CPCU SOCIETY
INSURING YOUR SUCCESS

Cutting Edge IT

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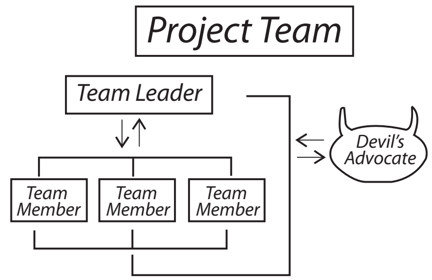
Why Not Use a Devil's Advocate

Do you realize the importance of arguments? I'm not talking about petty gainsaying or emotion-laden trading of rants . . . but reasoned arguments. Whenever a question of any importance comes up, can you think of many things more important than hashing out opposing views?

Many years ago, religious institutions created and preserved a special person whose sole purpose was to present an opposite side to a given matter (specifically by the Catholic Church when considering persons for sainthood). The position was called the devil's advocate. As time passed, devil's advocates (or similar positions) were adopted by other institutions, including governments, sovereigns, and even courts. Many organizations and bureaucracies tended to be political and filled with people who would only blindly agree to whatever their leaders suggested . . . regardless the merit of the idea or action. This was true even when considering laws, religious doctrines . . . even wars. In order to be effective, a devil's advocate was given immunity for performing his job, so such persons played a crucial role in decision-making.

The usefulness of devil's advocacy has not changed in the many years since the concept's origin. In fact, it is an approach that may make your current efforts more productive. The next time you create a project team, consider the following:



This is just a simplified illustration of how a devil's advocate might be incorporated into a team. However, let's get a bit more grounded in reality before continuing this discussion. There are many reasons why devil's advocates were necessary. The most obvious is that, without special immunity for taking an adversarial/opposite position, persons in that role were susceptible to making enemies and/or could imperil their professional well being.

Ideally, it may be preferable to assign a team member as the devil's advocate; it's unlikely that anyone would willingly take the role. So, if an actual person can't act as a devil's advocate; an artificial or virtual one should be created. A low-tech method is the old suggestion box where opposing comments can be periodically and anonymously gathered for every aspect that a team considers. A high-tech method? Perhaps a network document could be created where team members can enter devil's advocate comments without identifying themselves.

Going through such lengths may appear to be tedious, but the payback may be considerable. In most work situations, employees rarely want to focus on items that may be perceived as not being positive or that are not directed toward achieving an assigned objective. It's even more rare that a given employee would want the responsibility for bringing up possible problems. However, considering the resources typically associated with IT projects; it's quite important that the right work is being done and that it is performed in the right manner.

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Information Technology Interest Group Captures Gold!

The members of the CPCU Society's Information Technology Interest Group should feel shiny and proud with the news that it has qualified for the 2007 Gold Circle of Excellence Recognition Program. The accomplishment truly belongs to the entire membership since it takes a high level of work and dedication to meet the demands of the Gold level. It is important that we all continue to contribute our time and expertise in order to enhance our CPCU experience.

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Therefore, it becomes critical that a project be thoroughly examined from opposite angles. Allowing a channel for devil's advocacy may be a very effective way to challenge what's being done and to assure that the objectives make sense.

Of course it is important that use of a devil's advocate be done in the right spirit. It is not just some method of formalizing complaints or criticism for their own sake. Its purpose is to present valid challenges that will allow an idea or an objective be properly and fully considered. Devil's advocate comments are not worthwhile if they don't also contain insight on alternatives. Such comments also act as a safeguard against implementing incomplete objectives that, if left unchallenged, may result in wasting valuable time and money.

Yes, IT is often about embracing what is new and different. But sometimes our chances of being successful can be enhanced by also using ideas that are old, tried, and true. Consider devil's advocacy . . . . it could bring you a level of balance that improves your chance of success. ■

IT Word Search

Editor's note: This puzzle was created using a puzzle template available at www.edhelper.com

Find each of the following words:

ALIGNMENT	DATABASE	INTUITIVE	PLATFORM
ANALYTICS	DEMOGRAPHICS	LEGACY	PROPRIETARY
CIO	DEPLOYMENT	MODELS	ROI
COLLABORATION	FLEXIBLE	OPTIMIZE	SOA
COMPLIANCE	FUNCTIONALITY	PAPERLESS	

O R X L O T A Y P R O P R I E T A R Y I E P I
O F S G A I R D T D R O I E T N Y A O S Z A Y
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L O D E M O G R A P H I C S A O F N M E A O A
M M A A A T R S L O M Y O B P A P T U S N T P
L I E P R V A L L A O P N S T E F T A F C T A
U A T I D E P L O Y M E N T M E R P A L C S E
N C R S T E M N C L C O M P L I A N C E P A P
L Y L I P R L N P L S L T A B D A I E L L O G

The Industry's BHAG

Insurance Industry Sets an Audacious Goal for Real-Time Adoption

by Nancy Doucette

Editor's notes: This article originally appeared in the July 2007 issue of *Rough Notes* magazine. It is reprinted here with the permission of The Rough Notes Co., Inc.

For more information on Real Time/Download Campaign go to www.getrealtime.org and Power of Change go to www.acordadvantage.org.

The acronym BHAG (big hairy audacious goal) was coined by James Collins and Jerry Porras in their best-seller *Built to Last: Successful Habits of Visionary Companies*. A BHAG (pronounced: Bee-HAG) is a form of vision statement. According to Collins and Porras, "A true BHAG is clear and compelling, serves as a unifying focal point of effort, and acts as a clear catalyst for team spirit. It has a clear finish line, so the organization can know when it has achieved the goal; people like to shoot for finish lines."

The Real Time/Download Campaign is a BHAG in the truest sense. Launched in late April 2007, the campaign is backed by agents and brokers, carriers, technology providers, user groups, and agency and industry associations. The purpose of the initiative is to increase awareness of real time and download technology and to increase implementation of these interface capabilities by agencies and their carriers. In fact, the campaign goal is to double the use of real time in the industry by May 2008.

Audacious

But even prior to the launch of the campaign, grassroots efforts were underway to spread the word that real-time transactions can boost an agency's bottom line immediately by streamlining workflows and freeing agency staff to round existing accounts and generate new business.

In November and December 2006, the Independent Insurance Agents & Brokers of New York (IIABNY) held a series of road shows around the state. Three sessions were held upstate, and three were held downstate. Cyndy Smith, vice president of technology for Syracuse-based Haylor, Freyer & Coon, Inc., and chairman of the technology advocacy committee for the IIABNY, coordinated the effort. Each road show brought together three carriers and four comparative rating vendors for a half-day program.

One portion of the program included demonstrations of real-time inquiry transactions initiated in the agency management system using either TransactNOW or Transformation Station. "That's key," Smith says, "that transactions are initiated in the agency management system. Real-time communication provides a consistent workflow for agencies to use with their carriers. Additionally, it automates logons to carrier web sites, which is a big time saver." The comparative rating vendors demonstrated their real-time capabilities during their portion of the program.

Smith says the carriers that participated—New York Central Mutual (a large regional in New York state), The Hartford and Progressive were selected because of their "footprint" in the state and their involvement in the whole real-time initiative—participating in ACT, AUGIE, and the various comparative rating programs. The comparative rating vendors that participated—AMS SETWrite, Applied Systems through Transformation Station, EZLynx, and FSC—were selected based on the number of users they have in the state.

"We had about 100 participants at each location," Smith reports. "The IIABNY has approximately 1,300 members, so for us to share this information with about 600 of those members with these road shows was great." However, she acknowledges, the management side of real-time implementation may require some energy and creativity. "You may find some CSRs who think real time is fabulous and others who won't use it because it's new. Management needs to work with the folks who are uncomfortable to get them to the point where they realize the value.

"Some CSRs may have heard from early adopters of real time that there were problems," she continues, "so they will resist it without even trying it. The products have matured and are more reliable. There are significantly more carriers involved. It's the right time to get real time."

Free Lunch

Keith Savino, CPIA, executive vice president and COO of Warwick Resource Group, headquartered in Warwick, New York, sits on the board of directors of ACORD; but he confides that early on, he was disappointed at the real-time implementation in his own agency. His management system has a report capability that provides him with a summary of real-time activities for staff members. At the outset of his implementation efforts, he discovered that he had people who "dabbled" in real time. And surprisingly, the staffers who were less enthusiastic about technology in general were the ones who embraced real time more quickly.

The reports also show the carriers with which the agency does the most real-time activities. "If I see that transactions with one carrier are well below the others, I can find out why. Maybe we have fewer policies with that company. Or, maybe their real-time implementation isn't as easy to use," he explains.

Bottom line, though, Savino wanted to increase real-time usage in the agency so he ran a 12-week contest. The person with the greatest number of real-time inquiries during a one-week period won a free lunch. "We set the dollar amount and

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all the winner had to do was present us with the receipt," he recalls. To encourage greater participation, the agency also had prizes for those with the highest three-week aggregate. "People realized that their performance had a cumulative effect."

"The 'seat of the pants experience' of clicking a button while you're talking to your client and then realizing that the transaction is complete as soon as the phone call is complete—that's huge," he adds. To make the most of these customer interactions, he recommends asking some open-ended questions before responding to the client's inquiry. "Before your CSR answers the billing question, for instance, he or she should take a quick look at the policies in force. They can press the real-time inquiry button to continue that transaction in the background, but in the few moments it takes for that to be processed, they can chat with the customer about coverage that the agency doesn't currently write for that customer and offer to quote it for them."

Savino observes that the way agents are doing personal auto business in New Jersey has been evolving at a quick pace. Changes in the New Jersey auto market had sparked competition, making real-time transactions a business necessity. "It was like somebody flipped on the light switch," he says. "Not only are we writing the business like we haven't been able to do in the past, but we need all our technology underpinnings in place." The PIANJ business issues committee, of which Savino is a member, wanted to address what he describes as "the pain of trying to write business."

Predictably the discussion moved in the direction of technology and from that discussion, the "Get Real Time" program was spawned. Held in Edison, New Jersey, in mid-April 2007, the program drew some 150 attendees. Presenters demonstrated real-time transactions involving accounts with the carriers that sponsored the event—The Hartford, New Jersey Skylands, Ohio Casualty, and Progressive Drive Insurance.

Real-time comparative rating demonstrations were also part of the program, with AMS SETWrite, EZLynx, IVANS Transformation Station, and SeaPass participating. The program also included a presentation by Cal Durland, CPCU, a Real Time/Download Campaign leader and facilitator of the ACORD-User Group Information Exchange (AUGIE). She showed participants the all-industry getrealtime.org web site, sponsored by a coalition that includes PIANJ. Durland told participants at the "Get Real Time" program that they were the first large group to see the new site, which had just gone live the day before. They were also the first large group to see "Eddie" the Real Time/Download Campaign logo that includes the tag line "Make it Your Business."

"Eddie (a semi-acronym for 'ease of doing business') is designed to appeal to the people who will be clicking the button," Savino explains. "And the phrase 'Make it Your Business' underscores the business aspect of real time. Implementing real time is not an IT project. In fact, it's not a project at all. It's a process. The decision to move toward real time is a decision to improve efficiency."

Strategic Value

Jeff Yates, executive director of the Agents Council for Technology and a leader of the Real-Time/Download Campaign, elaborates. "One purpose of the campaign is to help more agency principals see the strategic value of technology. An agent recently told me he is 'saving' more than five hours per month per CSR, just by doing real-time inquiry." As a result, that agency has been able to implement a proactive contact program. "That's a key point," Yates emphasizes. "Once you gain the efficiencies, you need to use the efficiency to move your agency to the next level in terms of proactive customer service or a more disciplined sales process."

Another important aspect of real-time activity is download, Yates continues. "We call this the 'Real-Time/Download Campaign' because download becomes more important in a real-time environment," he explains. "Download enables the round trip of data back into the agency management system following a real-time transaction. Having this downloaded information in the agency management system also is essential to performing many real-time transactions most effectively."

Real-time resolves some of the industry's major hot-button issues, Yates says. He recalls that the AUGIE survey released in 2006 (www.augiesurvey.org) revealed widespread agent frustration due to having to use carrier proprietary web sites, having to manage multiple passwords, training on disparate systems, and duplicate entry. "As real-time continues to mature," he says, "we can realize the agents' vision of working in a consistent manner with multiple carriers."

As with any new initiative, though, management's involvement is essential to its success. "Implementing real-time needs to be viewed as a corporate goal," Yates suggests. "Agency principals have to drive this and monitor employees to make sure they are using the real-time tools."

Show Me the Money

Lately, when Jim Rogers, director of agency interface and technology strategy for The Hartford, visits an agency and meets with the agency principal, he brings along that agency's monthly Real-Time Agency Usage Report. "It's an 'at-a-glance' view of real-time utilization within the agency," Rogers explains. "It's broken down by user and by transaction type—commercial lines, personal lines, billing, claims, and policy view—the standard real-time transactions."

The report also presents what the cost savings would be if all transactions done by the agency through The Hartford were handled via real-time rather than via The Hartford's proprietary Electronic Business Center (EBC). Rogers says that the costs are based on an average cost per CSR. "It gives principals a good ballpark figure," he says. "There's frequently a look of surprise on the principal's face the first time I bring the report to the agency and the principal sees how much not using real-time is costing the agency," he continues. "For some, they're surprised to learn that no one on staff is using the real-time tools. For others, they discover that it is being under utilized."

Rather than using the "ballpark" figures that come with the report, Rogers says that some principals prefer to take the transaction numbers from the report, plug in the actual salary numbers for each staff person, and then use the calculator available at the getrealtime.org web site. "We're giving agencies more choice," he adds. "They can use the EBC for an inquiry or they can leverage Transformation Station or TransactNOW—right from their management system." As a supporter of the Real-Time/Download Campaign, The Hartford donated a prototype of this report to the campaign.

Jeff Yates points out that there's also a link to AUGIE's Real-Time Study at the getrealtime.org web site. "To sum up the study," he says, "real-time transactions can generally be done in about half the time that transactions via a carrier web site can be done." There are a variety of tools at the web site—an implementation guide, links to resources and information about real time and download, and a trouble-shooting guide. Yates explains that the *Independent Agent's Real Time Implementation Guide* discusses the benefits, functionality and workflows for real time. "Principals can get a quick introduction to real time so they understand it from a management perspective," he adds. Going forward, the user groups will add to the *Implementation Guide*, customizing it for their specific systems.

The *Implementation Guide* points out that real time isn't just in personal lines. Commercial lines inquiry capabilities and some real-time commercial ratings are currently available. For example, The Hartford ExpressWay® for Small Business is a newly launched tool, which resolves some of the duplicate entry frustrations that occur when quoting small business risks—BOPs, workers comp, and commercial auto. New client information is entered into the agency management system, or an existing client's information is updated, Rogers explains, and then the agent answers a few additional questions from The Hartford. "The agent pushes a button and moments later, they receive back a quote and the option for a proposal that can be printed out or forwarded to the client for a decision," he says.

Haylor, Freyer & Coon tested the product prior to its release, according to Cyndy Smith. She reports that the keystroke savings and rapid response time enable the agency to turn around quotes more quickly. "Our CSRs have embraced the technology because it fits so well into our workflow," she adds.

A Distinct Advantage

"If an agency is standing still, then it is falling behind competitors," declares Cal Durland. She notes that agencies that implement the real-time capabilities that are available in the current version of most agency management systems "gain a distinct business processing advantage." To help agencies overcome some of the anxiety that frequently accompanies the introduction of new technology-based workflows—such as real-time transactions—the "Power of Change®: Performance-Oriented Workflows Ensure Results" program is being re-introduced to the industry in conjunction with the Real-Time/Download Campaign. This seminar, originally unveiled by ACORD in the mid-1990s, is now being managed by AUGIE, with support from the industry. Like the Real-Time/Download Campaign, Power of Change is another industry initiative, she says.

Durland explains that during the five-step Power of Change process, principals and staffers agree to adopt real-time and download capabilities. Having made that agreement, they then need to identify problem workflows, prioritize them, and then brainstorm to find solutions. "We don't provide set workflows," she says. "We talk about how each individual agency does its work, what can be done to improve its workflows, and in the process cut out some of the cost to become more efficient. People get used to a certain way of doing things and they think it's easier than adopting a new workflow. We're demonstrating that it's not. Once people work in a new way, they discover they can become more efficient."

Case in point: After the "Get Real Time" program in Edison, New Jersey, Durland heard back from one of the attendees, an agency principal. He'd gone back to his agency and asked his staff if they were using any real-time capabilities. No one was. So he chose one of the CSRs to do a transaction by logging into the carrier web site and going through the usual steps. The agency principal performed the same transaction on one of the agency's slower computers using the real-time capability available through the agency management system. They started at the same time and almost immediately, Durland recalls, the principal announced his transaction was complete. "The CSR accused him of cheating," she says with a laugh.

"The Power of Change helps create the right environment in the agency to move toward a real-time workflow," notes Yates. Its five steps include: focusing on the customer, finding the costs, getting the costs out, streamlining the workflow, and ensuring results. Abbreviated versions of the process will be presented at user group meetings and association meetings.

"There are a lot of good things happening that will help the Real-Time/Download Campaign reach its goal of doubling the number of real-time transactions by May 2008," Durland concludes. "We can reach the goal in a year, just by increased awareness." ■

The Top 10 Biggest Networking Mistakes

by Robin Jay

Robin Jay is a business relationship expert whose work has been featured nationally in such publications as *Newsweek* magazine, *Glamour* magazine, and on Forbes.com. Her award-winning book, *The Art of the Business Lunch—Building Relationships Between 12 and 2* (Career Press, 2006), is currently published in 10 languages worldwide. Originally from Cleveland, Ohio, Jay has lived in Las Vegas since 1974. She is also the president of the Las Vegas convention speakers bureau. Please be sure to visit www.RobinJay.com.

Ever wish you had a time machine to travel back to a networking event so you could take back those horrible things you said? Have you ever engaged in a stimulating conversation with someone before you really know whom you're talking to, only to find out that you've been saying the **wrong** things to the **wrong** person? Maybe you're simply challenged by trying to eat, hold your drink, shake hands, and pass out business cards all at the same time.

Well, you're not alone. We've all made mistakes at networking events, because—by their very nature—there are a lot of things that can go wrong. . . . **if** you're not prepared! I have found that being prepared can help even the most socially inept, insecure, or nervous person to come across like the talented professional he or she really is.

So, what are the **biggest** mistakes anyone can make at a networking event? I'm glad you asked! Here are my "Top 10 Biggest Networking Mistakes." If you're like most of us, you'll identify with at least a few of these points. Once you know what to avoid, I'll bet you will actually look forward to the tremendous opportunities that await you at your next event.

1. **"Surely one little drink won't hurt!"** Think again. Getting drunk or even a little sloppy in front of new acquaintances can ruin your chances of ever winning them over. Bad ideas start to sound good when you're tipsy and you may even become inclined to share off-color jokes or reveal confidences that could sink your career. Drinking clouds your judgment, so take it easy! A great technique for cocktail mixers is to order something light and alternate with water or plain soda.

2. **Make sure you eat something first!** You want to be able to focus on the conversation and meeting new people. You can't do that with your mouth full of chicken or meatballs. If you're off to a networking luncheon, remember that you can always stop and grab a bite on your way back to your office or your next sales call. And if you're attending a cocktail mixer, grab a bite to eat as soon as you get there. I assure you it is **impossible** to juggle a plate of food, a napkin, a cocktail, business cards (giving and receiving), **and** shake hands. Remember that lunch was hours ago and any alcohol will be hitting an empty stomach! You're likely to get drunk quickly. If possible, eat something on your way there. Worst-case scenario? The food at the mixer is fabulous and you're not hungry enough to pig out on all of it. When you arrive, head for the food, eat what you want, and then head over to the bar for your drink. You will be better able to network once you've had a bite to eat, plus you'll have a free hand for card exchanges and handshakes.

3. **Never talk with food in your mouth!** When I was writing my book, *The Art of the Business Lunch*, absolutely everyone told me to include this advice. Apparently there are many business professionals who don't know not to talk with their mouths full! Also, it's good to take small bites so that if you are called upon to speak, you can quickly chew and swallow your food before speaking.

4. **Always be kind and courteous to everyone, no matter what!** Servers are people, too. Being rude to someone, even if they've just spilled a drink on you, only makes you look bad. Remember that any networking event is an opportunity for people to get to know you. Do you want them to come away thinking you're nasty or over-stressed? Accidents happen. How we react to them reveals our character. This is easier to remember when things are going well. Having

a great reaction when things are bad is an opportunity to impress those around you.

5. **Never bad-mouth your competition.** People aren't stupid; they will figure out that if you are saying bad things about your competition, you may say bad things about them, too, when they aren't looking. You can build better business relationships by out-servicing and out-performing your competition.

6. **Avoid awkward silence by being prepared for casual conversation.** Whenever I suggest being prepared for casual conversation, my audiences are surprised that they never thought to do this! Over the course of 3,000 client lunches, I learned that I had better be well informed on a **lot** of different topics. Try to watch 20 minutes of a national morning news show, read a variety of magazines including industry-specific publications, and be up on the latest in pop culture. Also, be up to date on industry news. This should give you a wide platform of knowledge so that you can participate in nearly any conversation. And avoid any controversial subjects—especially in a political year!

7. **Always tip generously!** Whether the networking event you're attending has a cash bar or a hosted bar, always tip your bartender or server generously. Not only is it the right thing to do, but it's important to take care of the people who are taking care of you. If a new associate perceives you as cheap, they may be put off.

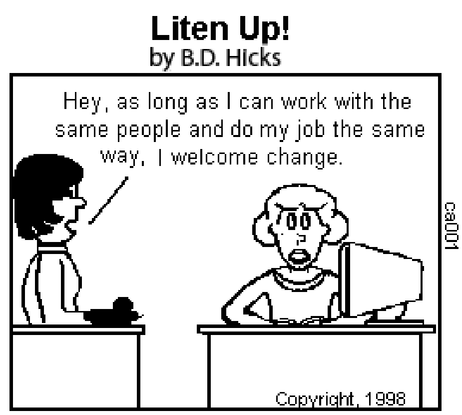
8. **Don't sit with your friends.** One of the hardest things for most of us to do is to mingle with strangers. We naturally gravitate toward our personal comfort zone, which means seeking out those people we already know and hanging out with them. While a networking event offers the opportunity to see old friends and associates, the main purpose is to meet new people so you can expand your circle. If you cling to the people you already know, how can you meet anyone new? There are several things you can do to overcome your reluctance to visit with strangers, including acting as though it was your party. Playing host or hostess is a great trick; bring a plate of appetizers or desserts over to your table or offer to get drinks for everyone. This makes a strong, incredibly positive impression.

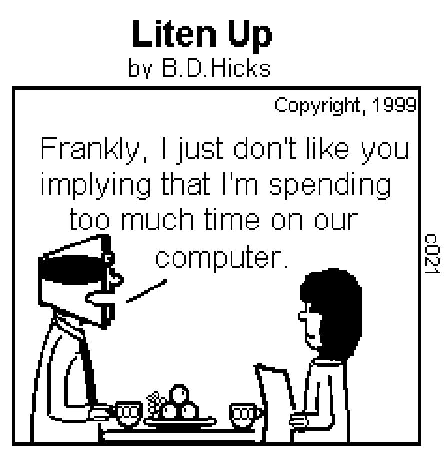
"I assure you it is impossible to juggle a plate of food, a napkin, a cocktail, business cards (giving and receiving), and shake hands."

9. **Don't criticize anything!** We've all been served terrible fare at networking events. Politicians joke about the endless "rubber chicken" dinners they attend while on the campaign trail. Making a big deal about a lousy buffet or fishy-smelling sushi appetizers won't just leave a bad taste in your mouth! Those around you who may not have such a cultivated palate will be turned off, too. Everything from the room to the turnout to the food should be referred to as "exceptional" or "outstanding." People prefer to be around positive people, so always try to be positive about everything.

10. **Take your business cards or stay home!** I have been handed many a phone number scribbled on a cocktail napkin. I promptly throw them away. A networking event is for business and cards are essential for so many reasons. They offer your name, your position or title, your company name, and various ways to contact you, including e-mail, direct phone line, and even a cell phone number. A company web site on your card eliminates any guesswork for someone who wants to know more about you or your company. Keep a stash of cards in your car so that if you run out or forget, you will have some handy.

Enjoying a social setting with new friends and associates is the best way to develop relationships. Between breakfasts, lunches, and cocktail mixers, the average professional has more than 400 opportunities each year to meet new people and expand his or her network. Being prepared for these opportunities and knowing what behavior to avoid is the first step toward guaranteeing your networking success. ■





Cutting Edge Feedback

Occasionally the editors of *Cutting Edge* receive comments and inquiries from readers. We decided to follow up with a recent inquiry in order to help us make sure we're meeting our goal of providing value to members of our interest group.

This question and answer is a result of a request from **Charles Martin, CPCU.** Martin is with The Kemper Companies' Auto and Home Underwriting Application Support Team. He asked permission to reprint a recent *Cutting Edge* article.

Cutting Edge: *What chapter do you belong to and are you a member of the Information Technology Interest Group?*

I am a member of the CPCU Society's North Florida Chapter and I am a member of the Information Technology Interest Group.

Cutting Edge: *When did you join the interest group and when did you become a CPCU?*

I became a CPCU in 1984. I do not remember the exact year that I joined the Information Technology Interest Group, but I believe it was right around the time it was originally formed.

Cutting Edge: *Can you share any information on your background?*

My career in insurance started in 1974, and has spanned four different companies. I have worked in underwriting, actuarial, and IT. In previous jobs, I designed and supported policy writing systems as well as rate/quote systems. I have designed and built a reserve processing system that started from raw data and ended with reserve projections and have worked with supporting the corporate databases.

Cutting Edge: *What are your current job duties?*

Currently, I lead a team responsible for varied functions, including the automated underwriting system. We are part of the Underwriting Department. One team member is a former underwriter. Another, while never an actual "front-line" underwriter, has a strong underwriting background. We have a couple of business analysts and two programmers. We perform the business and system analysis based on general requirements from business personnel. We also program both the automated underwriting system and the workflow system. We interact with folks from numerous other departments.

Cutting Edge: *What story from* Cutting Edge *drew your attention?*

The editorial titled, "Are You a Good IT?" Considering the varied functions of our unit, as well as the extreme diversity of the level of personnel where we have routine interaction, the comments about terminology, procedures creating bottlenecks, and making everything an "IT" issue really jumped out at me. To me, it is imperative that we remember our audience when communicating with others outside of our team. For example, terminology that is appropriate when dealing with folks in the IT Department frequently is just plain wrong when interacting with a regional manager. When I saw this article, and felt that it clearly stated things that I feel are so important, I thought it was beneficial to share this material both with my team and my management. My goal was to reinforce what I believe we are doing properly, and to give some extra input for things to keep in mind with our routine work.

Cutting Edge: *Did you have additional plans on using the article?*

While I do not have immediate plans for additional use of the article, I certainly am keeping it on file to have it available whenever it may be appropriate to share it with others within our organization.

Cutting Edge: *Do you have any suggestions on future topics you'd like to see in* Cutting Edge?

Perhaps some practical "how-to" tips, such as, "how to identify and eliminate jargon that is inappropriate for the audience" could prove quite useful. ■

IT Quotes

"Spreadsheet: a kind of program that lets you sit at your desk and ask all kinds of neat 'what if?' questions and generate thousands of numbers instead of actually working."	–Dave Barry
"Artificial Intelligence: the art of making computers that behave like the ones in movies."	–Bill Bulko
"Computer Science is no more about computers than astronomy is about telescopes."	–E. W. Dijkstra
"Computer: a million morons working at the speed of light."	–David Ferrier
"Part of the inhumanity of the computer is that, once it is competently programmed and working smoothly, it is completely honest."	–Isaac Asimov

IT Time Machine

Editor's note: Occasionally, we will offer articles that appeared in various publications in the past. The following is from the February 1957 issue of *Rough Notes* magazine. We hope that the references found in the article will amuse our readers. Although we also apologize for any terms that, while are inappropriate today, were commonly used in that time. This article is a reminder of how rapidly things have changed in our world.

Photocopying: The Boon to Busy Local Agents and Companies

Once in a blue moon there comes along a "dream" insurance policy that is the delight of client and company alike. According to Russell L. Free, Rochester, New York, branch manager for the Loyalty Group, they recently invested in a "policy" that is paying daily dividends in client goodwill, increased office efficiency, and lower clerical operating costs.

Key to the "dream" policy is the "Error insurance" provided by recently installed desktop photocopying equipment. For example, in the handling of accident reports and claims, a misplaced decimal point could cost the companies a lot of money. Says Free, "Our secretarial staff is tops. But the ever-present chance that error might creep in made extensive checking and proofreading a necessity. There is no room for error in this business—the slightest mistake might be disastrous—but photocopying insures an exact copy of the original claim or accident report."

Saves Tedious Retyping Time

Prior to the installation of photocopying facilities, valuable time was wasted in tedious re-typing and checking of statements from claimants and insureds. With the office photocopier, originals of the incoming statements are copied for the files and, are on their way to the home office in Newark, New Jersey, without delay. It is estimated that the time and money saved in copying accident reports alone is the equivalent of the secretarial services of "half of a girl" in each of the office's two departments.

The timesaving element arising from Loyalty's use of photocopying brings tangible benefits to the firm in the form of client good will. Often clients come in to the office with written evidence that they wish to retain in their possession. In contrast to the delay formerly involved in re-typing copies, clients now have their original copies back in a few minutes' time. The client leaves with a good impression of the efficiency of the agency, and the branch office has photocopies of the evidence for the office file, the home office, and their attorneys, should legal action be initiated.

Ideal for rush-rush jobs, the branch office's desktop photocopier has saved the day more than once. Recently, on a late afternoon visit to a deceased agent's attorney in another town, the lawyer wanted to see a copy of a particular bill of sale form. Free phoned the branch office at 4 p.m. and a photocopy of the bill of sale form contained two and one-half pages of printed material—a two-hour typing and proofreading job. With photocopying, the job was completed and in the mail in less than 15 minutes; and the attorney received a photo-exact copy of the document in the next morning's mail.

Copies in a hurry when the office secretarial staff is tied up represent no problem. All branch office personnel are familiar with the simple operation of the branch office's photocopying machine.

According to Free, hundreds of "rating statements" come in with applications for insurance coverage. Copies of these rating statements must be forwarded to the home office. Prior to the installation of photocopying facilities, secretaries made typewritten copies of the rating statements. Now photocopying insures accurate duplicates for the branch office and home office files. Copies of incoming rating statements can be turned out at the rate of five per minute at a materials cost of about two and a half cents each with the office photocopier.

In addition, it has been found that the office's photocopying machine is an invaluable aid in helping to maintain the office cross-filing system. Multiple copies of incoming correspondence and other pertinent documents are cross-filed in both the production and underwriting files. Says Free, "Personnel in any office that has copying work can't appreciate photocopying until they see how tremendously effective it is, how it expedites office paper work, and insures accurate copies without proofreading.

Three-Step Communications

"In the highly competitive field of insurance selling," says Free, "it's the company that offers the best agency service that comes out ahead in the long run. And efficient agency service stands or falls on maintaining the vital three-step communications lines: From agent to branch office to home office. I won't say that photocopying is the whole answer to this communications problem, but, in our case, at least, it helps." ■

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4	Bratislava, Slovakia	noon	11:30pm
5	Vienna, Austria	7:30am	
6	Vienna, Austria		overnight
7	Cruise the Wachau Valley Melk, Austria	1:30pm	6pm
8	Linz	overnight	
Land tour: Prague			
9-11	Linz/Prague, Czech Republic Disembark am Transfer to Prague (Day 9) *Hotel: Hotel Don Giovanni ★★★ or similar* *Meals: Daily B, 1L, 1D*		
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IT Events Calendar

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October 21-25, 2007

10th Annual International Business Rules Forum

Buena Vista Palace
Orlando, FL

This forum focuses on guiding businesses toward maximizing their use of business rules in their IT processes. It offers leading-edge information concerning decision management, compliance, and business engineering. For more information, visit http://www.businessrulesforum.com/.

November 3-9, 2007

CSI 34th Annual Computer Security Conference

Hyatt Regency Crystal City
Washington, D.C.

This conference features networking opportunities, knowledgeable speakers, and panel discussions involving the latest topics on computer security. For more information, visit http://www.csiannual.com/.

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