Message from the Chair — 'An Eye on the Storm'

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

David L. Mowrer, CPCU, CLU, ChFC, ARM, AIM, AIT, has worked in auto claims with State Farm for 35 years. He joined State Farm after graduating from Washburn University in Topeka, Kan., with a bachelor's degree in business. Mowrer earned the CPCU designation in 1990. He has been active in the CPCU Society Central Oklahoma Chapter, having served as president, vice president and treasurer. Mowrer was a member of the CPCU Society's Intra-Industry Committee and the Sections Web Site Task Force. He is currently serving a three-year term as chair of the Information Technology Interest Group Committee.

For months now, when I've been watching the news on TV or reading the front page of the newspaper, the lead stories have been about the weather. Torrential rains, floods, hail and tornadoes have left death and destruction throughout the Midwest and southeastern United States.

The occurrence of floods and tornadoes are not unusual this time of year in the Midwest, but we've experienced inordinately high severity and frequency. There were more tornadoes in the U.S. in April and May than would normally appear in a year. In addition, according to news reporter **Jason DeRusha** of WCCO-TV in Minneapolis, tornadoes have killed more people than in any other spring.

Meteorologist **Greg Carbin,** the warning coordination meteorologist at the National Oceanic and Atmospheric Administration (NOAA) Storm Prediction Center in Norman, Okla., says that over the past 10 years the average annual death toll from tornadoes has been around 60 to 70 people. This would make the Joplin, Mo., tornado death toll of 139 one of the deadliest tornadoes on record.

Flooding on the Mississippi River left hundreds homeless and destroyed thousands of acres of crops. In Memphis, Tenn., the river crested just below the record of 1937. In Vicksburg, Miss., the river level was almost 56.7 feet — just above the 1927 record of 56.2 feet. Torrential rainfall and record-melting snows increased flooding. Tornadoes are occurring farther east and south of the traditional "Tornado Alley," thereby increasing the likelihood of damaging more populated areas. Also, unusual dips in the jet stream and La Niña could be contributing to the increase and severity of storms.

Lacking the ability to control the weather, we have focused our attention on developing technology to gather data needed to forecast the weather. Knowing in advance when there is going to be severe weather or weather-related disasters gives us the chance of seeking shelter or evacuating.

Some of our earliest "tools" in weather forecasting have been our senses: seeing an approaching storm; being able to distinguish cloud types — from the nonthreatening cirrus and cumulus to the storm-producing cumulonimbus; smelling the rain in the air; and feeling the hairs on your arms and neck rise from the electricity of the storm.

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According to Wikipedia, an early "rule of thumb" for weather forecasting is a rhyme used by seamen for more than 2,000 years: "Red sky at morning, sailor take warning; Red sky at night, sailor's delight." A variation of this rhyme appears in the Bible and also in **William Shakespeare**'s poem "Venus and Adonis":

> Like a red morn that ever yet betokened,
>
> Wreck to the seaman, tempest to the field,
>
> Sorrow to the shepherds, woe unto the birds,
>
> Gusts and foul flaws to herdmen and to herds."

While not always accurate, Wikipedia indicates there is science behind the rhyme. The Earth's rotation is west to east, and storm systems usually follow that same direction. Particles suspended in air often signal an approaching storm. With the sun rising in the east, a red sunrise could indicate that a storm system coming from the west toward you, and a red sunset could indicate a system in the east that has passed and is going away from you.

Given a wealth of weather-predicting and data-gathering techniques and technologies, one has to question the number of injuries and deaths experienced this year. Instruments such as thermometers and barometers were developed to measure the conditions around them. Balloons gather information from the upper atmosphere. Specially equipped airplanes gather data on hurricanes. Radar and weather satellites do what scientists call "remote sensing" as they can gather information over long distances.

The National Weather Service Next Generation Weather Radars (NEXRAD) is the largest weather radar system and can track weather across the U.S. It detects and gives details of severe thunderstorms, hail and snow storms, and tornadoes. Another weather radar system in the U.S. is the Terminal Doppler

Weather Radars, located at the airports. They monitor the approach and takeoff areas looking for microbursts and other weather hazards that could affect planes.

Weather satellites are either geostationary, orbiting at the same speed as the Earth's rotation thus keeping the satellites over the same area of the Earth, or polar orbiting, going north to south or south to north over the poles at lower orbits, thus seeing the same geographical area approximately every 12 hours. Weather satellites see more than just thunderstorms and tornadoes. They can view fires, dust storms, snow cover and pollution as well as monitor ocean currents, volcanic ash clouds and oil spills. There are also the "storm chasers," the "boots on the ground," who look for the hail and tornadoes and then inform the weathercasters, who in turn inform us.

It was reported that residents of Joplin had 20 minutes of advance warning; yet, at least 139 died and even more were injured. There appears to be some problems in our ability to be informed about oncoming tornadoes. For instance, there were indications of widespread power outages ahead of the tornadoes that hit Alabama. These outages may have prevented many people from receiving the warnings and taking the necessary safety measures.

Bob Drost, a researcher at Michigan State University's Geocognition Research Laboratory, found in a study that personal experience with damaging storms is a major factor in determining how people respond to tornado warnings. Growing up in Kansas City, I spent a number of evenings in the basement due to tornado warnings, yet I never saw a tornado. While I am thankful a tornado never hit my house, the warnings somewhat left an impression of "crying wolf."

Even today, when tornado sirens sound, unless imminent danger is obvious, I will continue doing what I was doing or even go outside to watch the storm. Is this smart? No — but I am not the only one responding this way. A National Weather Service study revealed that about three-fourths of all tornado sirens are false alarms. This could be leading people to not react when the sirens sound.

Is this what happened in Joplin? It is doubtful but possible. It is also possible the tornado could have been "rain-wrapped," making it harder to see with the eye and with equipment. Did the people heeding the warnings have adequate shelters to go to? Many houses do not have basements but are built on slabs, so unless a person has a safe room or an outside in-ground storm shelter, he or she must seek shelter in an inner room or closet.

Maybe someday, in the distant future, we will be able to control the weather, but until that time, we will continue to have severe storms. Our technology is improving, and we are learning more about how storms operate and how to detect them earlier. Technology is also giving us faster ways to communicate to get the storm information to the public. Technology can only go so far and can only do so much.

The public has a responsibility to plan ahead and act on the information it receives. It is up to us to be prepared, have a safe area to go to and obey warnings. What good lies in having technology advise us of impending danger if we don't listen to it? I would rather heed the warning and seek shelter, and later find out that the storm had missed us, than to ignore the warning and possibly be injured or killed. ■

Message from the Editor

by Celeste Allen, CPCU, CLU, ChFC, FLMI

Celeste Allen, CPCU, CLU, ChFC, FLMI, has 28 years' experience in the insurance industry, having worked in claims, underwriting, business analysis and information technology. She currently is a manager with State Farm. Allen's leadership experiences led her to strengthen her community service participation and make a difference in the lives of young people in her community, including those at-risk. Allen also is a member of two major public service organizations. She earned a bachelor's degree in psychology from Temple University, a master's of business administration degree from Illinois State University and a master's degree in executive leadership from the University of Nebraska–Lincoln.

It is our mission to provide you with relevant and interesting topics with each issue. In our last issue, we shared an article on analytics from a claims business segment perspective, and in this issue, we revisit the analytics topic, but from a social media text perspective.

It's time to reintroduce you to the topic of agile development, and we will follow the article in this month's issue with additional pertinent agile articles.

Last but not least, an article is presented on a continually relevant topic — managing email. I don't know about you, but it's definitely an issue with which I continuously struggle. The suggestions and tips provided will help you gain control of your inbox.

We welcome your input and articles for upcoming issues. I hope to hear from you soon! ■

CPCU Society Annual Meeting and Seminars
Oct. 22–25 • Las Vegas, Nev.

The Information Technology Interest Group Presents

21st Century Satellite Navigation — Telematics and Auto Fleet Safety

Sunday, Oct. 23 • 10–11:30 a.m.

This seminar, presented in conjunction with the Loss Control Interest Group, will focus on how GPS technology and a proactive risk management program can help commercial fleets minimize their risks. Presenters will explore topics such as auto fleet safety underwriting changes throughout the years and the benefits of all stakeholder industries working together.

Beat the House — Winning Business/Insurance Strategies ... Will You Bet or Fold?

Tuesday, Oct. 25 • 1:30–3 p.m.

This seminar will help close the gap between insurance professionals and IT professionals by information-sharing and finding common ground. It will be presented in a "lightning round" format where each speaker will have six minutes 40 seconds to talk on what he or she thinks are winning strategies in the insurance arena.

Social Media Text Analytics

by Angela M. Blair, CPCU, MBA, CLU, ChFC, and Dana Maughan, ALMI, AIT

Angela M. Blair, CPCU, MBA, CLU, ChFC, is a creative services manager in the Media Technology/Infrastructure area at State Farm. She has 25 years' experience with the company and has served in a number of roles prior to assuming her current position. Blair is a volunteer leader with the CPCU Society and currently serves as an interest group governor and a board member with the Central Illinois Chapter. She also actively serves other professional and community organizations.

Dana Maughan, ALMI, AIT, is a performance technologist in the Creative Service Department at State Farm with more 21 years' experience with the company. She has a bachelor's degree in visual communication from Eastern Illinois University. Maughan is actively involved in her community and currently serves as a member of the Towanda Library Board of Directors.

People are more than consumers — they are influencers and social networkers. Each person magnifies his or her voice when sharing opinions and observations about your company and the products and services you offer. Data mining and text analytics are not new concepts and are used by companies in all industries to discover thoughts, opinions, ideas and words of these influencers.

These concepts allow one to listen to new ideas, see ways to improve processes, hear what customers want and need, and understand how they feel about your company. Because insurance is dependent on the processing of data, these factors serve as the perfect foundation to dive into data analytics to better understand information that will tell us something that is valuable and helpful in making business decisions.

When you search for information, you must know what you are looking for. Text analytics can produce better search results and more complete data analysis by looking at patterns and characteristics in the data. Unstructured data is found in free-form text that can come from survey responses, correspondence, project documentation, call center documentation, claims files and more. Unstructured data is what your customers think about your company, while structured data is the demographic information about your customers. Structured data resides in hard facts that can be measured and categorized, such as the number of times a particular make and model of car is involved in an accident. Analyzing unstructured data, along with structured data, will offer you the most useful view of the data, and that's the goal of text analytics.

Butler Group, an IT research and analysis firm, indicates that "85 percent of business intelligence is contained in unstructured data." This includes data with no identifiable structure that c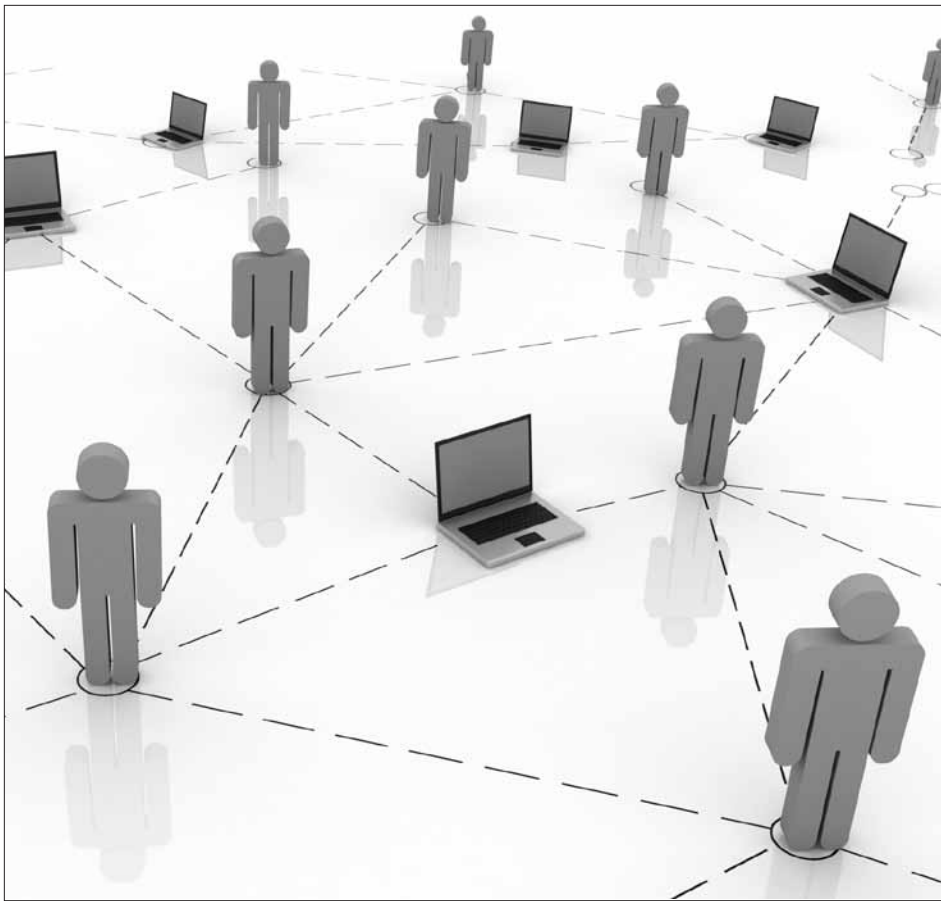annot fit into a database. Unstructured data is email, Word documents, instant messages, PowerPoint presentations, etc. The huge volume of unstructured data makes it difficult to sift through in order to find valuable nuggets that can be used in business.

Focusing on social media data mining will offer a point of view that cannot be captured with surveys or other communication methods. There is a need to understand more of what consumers say about your company brand, products and services. There is a need to understand their impression of the insurance and financial services industry as a whole. Focusing on social media as a source will point you to blogs, tweets and online communities to hear what's on the minds and hearts of consumers.

Unstructured data is what your customers think about your company, while structured data is the demographic information about your customers.

Text analytics software can help you analyze the data, but there are several issues to note:

- Users of social media don't use proper grammar or worry about correct spelling or even real words. The informal nature of this type of communication is defined as "slanguage," urban speech, emoticons, misspellings and jargon. The text analytic system has to be taught this new language and the context of its use.

- The use of sarcasm in social media is difficult to translate by a text analytic tool. Therefore, "I really loved sitting on hold with my agent for 20 minutes today!" can be interpreted as a positive statement rather than the complaint that is intended.

are the most emotionally charged, show up the most often, or come from specific regions or customer segments.

In a 2010 article titled "Evolving Tools for an Evolving Environment," **Jim Sterne** of Text Analytics for Social Media says: "Listening to people talking about you is much more revealing than analyzing what they say to you." Listening to the conversations in social media will offer your company a perspective that you might not see in other forms of communication. Using text analytics and data mining tools will help you capture, organize and analyze the data so that you can benefit from the honesty.

Social media is only one source for text analytics. Unstructured data can be found in all types of internal and external communications. There are many options for software that will aid in data mining and text analytics. Consider how you can take advantage of data mining to help you understand the voice of the consumer, optimize your internal processes, engage in predictive modeling techniques and identify industry trends. ■

- Understanding the concept of false positives or false negatives in the text is an important concern. Statements such as "I hate shopping for insurance, but State Farm cut me a deal!" may be interpreted as a negative statement because of the terms "hate" and "cut," but in reality, the user considered it a positive opinion.

- Another difficulty is deciphering brand names from unimportant noise. Names such as Cheer, Target and Tide can be used as product names or as regular verbs and nouns. An element of filtering is to separate the important data from the noise.

- Gathering data in the social media realm offers the advantage of honest opinions in real time. However, you don't know the demographics of the speaker. It's like listening to a conversation in another room. The words and sentiment are sincere for the specific person at that specific time, but you don't know the background or any additional information about the speaker.

- Remember that suggestions are often in the midst of a complaint. Companies can learn how to solve some of their process issues and customer service difficulties by turning complaints upside down.

Data mining and text analytics are continually improving. Unstructured data resides in all corners of your business, and truth about your business balances on top of each confusing statement from consumers. In their desire to hear directly from customers, some companies are setting up in-house listening websites and inviting people to offer ideas. This digital suggestion box offers participants the chance to vote on submissions. Using text analytics, they can see which suggestions

IT Development Teams Take Two Steps Forward

by Michael P. Voelker, CPCU, APA

Michael P. Voelker, CPCU, APA, has more than 20 years' experience in the insurance industry. A graduate of the University of Wisconsin-Green Bay with a degree in English and communications, he began his career at a top 100 P-C insurance carrier, where he worked in both personal and commercial underwriting as well as marketing and communications. Voelker has also worked as a business consultant for a leading insurance technology vendor. Since founding Equinox Communications Inc., he has written hundreds of articles on insurance and other financial services technology, and is also a contributing editor to *Tech Decisions* magazine.

Editor's note: This article was originally published in the April 2011 editions of *Tech Decisions* and is reprinted with permission. All rights reserved. It is available online at www.propertycasualty360.com.

A decade after its introduction, agile development has established a strong following. Forrester, noting that agile has "rapidly joined the mainstream of development approaches," found it to be a primary method in use at 35 percent of organizations in a 2010 study. Novarica, also in a 2010 report, reported that the vast majority of insurers were using agile in at least some of their development, primarily around new applications.

Yet, the question on the minds of many insurers is whether — or when — agile is right for them.

Agile's purported advantage lies in the literal meaning of its name. Agility is derived through an iterative development process, a continuous feedback loop that connects business and IT at every stage, and incremental deliverables.

"If I'm a customer and I want certain features to be done on my product on Day One, and then on Day Three I read a blog posting that makes me change my mind by Day Four, that's what software development teams need to be able to deal with. Agile allows you to do that by providing the framework to help software developers respond to that rapid pace of change," says **Michele Sliger,** owner of Sliger Consulting Inc.

"Agile allows business users opportunities to interact with the evolving system," says **George Grieve,** CEO of CastleBay Consulting. "By breaking down the scope of a project into 30-day deliverables, users get early and frequent opportunities to verify that what they are getting is what they asked for."

Grieve claims he has never been involved in an agile project that has failed. "I've seen projects where the budget and timeline certainly came under stress, primarily because the company didn't have strong enough change-control to separate simple changes from truly new requirements. However, every agile project has delivered successful results that have been well received by business," he says.

Becoming Agile

Agile proponents contrast the approach with "defined" development methods, the best-known of which is waterfall. Waterfall, where one stage of development has to be completed before moving on to the next, offers a sequential and structured approach that has been used successfully on countless IT projects over the past 40-plus years; however, proponents of agile point to its waterfall's limitations.

"In waterfall, the focus tends to shift away from getting working software to the company to making sure everything is completed on a checklist before moving forward to the next stage," Sliger says.

"As a result, you can spend months in the design phase before anyone even starts coding," she explains. "Ultimately, because of all the bureaucracy around waterfall, the development team is often given a document that tells them what to do but that they've had no input into. As a result, they have no understanding of what customer needs are. Many no longer even see or talk to a customer directly."

The sequential nature of defined development assumes that the business side can completely articulate its needs, which may not be the case.

"In the past, we would spend months, if not a year building specs, then deliver something that didn't actually meet users' needs," says **Gary Smith,** manager of application development for Michigan Millers.

Tom Mellor, CPCU, who began his career at State Farm in the claims department in 1992, before migrating to the development world in the early 2000s, saw this limitation firsthand.

"It was often futile for the business to try to develop complete requirements upfront, and as a result, there were many problems that resulted from people not getting what they needed or wanted. I knew there had to be a better way than to think we could look into a crystal ball in new product development," he says.

Waterfall development also assumes that business needs, even if well articulated, will not change. "When I started working with project development, I was amazed with how unpredictable the work was, yet we were expected to be predictable," says Mellor.

"From the business point of view, change is happening all the time that impacts the scope of the technology they need," says Grieve.

Among the different flavors of agile, the most popular is Scrum. Mellor, who was instrumental in introducing agile to State Farm in 2004, is a certified Scrum trainer and agile coach at the insurer, serving as project manager in business application development areas.

Seven years after its introduction, agile has had a marked impact on State Farm's development environment, including in the layout of its headquarters in Bloomington, Ill. In an initiative dubbed Systems@Work, three floors utilized by its development teams were converted from cubes and walled offices into open spaces and office "hotels" where no employee — even a manager — has a designated workspace.

"My office is a backpack, and I have a locker I put stuff in. I go where I'm needed. There is open seating and honeycomb work areas. It works well and is very collaborative," Mellor says.

Agile Successes

State Farm's venture into the world of agile began, in the words of Mellor, "surreptitiously." A business unit saw an opportunity to get a product to market to take advantage of new health savings account legislation, but needed a system up and running in 60 days in order to do so.

"I had explored a bit about Scrum and believed it would work. I promised the business and technical sponsors we could get the project done, but it would have to be run under the radar," Mellor says.

The project, requiring about 2,000 development hours, came in on time and on budget. Based on that result, State Farm used Scrum successfully in a 25,000-hour project later that year.

The sequential nature of defined development assumes that the business side can completely articulate its needs, which may not be the case.

"After we had completed the core work on that [second] project, we still had money and people left. We asked [the business] if they needed anything else delivered, and they were flabbergasted. After that, word got out. There was a lot of buzz going on," Mellor says. That led to additional Scrum projects, the certification of Scrum masters, and experimental projects with other flavors of agile, such as Extreme Programming (XP).

State Farm's start-small approach is one that Grieve recommends. "From a practical point of view, the first couple of projects a carrier does should be small to control the sheer scope and risk, and to allow time to learn the methodology as they go along. The methodology isn't flawless, and there are challenges that arise because of the continuous feedback loop of agile," he says.

"The difference of addressing those challenges with Scrum compared to traditional waterfall development is that everyone is aware of problems, such as when projects are running late. We also used Scrum philosophy and framework to create solutions to time overruns," Mellor says.

"What caught the eyes of a lot of people was that we were delivering along the way, we recognized early on when problems were arising, and we could respond with simple, interim solutions," he says. "That wouldn't have happened naturally in waterfall, because in waterfall there are no provisions for that kind of adaptation."

Yet even with a high level of project success and the environmental changes that occurred at State Farm through the Systems@Work initiative, the insurer's development teams still use waterfall for the majority of projects.

Out of over 700 projects in progress in 2010, fewer than 100 involved agile methodology. "We use agile primarily for new product development and applications where there is a lot of uncertainty around requirements," Mellor says.

State Farm encourages project teams to select a development approach based on three factors: the relative certainty of requirements, the types of technology platforms involved and the preferences of the customer. Projects with a high degree of certainty around requirements, or that involve legacy or exclusively infrastructure development, are more likely to be addressed with defined development approaches such as waterfall.

The third factor is most important. "If the customer wants to inspect a product as it is being developed, including delivering it incrementally, then Scrum is a great fit. But if they don't want it delivered that way, or don't want to be involved in

the development process, its usefulness becomes compromised and we likely won't use it," Mellor says.

Whereas State Farm started small, Michigan Millers took on the development of a new policy administration system, dubbed Matrix, for its first venture into agile development. Michigan Millers was committed to developing the system, incorporating a multivariant rating engine, in-house rather than deploying an off-the-shelf platform.

"We looked at buying products, then we looked at outsourcing the development. Ultimately, we believed we could provide a better product than we could obtain elsewhere by doing it ourselves," says **Jim Wieber,** Scrum master for the Matrix project.

"We also showed that time frame and cost were in favor of in-house development," says Smith. "We calculated we could get the development completed in half the time it would take if we went outside."

Michigan Millers believed that agile development was essential to meet that goal. "Our old methodologies weren't going to meet our time frame, particularly because we had always had trouble nailing down business requirements. In the past, we'd get bogged down in requirements, and sometimes we didn't deliver because we'd work too hard on minute details that weren't important. We needed a better way," says Wieber.

The move to agile was driven by the development team. "They presented a proof of concept to our senior management, explaining the concepts and how we wanted to run it, and the need to partner with the business unit to deliver," Smith says.

Although Grieve wouldn't recommend starting the journey to agile with such a large project, he says that core administration systems are a perfect fit for the development methodology. "In

any environment, there are variables you can't control — regulatory developments, changes in business opportunities, changes in the market. During a lengthy core system project, many things happen in the outside world which impact the project, and which the project doesn't have control over. Agile responds best to that," he says.

Michigan Millers created development teams and broke down physical cube walls. They also leveraged the expertise of vendors for other platforms that were using agile in their own development, such as in StoneRiver's billing system. "We noticed that after StoneRiver began utilizing agile development for code releases, we were able to accept the releases more quickly," Smith says.

Most important, the project team got the necessary resources from the business side. "Our personal lines unit gave up one of their best people to be the product owner. That was a huge commitment, but it was essential," Smith says.

"There was a steep learning curve for both sides at the beginning, but the project team immediately saw the benefit. The business side saw that in every sprint we were developing what we said and that it met their needs," says Wieber. Those sprints started at four weeks, and evolved to two as the launch date neared.

Smith explains that Scrum put project prioritization in the hands of business, where it belonged.

"The business knew exactly what our velocity was—how much work we could do. So if they knew we had the resources to do 100 story points but they wanted 150, they could either reduce the number of points or change the delivery date," he says.

The policy administration system was rolled out to the personal auto line in March, 2010. "We hit the target for time, budget, feature set, and adoption rate with our independent agents," Smith says. "It far exceeded everyone's expectations for a best-case scenario."

Agile Challenges

Despite the successes enjoyed by agile proponents, there are challenges to its adoption. "It's not problem-free," Grieve cautions. "Not only does agile break down the rigid development structure in terms of sequencing of tasks, but it breaks down the typical project management hierarchy. That's the biggest change companies have to be prepared to deal with."

Sliger points out, "Often times the adoption of agile triggers a cultural change. Some companies have a 'values mismatch' and will fail at utilizing it, while others actually embrace it the change."

The most important point is the original team you put together, explains Smith.

"They are going to lay the foundation for everything else going forward," he says. "You need to be sure they have the personal commitment and buy-in to their Scrum team. That has been hard to do—they have to realize that they succeed as a team and not as an individual. That's not something you can teach people, so you have to choose wisely."

Agile requires a "flat" structure where project teams operate with a higher degree of autonomy than in directive-driven waterfall development.

"Ideally with agile development, you want autonomous teams that can make decisions about the best course for making the product. But sometimes, people are fearful of pushing that authority down," Mellor explains.

He stresses that top-level support is needed for the cultural change—an observation that is unexpected given the under-the-radar manner in which agile took hold at State Farm.

"You can start [agile] at a grass roots level, but eventually you'll run into too many impediments as projects grow in scope," Mellor says. "You need full commitment and resources."

"You have to have a champion or multiple champions, and it has to be more than just a checkbook commitment," Sliger stresses. "You have to be willing to remove the organizational roadblocks the team uncovers."

Failing to provide high-level support can lead to "mini dictatorships" on one hand, or a directionless, hands-off approach on the other.

Sliger adds that insurers need to understand that agile is more than a checklist of steps to follow. "It's easy to focus too much on the set of practices rather than the philosophy and mindset that are needed with agile," she says. "I've seen people try to take bits and pieces of the practice like it's a menu. You

will get some of the benefits, but you don't understand the principles driving the value systems that these practices help to bring about. Without understanding that, agile is not going to work as well for you."

"A company either does or does not have an agile culture," Mellor says. "It does not 'do' agile."

While the structure of projects is less rigid and daily stand-up Scrums add informality to project management in agile, there is a heightened focus on execution due to the increased number of iterative deliverables.

"Some of the developers thought Scrum was essentially 'cowboy coding,' where they documented a little bit and did what they wanted. But they soon realized that Scrum actually introduced more engineering processes and discipline than we had before," Smith says. "They also realized that we are now expected to be partners with the business in an iterative and collaborative process."

Managing that collaboration can be a challenge for companies and has given rise to a new breed of project management tools targeted toward agile.

Forrester points out that agile collaboration eventually requires automation because sharing status is time-consuming, particularly when a team is dispersed. Agile practices around testing, architecture, and build also require automation to be most effective.

Michigan Millers uses ScrumWorks Pro by CollabNet for project workflow, and the open source CruiseControl framework for a continuous build process and automated code deployment across different environments. "ScrumWorks was installed at the start of our first agile project," Smith says. "We use the Web report feature to publish reports to a project status page. From there, everyone in the company can see the current sprint burndown chart, product backlog, velocity history, and more."

Choosing to Be Agile

Whether agile is the right choice for a company or particular project should be driven by business needs. "If waterfall is working for you, don't change it, because it doesn't make any logical sense to do so," Sliger says.

Defined development may well be the right choice in projects where requirements are stable or where speed-to-market is not critical. Waterfall's sequential process emphasizes requirements and design, and brings structure to the project. Stages have defined beginning and end points, giving developers clear indication of progress—and a comfort level associated with familiarity of process. The benefits of agile development are also more difficult to derive when the technology platform itself is not agile, such as with inflexible and legacy platforms that lack configurable capabilities.

Nevertheless, agile has established its place in the development world. "Agile will have strong staying power for many reasons, the most important of which is its proven successes," Sliger says. "Even though agile is a modern philosophy, it is really built on ideas of iterative development that make sense to both business and IT and are certainly not new in the business world. I fully expect the movement to agile will continue to gain strength."

"Your attitude toward agile should be 'Why shouldn't we do this?' However, there are a lot of insurance companies that ask 'Why should we do this?' instead," Mellor says.

"From a competitive standpoint, there's nothing I'd like to see more than other insurers sticking with the old ways of development," Mellor adds. "If you're not focused on continuous improvement and adapting your development organization to a cultural model of efficiency and production, it does nothing but benefit us as your competitor." ■

Little Things You Can Do to Greatly Reduce the Amount of Email You Receive

by Marsha D. Egan, CPCU, PCC

Marsha D. Egan, CPCU, PCC, internationally recognized speaker, facilitator, author and ICF-certified coach, brings more than 25 years of outstanding leadership experience in both corporate and volunteer America to all her presentations and programs. As the CEO of the professional coaching firm INBOXDETOX.COM, a division of the Egan Group Inc., Egan blends her experiences as a successful businesswoman, training as an ICF-Certified Coach and insight into human nature to develop crucial communication skills and enable personal, professional and financial growth. She was the 1999-2000 president of the CPCU Society.

People complain about all the email they receive and how much work it is for them to handle. And it is true — the number of emails being sent is definitely on the increase.

The reality is there are quite a number of things that you can do, personally, to keep your emails to a minimum. Here are a few tips.

Be very clear. By making sure that the content of your emails is very understandable, you can avoid people emailing you with questions. Taking a small amount of time on the front end to read through the email you are about to send can go a long way in avoiding a return question.

Make the subject line detailed. By including detailed information in the subject lines, your recipients will be able to sort and respond with the right priority. The detailed subject line will also help YOU sort and handle responses because you know exactly what the item entails.

Use only one subject per email. The reality is that most people skim. If you put in two requests, there is a strong likelihood that only one of the requests will be responded to. It is more effective to send two emails with different subjects than to incorporate two subjects into one email. This practice is also helpful for people who want to file the messages.

Place the main point, assignment or request in the first two lines of the email. People have a tendency to build up to a conclusion when they write; this tendency makes it very difficult, at times, for readers to figure out what the main issue or request is. By putting your main point in the first two sentences, you can avoid misinterpretations and get readers focused on exactly what you want, right from the get-go.

Copy only the people who read or need the message. For every extraneous person copied on an email, you have the potential to receive a response. Not only are they getting extra email, but it is likely that they will return with a response.

Resist getting involved in threads that are not related to your work. It could be that the sender copied you extraneously on an email. Before you respond, consider its relative importance to your position and your work. Once you respond, you have put yourself in the game.

Place only one name in the subject line, if assigning work. When multiple names are shown in the subject line, many times the recipients assume that it is the other person who will handle the work. This is a great way to get nothing done. By assigning one person to the subject line, it is very clear that you are expecting that person to respond. And, oh by the way, if that person is the wrong person, he or she will tell you very quickly.

Send less email. While this may seem a no-brainer, email begets email. Sometimes it is better and easier to pick up the phone or to just not respond.

Have a detailed signature line. By having all of your contact information in the signature line every time you send, you will enable the proper form of communication. As an example, someone may want to call you but not have your telephone number. So, he or she will respond to your email instead. A complete signature line will save others extra work.

Use voting buttons. If you need to ask several people a "yes" or "no" question, use the voting buttons that are in your email program. This program summarizes the responses and reduces the amount of time you need to spend coordinating the information.

Make it a group standard to use the electronic calendar. When everyone places all of their appointments in the electronic calendar, it makes it very easy for people to schedule meetings. This avoids emails going back and forth with questions such as, "Are you available next Wednesday at 2 p.m.?"

Avoid controversial or argumentative emailing. When you engage in an emotional discussion via email, the emails will fly — and most likely will get more heated. Emotional issues should be handled by a phone call, or person-to-person handling of the situation, which is best. Create a company or group blog or chat room. When you are going to be requesting feedback and opinions, a blog or chat room is much more effective at showing each person's feedback all in one place than trying to coordinate opinion responses from multiple respondents.

While each one of these may save only a small amount of time, or may reduce your email only by a few, collectively, they have the potential to help you control the actual number you receive. Email is here to stay; the sooner you develop productive habits regarding its use, the more time you will have for what is really important in your life. ■

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