CPCU SOCIETY INSURING YOUR SUCCESS

# Cutting Edge IT

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# Editor's Letter: No IT Professional Is an Island

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.

Forgive my parodying a famous quote, but I'd like to kick off this year's first *Cutting Edge* with an important reminder. It is very important that we take advantage of the fact that we are all connected. It is also important to be aware that many of us may spend too much time operating as if we are silos.

During the 2006 CPCU Society Annual Meeting and Seminars in Nashville, the Society's Board of Governors reviewed the recommendations of the Sections Strategic Task Force, which it had created a year earlier. The Board's Executive Committee is now working to refine them for further Board consideration. The task force pointed out the critical role played by our interest sections, and it made suggestions on how to better exploit this resource.

Our interest sections are valuable because they are enriched with special expertise on various aspects of insurance and related operations. The sections have the ability to focus on areas of special concerns for their members. They are also sources of education and training as they routinely create seminars, papers, studies, and newsletters that address many topics. The task force, and now our Board, are examining strategies that will allow our organization to maximize this useful information. Particularly, they are planning ways to expand our membership, heighten our profile, and generate income.

I believe that there is a parallel between interest sections and individual Information Technology Section members. In my opinion, we all need to do a much better job of properly "exploiting" our individual expertise in order to form a more effective section. Currently we act as a collection of

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silos, when we should be operating as a network. As a result, we deny each other many opportunities to grow. This situation is hard to understand and even harder to justify since technology has made the ability to communicate so easy.

Our section is made up of hundreds of IT professionals with various organizations, job duties, business structures, personal networks, and technological capabilities. On a regular basis we deal with different challenges and meet with different levels of success. Unfortunately, we don't take as many opportunities to share our experiences in order to increase our productivity and to minimize wasting effort and resources.

I challenge all of you to take an active step to turn this situation around. The Society's membership directory is easy to access and to use. Other IT Section members are available for you to contact, so reach out for assistance. If you are contacted, please stretch yourself to be as helpful as you are able. It is not that hard to respect your company's proprietary information and practices while still providing help to others. I also challenge, actually invite, all of you to make *Cutting Edge* more useful. Send in feedback about its editorials and content, respond to any surveys, and send in suggestions for topics that should be addressed; send information in about people we might contact for interviews; send us your articles for possible publication; even send us your rebuttals and complaints.

It is well past the time that we leave the confines of our digital islands. We are our own best source of information, of assistance and of expertise that will strengthen our section and make us more valuable members of our respective employers. Let us all reach out and make the connections that will make us a highly interactive network. We all have so much to gain! ■

# Stuff Happens

## *The Importance of Online Data Storage*

by Nancy Doucette

**Editor's note:** This article originally appeared in the December 2006 issue of *Rough Notes Magazine*. It is reprinted here with the permission of The Rough Notes Co., Inc.

Even when you take all the proper precautions, something unexpected can happen. Just ask Karen Lancaster, chief information officer at Western Marine Insurance (Westmar), headquartered in Stockton, California. She's been with Westmar for 22 years, starting as a temporary employee when the agency had only one computer.

Today the agency depends on a host of software programs and hardware to enable the diverse operation, with its 60 employees, to be the best it can be. "We're an unusual agency," she says. "We're an MGA, a TPA, a wholesaler, and we sell direct. We write only marine insurance—marinas, boat repair facilities, manufacturers, and any kind of boat, yacht, or personal watercraft. We're on Applied Systems' TAM and Vision. We also run Navigator for our personal boats and yachts, Exchange/Outlook, and some other third-party software."

With a lot of software comes a lot of data. Lancaster takes protecting that data seriously because, she says, "Without your data, you have nothing." Had Lancaster not included online data backup in the disaster plan she developed, Westmar might have found itself in just such a situation.

It all began with the phone company doing some digging in front of Westmar's building and a line being cut. The security firebox that protected the firewall and network crashed, making it easy for a hacker to access the Exchange server. Ultimately, the Exchange server, which Westmar used as its log-in server, became so clogged with spam that it crashed. "It would take a team of detectives to figure out which event caused what damage," Lancaster notes. "But whatever the cause, we had a very serious problem."

Lancaster reports that no data was lost, and that the agency was able to continue its daily operations, basically without interruption. The online data backup saved the day.

An electrical outage gave Lancaster another opportunity to verify that her decision to utilize online data backup was a good one. Staff members discovered that the proposals and custom policies that the agency had created were "zapped" by a power surge. So while the files were still intact, the data that they contained had vanished. Again, the online data backup saved the day.

The online data backup service, which Lancaster credits with saving the day, is available through Courtesy Computers, based in Ft. Lauderdale, Florida. Tim Woodcock, president of Courtesy Computers, explains that the Online Backup Manager (OBM) is a part of a managed service offering called Courtesy Care. "Courtesy Care Online Data Backup Manager provides an efficient and cost-effective way of safely storing and retrieving an agency's data from 'off premises,'" he says. "Our customers' data is safely stored in two separate data centers, located in different regions of the country. In addition to assisting organizations with meeting federal regulations, offsite data storage also provides a way by which they can diversify their data archiving." In other words, organizations can continue to follow the tape backup procedures they have used for years, but they can fortify those procedures with online backup.

And that's exactly what Karen Lancaster does. She still backs up to tape each day but she also uses OBM. "I don't plan on using my tape backups," she explains. "But what if we didn't have Internet access? I'd need those tapes. When you're creating your disaster plan, you need to think about every scenario."

Tape backups, she acknowledges, are difficult to work with. And when the power surge "zapped" the data from the proposals and custom forms, restoring the missing data from a tape would have been an arduous task. But because she used Courtesy Computers' OBM, Lancaster says, "The whole process took about 15 minutes. I went online to the OBM site and located that one file out of all the thousands of files."

***We monitor and compare data set backups each day for anomalies and major data-size changes that could indicate a possible data loss or corruption at the customer's site.***

Lancaster says she also appreciates that OBM is fully automated, meaning she doesn't have to administer it. "With a tape backup, there has to be a person to oversee the activity—to put the tape in, take the tape out, and check it."

"With our OBM," says Woodcock, "we take a hands-on management position. We're watching to make sure the data sets complete successfully. We monitor and compare data set backups each day for anomalies and major data-size changes that could indicate a possible data loss or corruption at the customer's site. Should this occur, we immediately contact the customer."

Lancaster points out that she and the Westmar CFO receive a daily e-mail report from Courtesy that verifies that the backup was successful. She says the report details what files were backed up and the amount of data that was transmitted. "You can look at as much or as little information as

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## Stuff Happens

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you want," she explains. This information would indicate if one of the servers malfunctioned, for instance. The problem could be checked out, and corrective measures could be taken immediately before further problems developed.

Like any other vendor selection process, choosing the right off-site data storage solution requires careful consideration. "You're not just buying a service," Lancaster emphasizes. "We considered three off-site data storage vendors. I didn't want to have to hire a rocket scientist to be able to use the service. I wanted a solution that anyone who could follow instructions could use. So if I weren't here and we had an emergency, someone else could initiate the restore. We put all the considerations on a spreadsheet: service, cost, convenience, ease of use, security, access, and company stability and made the decision based on that."

But should you want some help in that process, Ron Abramson, who heads up Remote Data Protection Services, Inc., in High River, Alberta, Canada, has the background and contacts that can get you headed in the right direction. Abramson, who recently moved to Canada from Chicago, has been involved in the insurance industry since 1979, working on both the carrier and broker sides. The agency he was with was an Applied Systems user. When he left the agency ranks, he went to work for Applied Systems, and served in a number of capacities. While there, he says, he became aware of the struggle that data backup was causing for too many agencies. So when he elected to leave Applied and started doing management consulting with independent agencies, he decided that offering agency principals peace of mind when it comes to their data backup was a valuable service.

"We offer protection for an agency's data via an off-site backup service," Abramson explains. "I'm essentially the broker. I find the right provider for your agency, based on the complexity of your organization and what you're trying to accomplish."

If the agency is considering an online version of its agency management system, that doesn't eliminate the need for off-site data backup, Abramson notes. "Just because you're running an ASP, you don't lose the issue of data security and protection. You take pieces of it away. You still need to consider the third-party application data, such as Exchange, and any other business critical data that aren't going to be part of the ASP."


With a growing number of agencies moving in the direction of going paperless, protecting image files becomes a concern, he continues. Even though the imaged files are static, they still require protection. The advantage of these types of files is that once they're backed up, they don't have to be backed up again. They're not like data files that are constantly being updated. For images, Abramson says the most cost-effective method of storage might be to back them up off site and have the off-site backup provider archive them to some other media—such as a DVD, or offline permanent storage. "The images aren't sitting online for you to recover directly, but they can be recovered if you need them recovered," he explains.

Overall, he says, an agency needs to determine how much information it wants to keep online and accessible, should the agency need to recover it quickly. "You're paying for the amount of space you're taking up at the off-site data storage location," Abramson explains. "Keeping a month or two online and then moving it off to archive makes good economic sense."

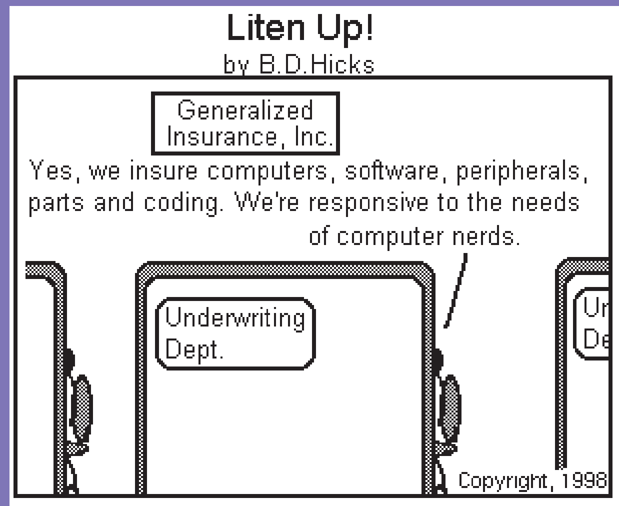
For the off-site data storage solutions he recommends to clients, Abramson says the process is similar. Initially, the agency defines the backup set—selecting the files and directories that it wants to back up. The frequency of the backup is also established at this point—how many times a day, how many days a week—and the time of day that the backup will run. And, as noted above, the agency determines how long it wants to keep those files online before archiving them.

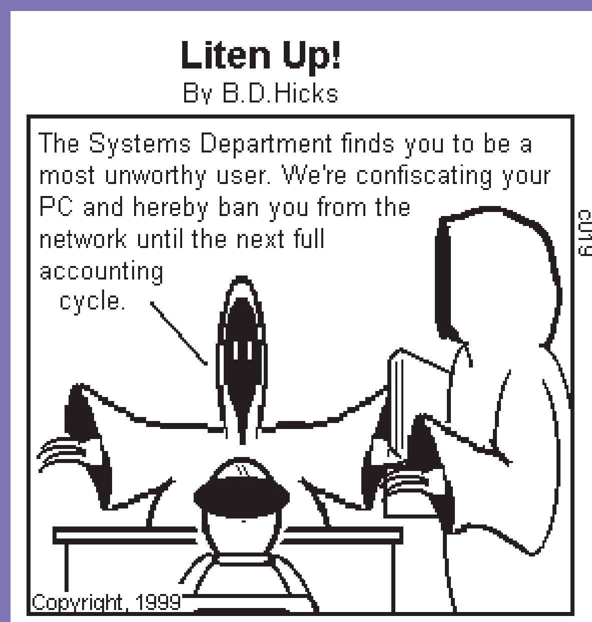
Of the solutions that Abramson recommends (and, he notes, Courtesy Computers' solution is his number-one choice), he says, "The first time the agency backs up the data, the whole data set gets backed up. From then on, though, only the bytes of data that have changed from the last time you backed up are captured. So the nightly backups are much faster because all you're backing up is the changed data. You're not backing up the whole file."

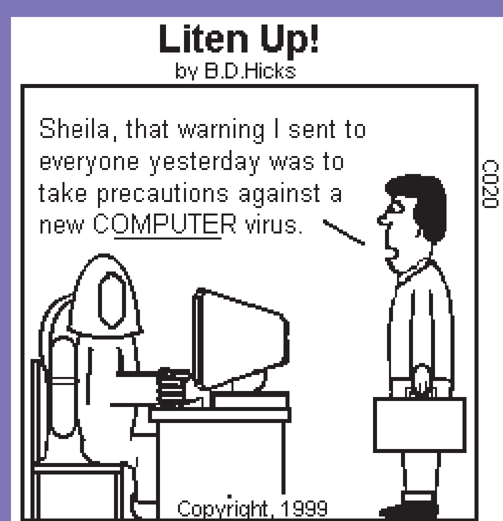
And with respect to the frequency of backups, he says, "There are two schools of thought. Most agencies are accustomed to backing up nightly to tape. The worst that could happen is that you work a whole day, and at 4:59 p.m. your server crashes and you lose that day's worth of data. Most agencies have the ability to manually recover the data they lost for the one day. So a nightly backup would be fine.

"However," Abramson continues, "if you're really concerned, back up twice a day: once at noon and then at the end of the day. So the worst-case scenario here is you lose a half-day's worth of information. These half-day backups don't take long to run, so shutting down for a noon backup isn't too disruptive."

Courtesy Computer's Tim Woodcock is a proponent of regular testing of backups. Under the Courtesy Care Managed Services that he offers, Courtesy performs a test "restore" once a month. "We take a portion of that data and perform a test restore back to a test area on the agency's servers. Then we do a comparative to make sure that the information is correctly backed up. We take the data from various spots within the data sets. That's where the managed services take an agency to the next level. We don't just put you on auto pilot. We're making sure that the data actually is there." ■



# Identifying and Protecting Your Personally Identifiable Information (PII)

by Demetrios "Laz" Lazarikos, CISM

**Demetrios "Laz" Lazarikos, CISM,** is an IT security consultant and auditor who has worked with small to midsize businesses, Fortune 500 companies, and government agencies for more than 18 years. He is the co-author of *Cover Your Assets: A Guide to Building and Deploying Secure Internet Applications,* which has been used to help define security awareness training for application developers. Lazarikos can be reached by e-mail at laz@reddshell.com or by phone at (303) 489-1718.

## Introduction

No question, operating a successful business in the twenty-first century requires protection of its information technology (IT) assets. The security of a business' network-related data is critical to ensuring confidentiality, integrity, and availability of information. If a company's personally identifiable information (PII) is accessed due to a stolen laptop or a compromised web site, the business itself is susceptible to failure.

PII is any piece of information that can potentially be used to uniquely identify, contact, or locate a single person (reference Wikipedia). Using PII to enhance a customer experience is not a new concept. Organizations have long been collecting such information in hopes that they can improve transactions, build better products, and to create strong bonds with their customers. A key objective is to use PII in order to acquire life-long clients.

New state mandates (and pending national legislation) will influence the way PII is handled as it moves through the internal systems of your organization. Companies will be required to document how PII is stored, processed, and transmitted. Picture your organization today—are there laptops present? Do you know if the information on the laptops contains employee names or employee Social Security numbers? What would happen if that laptop was stolen or lost, and the data was accessed by an outsider?

With the advent of the Internet, exchanges, wireless devices, massive transaction volumes, and sensitive information all exist and flow in a public environment. Protection of PII is no longer a luxury, but a necessity in managing the operation. Identification of vulnerabilities, measurement of the risk, and prioritization of any corrections is an essential part of a proactive management approach.

The first step in PII protection starts with understanding how the organization acquires PII data and what it's going to do with it. Consider this—when a sales prospect converts to a customer—what happens to that individual's PII within the organization? Can you (or anyone in the organization) effectively draw a data map, which will demonstrate every potential path the data flows within the organization? How many possible ways are there for PII to enter the organization? Does your organization have a PII handling policy?

Each instance that PII is "touched" should be documented. It is critical for the organization to perform a PII audit, which will identify the location of all of your organization's PII. Auditing will give you the opportunity to track how all PII is stored, processed, or transmitted. For example, let's say a consumer purchases something online and that data makes its way to a back-end business intelligence team—what happens when an employee starts mining through this data from his or her home office and decides to download PII onto his or her company or personal laptop? How is the information protected throughout this process?


Or another example—your company has asked that the HR team work on employee information from a remote location. Members of HR download data to laptops and handheld devices. What ensures that the company's data is protected?

Understanding the PII data-flow is only the beginning. The next step is to identify any gaps with how PII is handled. This is a critical part of the process because it will allow you to begin the necessary remediation efforts to resolve the identified issues.

The final step is to document policies, procedures, and standards in order to protect PII. Once these documents are completed, they should be distributed throughout the organization. One way that this may be able to be accomplished is by introducing these documents during the new hire orientation. Another consideration would be to have all employees physically sign a PII data handling document at this time. This document would address the sensitivity of PII data handling and what is the acceptable means of how PII should be stored, processed, or transmitted throughout the organization.

Remember, proactive measures in protecting PII may save your company's name from being included in an embarrassing newspaper headline. ■

# Technology May Spur Addiction and Lawsuits

by Bruce D. Hicks, CPCU, CLU

*It's highly doubtful that any insurance professional would want to turn back the clocks to a time where computer technology had no influence on our work lives. However, there are some technological elements that are certain to make us and our companies wary. One concern is the rising evidence of technological addiction, particularly regarding Internet use.*

*Anita Ramasastry, a lawyer and a columnist for "Writ" (a legal opinion web site sponsored by Findlaw.com) discussed an important lawsuit in her article titled "Technology Addiction Lawsuits: Will they Succeed?" Ramasastry referenced a recent Americans with Disabilities Act (ADA) lawsuit that was filed by James Pacenza against his employer, IBM. Pacenza alleged that he was wrongfully terminated. IBM argued that, based on an eyewitness account, Pacenza was misusing company property by visiting various Internet chat rooms. Pacenza admitted that he visited some chat rooms that included sexual discussions. However, Pacenza and his lawyer presented the argument that the inappropriate Internet use stemmed from an addiction. They also argued that, rather than firing, IBM should have, first, restricted Pacenza's Internet access. Ramasastry went on to discuss the need for employers to become more sensitive to how their employees and their business practice should handle behavior that might be legitimately characterized as addictive.*

**Editor's note:** At the time of publication, the above lawsuit was still pending.

## Internet Addiction Disorder

A quick inquiry through a search engine will reveal that Internet addiction is a big topic. Increasingly, the term Internet Addiction Disorder is being used to describe compulsive and continuous use of the Internet. While the term was originally used in parody (such as the term "Crackberry" now being used), it may turn out to be an apt description.

Often hyper-use of the Internet is connected to a particular type of information or activity, especially sexual interest, gambling, or day-trading. However, while there is an active debate over whether Internet addiction is a legitimate health issue or a fad, there have been sparse, scientific studies conducted on the matter. Addictive behavior has, for years, been attributed to certain devices, particularly handheld products that allow instant and continuous access to the web. While some are energized by the ability to stay connected, regardless of circumstance, others voice concern (even despair) about never being away from their work responsibilities.

What qualifies as addictive behavior? There's no hard rule, but it should be suspected if a person's use of the Internet appears to significantly affect other parts of his or her normal life. If a person is supposed to be spending his or her time working, doing family-related activities, or sleeping, and these are replaced or significantly disrupted by Internet use, then that is a concern. Compulsiveness and acting obsessively are big clues that a legitimate problem exists. Another way of evaluating Internet use is the issue of control. How a person describes his or her use would help determine normal or abnormal behavior. For example, is a person able to freely discuss how often and how he or she uses the Internet? Secretiveness or outright refusal could indicate a problem.

## Employer Concerns

Naturally, employers have several reasons to be aware of how their workers spend their time. A business provides computers and Internet access in order to further that operation's commercial purpose, such as interoffice communication, planning, research, customer service, etc. Internet use that falls outside of the business objective reduces profitability. It can also pose a technological security threat since uncontrolled Internet access may result in making a business network vulnerable to unauthorized access.

Employers may wish to take action against workers who fail to use company resources properly, but they should make sure that they take appropriate action. It doesn't benefit a business to stop improper business property use only to spend resources legally defending its actions. Further costs and problems may be created by reduced worker morale and productivity if employees feel that their employer did not act fairly or if it did not provide proper guidance.

Employers may find it more useful to be aware of how the company uses its technological resources. They may also

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# Technology May Spur Addiction and Lawsuits

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find it useful to establish clear rules and procedures on acceptable e-mail and Internet use. Those that have such procedures in place should regularly evaluate them to see if they need to be adjusted. Of course, rules and procedures are useless if they are not made available to employees. Perhaps such procedures should be discussed in periodic meetings or in company newsletters or other communications. It is also important that a company's executives and managers be aware of work expectations in light of the tools (laptops, personal digital assistants, cell phones) they provide for their employees.

Without clear procedures and clear communication, termination and disciplinary actions may easily result in legal backlash. Employers and employees may need to become more aware of their respective behavior and to pay attention to the possible danger of addiction.

## Are You an Addict?

Do you, as an employee, suspect that you may have a problem? There are a number of sources and web sites that provide self-assessment. Some are free, while others involve registration and fees to access the information. One forward-thinking organization offers a test in order to measure whether an individual is obsessed with online use. The Center for Internet Addiction www.netaddiction.com licenses its "Internet Addiction Test." Essentially the test determines possible addiction by exploring an individual's level of Internet use. The test is composed of 20 questions that are answered using a five-point scale from "rarely" to "always." The test touches upon different aspects of use such as:

- self-awareness of how much time is intentionally spent online
- level of interruption of other activities due to online use
- what affect the use may have on social interaction
- the affect Internet use may have on performing job duties
- whether online use becomes an "escape" from other aspects of life

If you do have a concern, it may be worthwhile to responsibly assess your situation and then, if appropriate, modify your behavior or seek help to do so. ■

# Business E-Mail Culture: Manage It or Watch Your Profits Slide Away

by Marsha D. Egan, CPCU, PCC

**Marsha D. Egan, CPCU, PCC,** is CEO of the Egan Group, Inc., Reading PA, and past president of the CPCU Society. An ICF Certified Professional Coach, she is a leading authority on e-mail productivity. She works with forward-thinking organizations that want a profit-rich e-mail culture. Her recently released ebooks, *Help! I've Fallen into My Inbox and Can't Climb Out! Five Email Self Management Strategies that Will Add Hours to Your Week* and *Reclaim Your Workplace Email Productivity: Add BIG BUCKS to Your Bottom Line* can be found at http://eganemailsolutions.com.

Every time e-mail interrupts your productive work, it takes an average of four minutes to get back on track. Fifteen e-mail interruptions in a day results in a loss of an hour of billable, productive time. Multiply that by every employee every day, and it's clear that office-wide, unproductive e-mail use can be an enormous drain on profits.

Any business should examine how employees use their e-mail. How do they manage it, send it, and save it? The habits they adopt, both good and bad, can be contagious. Since e-mail touches all of us several times a day, an office e-mail culture evolves quickly.

Here is an example. A boss calls a meeting with three of his department managers. He sends an urgent e-mail, asking for a response within 15 minutes. One manager, who is working on an important project, does not have his e-mail on, misses the request, and angers his boss.

This manager learns that he should never turn off his e-mail. But it doesn't stop there; the message rolls down the corporate ladder. All three managers now have "permission" to use e-mail as an ***urgent*** delivery system. They use it in their departments, and very quickly, the entire organization is infected. No one can turn off his or her e-mail for fear of missing something vital. Employees stop productive work anytime e-mail arrives.

This is just one example of e-mail misuse that plagues businesses. Think of the practice of copying everyone under the sun, just to make sure that no one is missed. Or how about using e-mail as a chat room with multiple recipient discussions? Or the slippery slope of using e-mail to critique someone's performance? One person does it, others do it; culture is changed.

There are, however, certain practices that can be instilled into employees to create a positive e-mail culture. It requires strong leadership and change management efforts, but by following these methods, you and your employees will be able to reclaim more time, and improve your bottom line.

1. ***Never*** use e-mail as an urgent delivery system. If the matter is urgent, pick up the phone, or walk down the hall.
2. Have everyone turn off "Automatic Send/Receive" and set "Receive intervals" to a minimum of 90 minutes. If someone is expecting an e-mail, he or she can always hit "receive" manually.
3. Move everything ***out of*** the inbox. Employees can manage their work better by putting e-mails in appropriate folders for easy reference later.
4. Make subject lines ***very*** specific. Including details in subject lines helps others sort and prioritize their work.
5. Copy only the people who ***really*** need to receive the e-mail. Each superfluous addressee will have to open and read the e-mail, adding unnecessary tasks to their already full days.

For more best practices, or information about changing your office's e-mail culture, check out www.eganemailsolutions.com. ■

# New Blog Site Devoted to P&C Insurance Technology

The Tuesday, January 30, 2007, edition of *Insurance TechWeek* (a supplement to *Insurance Newscast*) announced the launch of P&C Technology Blog. It will focus on property and casualty insurance technology. The site, located at http://insurancetechnology.typepad.com/ has a chief objective of providing a highly interactive exchange of ideas and opinions among technology-minded insurance professionals.

George Grieve of CastleBay Consulting Corporation hosts the site. He shared the following regarding the site's purpose:

> It has been a long-standing challenge in our industry for insurance technology professionals to find in-depth and unbiased technical and market expertise—expertise that is needed by virtually every insurer to make the most informed IT decisions. This challenge is the driving force behind establishing the P&C Technology Blog and making it available to the industry-wide technology community. . . .

A quick visit to the site was both encouraging and discouraging. On the one hand, the site appears to offer a wide variety of topics that will interest IT-savvy insurance professionals. It also offers a selection of relevant links to other insurance technology sites and sources of information. On the other hand, Grieve, whose biography states he has 25 years of insurance industry experience, cites a recent CPCU survey. However, he states that the information comes from the Society of ***Certified*** Property and Casualty Underwriters and then uses the acronym SCPCU.

So, I encourage you to visit the new blog and explore what it has to offer. At the least we should take a trip there and properly introduce the name of our organization. ■

# IT Time Machine

**Editor's note:** Occasionally, we will offer articles that appeared in various publications in the past. The following is from the January 1986 issue of *Rough Notes Magazine*. We hope that the references found in the article will amuse our readers. It is a reminder of how rapidly things have changed in our world!

## Wristwatch Doubles as Computer Terminal

The Seiko PC Datagraph is worn as a wristwatch, but it can be programmed to display crucial day-to-day business and personal information such as telephone numbers, addresses, appointments schedules, sales and expense information.

The four available models of Datagraphs each can store 2K of data, which is downloaded from an agent's personal computer. Three of the four models are compatible with IBM, Apple, and Commodore computers. One model is compatible with the Commodore 64, NEC, and Tandy personal computers.

Another model is designed exclusively for Apple II, IIe, II+, and IIc computers using an Apple software program.

According to the manufacturer, Datagraph requires no programming or formatting skills because the software is menu-driven and pre-formatted. To use the Datagraph, the agent follows these four steps:

1. Plug the Datagraph into the computer and insert the program diskette. (Interface cable or module and software come with the Datagraph.)
2. Choose a function from the menu to input data or set daily and weekly alarms or message alerts.
3. Type information into the fill-in-the-blanks format that appears on the computer screen.
4. Select the "transmit" item on the menu and press the return key.

Each Datagraph display carries up to 24 characters of data, including day or week and time of day in hours, minutes, and seconds. The unit holds up to 80 of these 24-character displays.

Agents might use the Datagraph to display the following types of information:

- rate information and premium calculations
- benefit formulas and schedules
- client information and policy renewal dates and numbers
- expenses, travel information, and mileage

A variety of personal applications also are possible.

The Seiko Datagraph is marketed by the Consumer Electronics Division of Hattori Corporation of America. For further information call: 1-800-xxx-xxxxx. ■

# IT Quotes

"Western society has accepted as unquestionable a technological imperative that is quite as arbitrary as the most primitive taboo: not merely the duty to foster invention and constantly to create technological novelties, but equally the duty to surrender to these novelties unconditionally, just because they are offered, without respect to their human consequences."

—Lewis Mumford

"I'm struck by the insidious, computer-driven tendency to take things out of the domain of muscular activity and put them into the domain of mental activity. The transfer is not paying off. Sure, muscles are unreliable, but they represent several million years of accumulated finesse."

—Brian Eno, *Wired,* January 1999

"The factory of the future will have only two employees, a man and a dog. The man will be there to feed the dog. The dog will be there to keep the man from touching the equipment."

—Warren G. Bennis

*With apologies to the David Letterman Show, Here are our*

## Top 10 Reasons to Replace Your Legacy System . . .

**10.** It's getting more difficult to find a reliable supplier of keypunch cards.

**9.** The system is beginning to print out policies in Olde English.

**8.** The mainframe's energy source is a wood-burning stove.

**7.** You have a name for a situation where more than 10 employees successfully use the system at the same time . . . a miracle.

**6.** A copy of the system's documentation was recently discovered . . . in France, among a collection of cave wall drawings.

**5.** Your system administrator visits the cave drawings and returns with bad news . . . they describe a newer system than what you're using.

**4.** Your entire system's database is stored on a single CD, but at least it's easy to back up.

**3.** Your company's managers often tell their staff "There's no time to use the system, do it manually!"

**2.** Your IT Department's motto is "Speed is overrated."

**1.** Your system is so behind it still has to deal with the "YEAR 2000" problem.

# Register Today!

## CPCU Society's 2007 Annual Meeting & Seminars!

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