Securities and Exchange Commission had informed the California Insurance Department that they'd received information about the ultimate form of data diddling: tapes were being erased. The officers of the company were arrested, tried and condemned to prison terms.

(The above is by M. E. Kabay in the January 21, 2002 issue of *Network World Security* newsletter.)

From the above, the IT area's responsibilities in conjunction with directly supporting Sarbanes-Oxley compliance should be clear. It should also be obvious that it goes well beyond mere IT auditing. Around this time EDP auditors formed the Electronic Data Processing Auditors Association (EDPAA). The goal of the association was to produce guidelines, procedures, and standards for EDP audits. In 1977, the first edition of Control Objectives was published. This publication is now known as Control Objectives for Information and related Technology (CobiT). CobiT is the set of generally accepted IT control objectives for IT auditors. In 1994, EDPAA changed its name to Information Systems Audit and Control Association (ISACA). The period from the late 1960s through today has seen rapid changes in technology from the microcomputer and networking to the Internet, and with these changes came some major events that change IT auditing forever.

Where to Start?

Manager's Guide to the Sarbanes-Oxley Act: Improving Internal Controls to Prevent Fraud by Scott Green, 2004, John Wiley & Sons, Inc. publishers is a good starting point for understanding what Sarbanes-Oxley entails at a high level. Another basic book is *What is Sarbanes-Oxley?* by Guy Lander, 2003, McGraw-Hill, Inc., publishers. In this text, you'll see the term internal audit repeatedly when researching Sarbanes-Oxley. A good starting point for learning the basics of

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internal auditing is *The Internal Auditing Pocket Guide* by J.P. Russell, 2002, ASQ Quality Press publishers. If you find yourself assigned as a newly minted IT auditor, a quick web search results in information on a number of sources that will get you going in the right direction.

Once you have a basic understanding, I strongly recommend visiting the Information Systems Audit and Control Association web site http://isaca.org/ and downloading its free 84-page document titled, IT Control Objectives for Sarbanes-Oxley. This document focuses on IT's role and responsibilities.

For more general information, there is a commercial site http://sarbanes-oxley.com/ that provides news and updates on Sarbanes-Oxley issues, as well as the Public Company Accounting Oversight Board http://pcaobus.org/, which provides rule making information and a means to comment on proposed rules.

Where Next?

Section 404 of the Act contains much of what is going to concern IT. I recommend reading *Internal Audit's Role in Corporate Governance: Sarbanes-Oxley Compliance*, by James Roth and Donald Espersen, 2003, Institute of Internal Auditors Research Foundation, publisher. It tersely covers each of the Sections of the Act, and comes with a CD-ROM with editable templates that will save time. This book is aimed more at the professional auditor, but will also give IT professionals outside of the audit and internal controls domain excellent insights.

AuditNet, www.auditnet.org, is a highly useful resource with a great deal of valuable material in the Sarbanes-Oxley Audit Resource Center section of the site.

Rounding out the general Sarbanes-Oxley resources is *Sarbanes-Oxley and the New Internal Auditing Rules*, by Robert R. Moeller, 2004, John Wiley & Sons, Inc. publishers, which does specifically cover IT issues, including ITIL (Information Technology Infrastructure Library) and CObIT. The Information Systems Audit and Control Association web site, previously mentioned, is an excellent source of CObIT information.

This is a web-enabled world, so I strongly recommend reading *Testing Web Security: Assessing the Security of Web Sites and Applications*, by Steven Splaine, 2002, John Wiley & Sons, Inc. publishers, which takes an auditing approach to web security. This book directly supports portions of Sarbanes-Oxley from an audit perspective. (Although SOX is not mentioned in the book, the approach is completely consistent with requirements.)

Additional Reading Suggestions

The following books will also indirectly support compliance efforts, and are short reads that are thought-provoking:

1. *The Building Blocks Approach to Organization Charts' RoadMap: How to Understand, Diagnose, and Fix Your Organization*, by N. Dean Meyer, 2002, NDMA Publishing, and *Decentralization: Fantasies, Failings, and Fundamentals* also by N. Dean Meyer, 1998, NDMA Publishing. Both texts will get you thinking about how to most effectively build a healthy organization. Healthy organizations foster ethics in the workplace.

2. *The Internal Economy: How to Apply Market Principles within Organizations to Make Sense of Budgeting, Rate-Setting, Project-Approval, and Accounting Processes* by N. Dean Meyer, 2004, NDMA Publishing, used in conjunction with the above two books, will show how to build accountable organizations at the department level.

3. *Outsourcing: How to Make Vendors Work for Your Shareholders* by N. Dean Meyer, 1999, NDMA Publishing will aid in critical decision making at the chief executive officer level, which supports—to a degree—corporate governance. ■

Farewell, Web Wonder

by Bruce D. Hicks, CPCU, CLU

Lynn M. Davenport, CPCU, AIC, AIM, AIS, AIT, has officially ended her responsibilities as the Information Technology Section webmaster. She handled this key, voluntary position with a high level of professionalism and enthusiasm. Current IT Chairman, Bob Siems had this to say:

> Lynn has been instrumental in starting and developing our web site. In her usual way, she has also given of her time and expertise to assist new webmasters for other sections. She is one of those very gifted and generous individuals who is too special not to share with the rest of our Society but too valuable to lose from our section. We will greatly miss her. We wish her the best on the Board of Governors.

She has turned over the position to **Peter Laube, CPCU,** (see companion story elsewhere in this issue) as she focuses her energy in other areas, including her duties as CPCU Society governor. Davenport was gracious enough to share some time to reflect on her experience with the IT Section.

Cutting Edge: When did you become the section webmaster and why did you want the position?

Davenport: I became webmaster about six years ago, when the Society offered internal web pages to the sections, and I was a new member of the IT Section Committee. I wanted the position because I enjoyed the Internet and wanted to learn more behind the scenes.

Cutting Edge: What was the most challenging area of responsibility for the section's web site?

Davenport: There is a constant challenge of anticipating what members want, and the best way to deliver it. As a volunteer responsibility, there is also a challenge of keeping the web site fresh all the time and avoiding outdated information.

Cutting Edge: Do you believe that section members are taking full advantage at what the IT Section site offers? (If not, how could they make better use of the site?)

Davenport: I don't think members are taking full advantage of the site. I would first of all love to hear member feedback on what they want that we don't have out there right now—how can we make the site better for them? There are links to free webinars, hints and tips, and other useful information. I think there is still an assumption that the IT Section is for technology experts, rather than the everyday technology business users like myself. There are a lot of good resources for using technology that are not "techie."

Cutting Edge: What do you see as the keys to a successful section web site?

Davenport: Keeping it updated, sharing new ideas, providing resources that are valuable to members, and publicizing it at every opportunity.

Cutting Edge: Can you explain the PowerPoint turnkey presentation you developed on identity theft?

Davenport: We've had an overwhelmingly positive response to the turnkey program! Fellow CPCU **Greg Nelson** and I put together a pre-packaged presentation on identity theft for any CPCU to share at a meeting. The presentation is available to download from the IT Section web site. Many chapters and section members have utilized the program to educate others about identity theft. I have been trying to update the presentation with current information about every six months to keep it relevant.

Cutting Edge: Can you tell us about any other accomplishments over your tenure that you feel were significant?

Davenport: During the past six years, a few things stand out—on a personal level, I accomplished a personal goal by earning my M.B.A. in knowledge and learning management from Walden University. On a professional level, I was fortunate to participate in (and survive!) several change management projects, and shared my personal story of risk-taking in the recently published book by Helene Lerner, *Smart Women Take Risks*. Finally, I was honored to be selected as a CPCU Society governor, which has further broadened my perspective and enabled me to continue to make a difference.

Cutting Edge: What has given you the most satisfaction with being involved with the IT Section?

Davenport: Without a doubt, the incredible people I have worked with in the CPCU Society. I have been blessed with the opportunity to develop lasting friendships and many terrific resources within the industry. ■

Cutting Edge Article Index

Over the years, *Cutting Edge's* editors and contributors have worked hard to offer articles of value to the members of the Information Technology Section. However, it is easy to lose track of information that might be helpful to have as a reference. While not complete, here is a partial index of past articles. Note that if you go to https://webster.cpcusociety.org/source/pubs/search_section.cfm you can download many of the articles. If you're interested in other articles that aren't available via download, please contact us and we'll do our best to get a copy to you. Also, we'll be working on updating this information.

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SYSOut (IT Section Chairman's Letter)
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Aligning the IT Infrastructure with Organizational Hierarchy
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by Greg Nelson, CPCU, AIM

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Web Site Privacy Policy

by Bruce D. Hicks, CPCU, CLU

Privacy is a big concern to most individuals and businesses. Modern businesses handle unimaginably large amounts of information on their customers and on other visitors to their web site. This information should be processed and stored in a manner that keeps it safe from unauthorized use by other businesses and, more importantly, from criminals. Each time someone visits your organization's web site, various, potentially sensitive information is collected. The media is actively generating high-profile articles, reporting on victims of misused data, or publicizing serious incidents of inadequately protected data. Some experts fear that, without proof that business sites are secure, consumers may lose faith in using the Internet to transact business.

It is impossible to predict what will happen with e-commerce and the future use of a business web site. Regardless, as one step to build or restore consumer confidence, every business should tell site visitors how it handles customer/site-user data. A straightforward method of doing so is to create and prominently display a written privacy policy.

What type of privacy policy appears on your organization's web site? Is it easily found among your site's other information? How well does it explain your organization's policy to your site's visitors? If you don't know what appears, why not take a moment to explore your site and evaluate what is there?

If you need some guidance, it may be worthwhile to visit the sites of other organizations, particularly those that belong to business partners, customers, and competitors. Our editorial staff did some prying and poking and found mixed results. Sadly, there were plenty of examples of web sites that made no mention of their privacy policy; so it may be fair (and logical) to assume that no policy exists. In other instances, we came across sites that, in various degrees, shared information on privacy policies. Some were written in terse legalese while others contained reader-friendly versions. They were displayed in a variety of ways such as appearing on a site's home page or being hidden behind a site map in ludicrously small type.

There's no secret formula about the approach that a responsible organization should use regarding a privacy policy. In order to be effective, an organization should do the following:

1. Evaluate its position on privacy.
2. Create a statement that explains its policy.
3. Prominently display the information where visitors can easily find it.
4. Use clear, plain language and make sure the explanation describes:
   - what information, if any, is collected
   - how any collected information is used
   - whether the information is shared with other parties
   - any process a site visitor can use to disable collection or providing advice on leaving a site if the visitor objects to the privacy policy
5. If the collection of information involves other vendors or partners, explain their role/position in privacy policy.
6. Provide contact information for questions or complaints.

The Internet and advanced technology has created a new world in regards to the acquisition, use, and misuse of information. The stakes are rising when unauthorized users access information. It is past the time where any organization can take privacy issues for granted. If you take pride in your organization and how you do business, make sure that your organization addresses this important issue. ■

How to Get to Your "Important But Not Urgent" Items

by Marsha D. Egan, CPCU, API, CPIW, ACC

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The biggest challenge that most of my coaching clients have with managing their work is in getting to the items that are "important but not urgent." These are important tasks that get pushed to the next day or next week, or next month, because they aren't urgent. Examples of this, for IT insurance professionals, may include learning new programming techniques, staying up on IT industry trends, and reading insurance industry trade periodicals.

Perhaps you're doing fine by regularly putting out fires. But bad things usually happen when all of your responsibilities aren't being handled. Consider developing a method that will enable you to achieve your ultimate target—taking care of both urgent and non-urgent tasks. It is really a matter of preparation.

Here's an analogy. Consider a jogger who decides she wants to run in an upcoming marathon. The runner knows that she cannot just go out and run the event. She realizes that she must prepare and train for it. And she also knows that she can't just start training two days beforehand. So, to prepare for the marathon, she starts to consider making time over the next few months for routine training.

You can apply this analogy to achieving certain career goals, certain financial goals, or even community or interpersonal goals. You need to make time for the building blocks. You need to understand that life is a process, not a destination. This is where most people fall down.

One of the solutions that I recommend is to make appointments with yourself to do the "important but not urgent" items. Such appointments become building blocks that will enable you to do your job better, smarter, and will add more quality to your performance.

Think of it this way . . . we have all been in meetings, called by someone else. When you go to a meeting, you can't answer your phone and you can't get any other work done. Essentially you are forced to set aside that hour to focus on the meeting's agenda. I suggest that you apply this same concept to handling those important but not urgent items that will help you become the best IT insurance professional you can possibly be. Set an appointment with yourself.

This means that you don't take phone calls, you focus only on the subject at hand, and you avoid all distractions for a set period of time, say, an hour. After all, isn't this what you do when you go to someone else's meeting?

Two notes of caution here . . . one, If you start changing your behavior and closing your door without letting others know what you are doing, they will come to their own conclusions. It is best to let them know what you are doing, and why. Most likely, they will support your effort to focus on those important but not urgent items. Two, use these appointments occasionally. It is critical to space them apart in order to avoid concerns with accessibility or creating the appearance that you have become a corporate hermit.

So, let's think about how to best use these appointments. A great example of setting an appointment with yourself can be to read the trade periodicals, or read about the latest and greatest innovations in your industry. How many of us have piles of that kind of information that gets superseded by "urgent" items? A reading appointment will allow you to climb Mt. Information.

Another example (in this case, a non-work one) is physical exercise. This is something we all need to do regularly as preparation for many other goals that are important in our life. Making appointments with ourselves for physical exercise, and locking those appointments into the calendar (not to be superseded by "urgent" items) will help you stay in shape for the rest of your life.

Another thought is to set aside a certain time each week to recognize the people who have contributed to your business or personal successes. You can use these appointments to write a note or make a call to acknowledge their support and achievements.

Finally you might want to consider making appointments with yourself to return phone calls and to do them all in one block of time. Some of my clients set aside returning their phone calls during a time of the day that fits well with their energy levels. By making an appointment with yourself to return phone calls you can effectively manage interruptions and ultimately place greater focus on performing your other work.

So, when is your next appointment? ■

Self-Serving versus Self-Surveying

by Bruce D. Hicks, CPCU, CLU

Do you consider yourself "self-serving?" Do you think you need to spend more time being self-serving, actually making it into a professional goal? I think it is improbable that you answered "yes" to either question. The term "self-serving" is not usually considered to be complimentary. It is also unlikely that anyone reading this has ever used the term to describe himself or herself. But does it apply to you or what you do at your job? I suspect it does. I also think that, to a degree, being self-serving is unavoidable. In fact, I am convinced that having a self-serving job can be beneficial. It just depends on getting a different perspective about its meaning. Let me explain.

If you're a veteran at your position, chances are you have dedicated a lot of your time and energy to do so. In other words, it is likely that a substantial amount of education, training, and on-the-job experiences have resulted in your current duties. What you are doing reflects how you spent your time as well as your particular skills and expertise. Therefore, the job you are doing serves your particular training and talent. Your job is "self-serving" because, hopefully, it suits your skills and disposition.

In the above respect, it makes a lot of sense to have a self-serving job. It would be a waste to spend your time in a job that you don't enjoy and that you can't properly perform. While being self-serving in selecting your job is good; being self-serving in how you perform your job is the opposite. Whether your job consists of making something (increasingly rare) or doing something (increasingly common), the result is the same. Whatever you make or do is for someone else's benefit. Therefore, when performing your job, it is critical that you make sure the results meet the need of your customers. The focus on serving others is appropriate whether they are other members on your team, persons in other parts of your organization, or entities outside of your organization.

However, achieving the proper job focus is not always easy. It may help to have some technique to evaluate how you are performing. When considering job results, it could be very useful to replace the concept of self-serving with self-surveying.

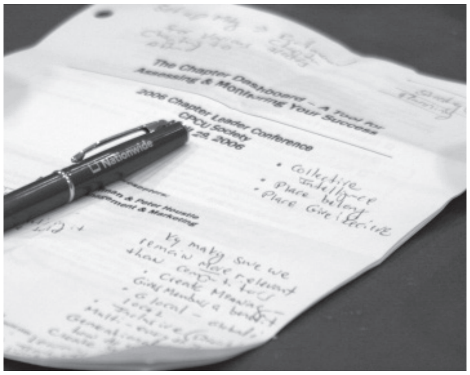
Self-Surveying

Many organizations use surveys to gather important information. Their use is quite pervasive. Consider how many businesses send or include forms that ask for feedback after a transaction—anywhere from an oil change to a casual dinner. That same concept can be transformed into a personal evaluation tool. It doesn't even have to be sent out to a scientific sampling of your customers; it can be in the form of a questionnaire that applies precisely to you and your duties. You can create a set of simple questions that revolve around your most important duties and working relationships. Since you don't have to share the information with anyone, you can take advantage of a powerful perspective—brutal honesty.

. . . when performing your job, it is critical that you make sure the results meet the need of your customers.

The self-survey is for your own use, so there's no need to shy away from asking tough questions that help you create a truly useful method to evaluate yourself. You can also ask questions that help you determine if your efforts are directed properly. Use "what if" and "should" queries. Your goal shouldn't be restricted to how well you're performing. It should be broad enough to help you determine if you are doing the right things too.

The questions listed in this article are only used to illustrate areas or inquiries. It will take some time and effort on



your part to decide what should appear in your survey. Once a survey is created, take enough time to carefully answer the questions you selected. Then, I suggest you put the completed survey aside for a few days. When you pick it up again, read the questions and answers with fresh eyes. Let the answers help you with making changes in how you do your job, including how you interact with others. Then you can decide the next step. It may be anything. You might be so happy with your results that you never again use a self-survey, you may perform the same survey periodically, and you might create a revised survey or a completely new one. It would really be up to you, but do yourself a favor and try the idea, at least once. I think you'll find that it could be useful in assessing what is important about how you work and whether you're getting the results that will make you better at your job. If you do give the idea a try, please consider dropping us a note on whether you found it worthwhile.

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Self-Serving versus Self-Surveying

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Sample Self-Survey

1. How do I think the following persons would rank my job performance? (check one)

	Poor	Average	Good	Excellent
Myself				
My Supervisor				
Other Team Members				
My Customers				

1a. With which area/department of your company do you work most closely?

____

____

1b. Is the area/department appearing in 1a. the one that you ***should*** have the closest work relationship? If not, which one is the proper area/department?

____

____

2.What area of your organization appears to make the best use of your IT efforts?

____

____

3a. Do you have a written job or project description?

3b. If so, does the description assist you with clearly determining your responsibilities?

3c. If not, do you plan on creating a job/project description?

4. Do you regularly seek feedback from others on the effectiveness of your work?
Yes ___ No ____

5. What IT and insurance-related sources do you use in order to gain more expertise?

❑ Web sites ❑ Newspaper

❑ Journals ❑ Magazines

❑ Other

6a. Do you have IT buddies with whom you discuss ideas and problems?

6b. Are they internal or external to your employer?

7a Do you run into recurring problems or complaints connected with your job duties?

7b. If yes, which ones (if any) could or should be eliminated as recurring issues?

A New Webbed View

The Information Technology Section has a new web magician. Please welcome **Peter Laube, CPCU, AIAF, AIM, AIT, AIS.** He takes over the section's web duties from Lynn Davenport. (See article on page 7.)

Laube has worked for State Farm Insurance Companies since 1998. His original duties was as a technical trainer, teaching classes on Microsoft Office products. His current responsibilities include servicing his company's internal and agency personnel as a claim automation and procedures specialist.

Laube is part of the CPCU Class of 2003, and is a member of the Central Arizona Chapter. He recently completed a master's in business administration, and is also studying for the Chartered Financial Consultant (ChFC) designation. He holds bachelors' degrees in economics and mathematics from Arizona State University in Tempe, AZ.

Laube says he was interested in becoming the IT Section's web site guru because, "I was seeking a way to use my skills and abilities to be a more active member of the Society." Lynn Davenport, who was our previous section web chief knows Laube from working with him at State Farm. She said, "I knew he recently got his designation and thought he'd be a perfect person to get involved in the IT Section due to his creativity and knowledge."

Our newest committee member has already shown tremendous enthusiasm in his new role.

Laube was able to attend the Information Technology Section Committee meeting that was held on April 29, 2006, in Phoenix. He was an active participant as the committee worked its way through the IT Section chairman Bob Siems' aggressive meeting agenda.

He is currently reviewing our section's web pages in order to gain greater familiarity and to update the content in several areas. His goal for the IT Section web site is to maintain and improve it as a valuable resource for members seeking technical and business skill development. He would welcome any feedback or suggestions to improve how the web site serves members and nonmembers. If you have any ideas, comments, or questions about your section's web site, please contact Peter at peter.laube.hvd9@statefarm.com. ■

The IT Time Machine

Editor's Note: As opportunities arise, we plan on sharing more interesting stories in future issues of *Cutting Edge*.

Okay, we admit that this is not related to IT. We came up with the time machine (definitely technological . . . in theory) angle. Because of the editorial staff's connection with The Rough Notes Co. Inc. (an organization that has been around since the late 1870s) we have access to a huge library of interesting, historical information. Well, a short time ago, our company's owner shared a copy of a story he stumbled across in our library. It was one of the first stories our magazine wrote about a new organization, called the C.P.C.U. and the progress it was making in our neck of the woods (Indianapolis, IN). Anyway, here it is:

C.P.C.U. Is Making Fine Start—August 1943 Issue—*Rough Notes* Magazine

H.J. Loman, dean of the American Institute for Property & Liability Underwriters, recently made the circuit of the centers in the Middle West where study classes are being conducted. One of the largest and most successful of the groups is that which is being conducted in Indianapolis under the sponsorship of Indiana University. The university conducts extension courses in Indianapolis covering many of the subjects contained in the university's regular curriculum. The C.P.C.U. classes are conducted by professor Hedges of I.U., who is nationally recognized as a leader in this branch of education.

Dr. Loman says that about 400 are enrolled in these classes now with much interest manifested on the part of others who wish to take advantage of this opportunity to gain advanced knowledge of the business. For the benefit of those who are not so situated that they can avail themselves of the advantages offered by the sponsored groups, he says that arrangements can be made so that small groups in other centers can be supervised in their study of the textbooks that provide the required reading and that, after having followed the program that will be set up for them, they can take the examinations with due recognition if they are successful making passing grades.

This program is following quite closely the one which has proven so successful for Life underwriters. It has certainly exerted a potent influence toward elevating the standard of representation in that field. We predict for the American Institute for property and liability underwriting a similar influence in the Fire and Casualty field. ■

IT Events Calendar

FYI, you may want to mark your calendars for the following information technology-related events:

August 2006

15–17, Business Intelligence and Data Warehousing Conference
Hilton San Francisco, San Francisco, CA
For more information visit http://www.sharedinsights.com/bidw

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

17–19, Destination CRM 2006 Conference
San Jose Marriott Hotel, San Jose, CA
For more information visit http://www.destinationCRM2006.com/

26–30, ASCNet's Annual Technology, Education and Networking Conference
Gaylord Texan Hotel, Dallas TX
For more information visit http://www.ascnetquarterly.org/TENCon/

October 2006

10/31–11/2, KM World 2006 Conference and Exhibition
San Jose McEnery Convention Center, San Jose, CA
For more information visit http://www.kmworld.com/kmw06

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