

Technology Trends To Watch For In Insurance Agencies

By Jerry Fetty, President and CEO, Computer Networking Services, Inc.



Email. Tape backups. Microsoft Windows. All are common technology most agencies would not think of going without today.

There was a time not too long ago, however, when technology providers like me had a tough time convincing agencies that these were vital to their operation.

Today, agencies face a new host of technologies which, whether agents realize it or not, have already or will soon become essential pieces of technology for most agencies. So what are some of these trends? Let's take a look.

Wireless Local Area Networking (WLAN)

The first of these is wireless local area networking or WLAN. There are several standards (802.11b, 802.11a, and 802.11g to name a few), but most people are familiar with what is called wireless fidelity or Wi-Fi for short.¹

Wireless networks give an agency's employees greater flexibility and mobility in and out of the office. It gives principals, producers, and other management staff the ability to move around an office without being tied down. And with the explosive growth of hot spots (public places where Wi-Fi is available either for free or for a fee) agents are increasingly able to work anywhere at any time, resulting in more productivity and faster task completion. Study after study has proven this.

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One by Intel showed that employees empowered with wireless laptops completed tasks about 36 percent faster and had a five percent weekly time savings or about 100 more hours per year. Depending on the task an employee performs, the numbers could be much higher. To underscore this point further, much of this article has been written while I have been out of the office, and if not for my wireless Tablet PC, you may not be reading this article today.

To take advantage of wireless in your office, my best advice is do it right the first time. Use good quality equipment always set at the highest level of security, (currently WPA2).² When adding wireless to your office, put the equipment closest to the areas where it will get the most use, such as the conference room and/or producer offices. Remember, though, that wireless is not a replacement for your wired network, just a way to extend and enhance it.

Looking ahead a few years (2007 perhaps), you should get ready to hear more about the new wireless standard emerging known as WiMax, which promises to extend the speed and range of wireless networking technology, mostly for outdoor or mobile use.

Tablet PCs

Imagine having every note you've taken with you at all times. Imagine those notes being



searchable—even though you wrote them in your own hand writing—and those notes including an audio or video recording of your meetings and more. Well, you do not need to image too hard as this technology has existed for several years in the form of Tablet PCs.

A Tablet PC is essentially a fully functional laptop with a screen that can be folded down and written on with a stylist much like a paper pad. Just like laptops, Tablet PCs come in many shapes, sizes and configurations. But they are not for everyone and you should not get one just because they are ultra cool. If you spend a lot of time in meetings, in or out of the office and like to take notes, however, this is the ticket. Electronic forms for just about anything can easily be created on Tablet PCs.

For example, a producer can fill out an ACORD Commercial Insurance Application on a Tablet PC at a client's office by writing on it in digital ink with the stylist. The customer can then sign the form with the stylist and the producer can email it directly back to the office for processing.

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For taking notes on a Tablet PC, I recommend using Microsoft OneNote. With OneNote you can take notes and record synchronized audio and/or video records at the same time. By adding a power toy for OneNote called OneNoteImageWriter from AnalogReality, you can print any electronic form into OneNote, which then allows you to write on it with digital ink.

One caveat, however. If you do get a Tablet PC, be prepared to spend some time learning how to use the handwriting features. Too many people get a tablet and never learn how to use it properly, which hinders their ability to get the added efficiency from the Tablet PC. (I give Tablet PC quick startup lessons to any of our customers who get them, to get them on the right track, right from the beginning.)



Dual Screens

"Two heads are better than one," the old saying goes, and one technology trend that absolutely no agency should go without or wait to implement is the use of multi-headed computer workstations, sometimes called Dual Screens. A multi-headed computer is simply a normal workstation with two or more monitors. As simple as it is, most people

can't quite understand how this works until they see it with their own eyes, but I will do my best to explain.

Just about any computer running Microsoft Windows 2000 or XP has the ability to add either a second video adapter or a special video adapter with two or more video ports installed to allow two or more monitors to be attached. The monitors do not have to be the same and can actually be drastically different technologies and sizes. (For example one can be a 17-inch CRT and the other a 19-inch LCD). LCD monitors of the same size work the best, however, and take up less room on the desktop. Now imagine having these two screens on your desk and seamlessly dragging your mouse from one screen to the other. Now imagine dragging one program to one screen and opening another on the other screen. Presto! You are now working and viewing two applications at the same time with no need to minimize and maximize one to work on the other.

You can run any program on either of the screens. For example, you could have your agency management system on one monitor, and a carrier's website, or a document on the other. The most conservative studies on multi-headed computer usage show that employees are 10 percent more efficient when they work with a dual-headed computer and make 18 percent fewer transposition errors. Some studies boast much higher productivity gains. (We have done studies in our offices and find that three monitors are even better than two. Some of our key power users even have four!)

If you are not sure whether multi-headed systems are right for your office, try out a couple on your power users. (You might already have an unused monitor in the basement). I find that most people wonder why they did not do this before. Simply put, your agency will experience significant productivity gains with a minimum investment by implementing multi-headed workstations.³

Document Imaging

1 Pulp Tree = 1/10th cord of wood = 10,000 paper pages = 1 File Cabinet = 4 boxes = ½ gigabyte of data = 1 CD.

Document management is a technology trend that has lingered on the edge of the technology chasm for sometime but in recent years has gathered some real momentum. Just look around on the exhibit floor at the next management system convention and you will find that the number of document management vendors has exploded. As document imaging capabilities built in to most management systems fall far short of providing agencies with true document management capabilities and benefits, agencies are demanding solutions that work and work well. Though sometimes agencies come up with self-proclaimed clever ways to scan and save documents in a formatted folder structure on their server, they are fooling themselves to think that this "homebrew" system offers all of the benefits and efficiencies of a true document management system, such as:

- Significant reduction in filing and retrieval time
- Compressed service time and call back elimination
- Disaster recovery protection
- Floor space reduction
- Electronic workflows
- Auditing/Versioning controls
- Automated filing that removes the human error element
- The ability to manage documents for departments in an agency that do not necessarily deal directly with a customer or policy (like human resources or accounting)

These systems are typically expensive and take significant resources to implement properly, which often scares agencies away. However, once implemented the return on investment is realized quickly and compounds over time. When looking into a document management system for your agency, look for a well-proven system with seamless integration to your management system and, most importantly, one that includes a thorough implementation and training process which ensures your investment will be successful.⁴

Redundant Internet Connections

"The Internet is down again!" Ten years ago, that statement would have been met with indifference, but today it would cause serious consternation to many agents aware that having a reliable and fast Internet connection is vital to their business. Internet connections keep getting faster and less expensive, but when they are not working or running



slow, an agency's productivity is severely affected. So why not have two Internet connections—one as your primary and a second as a backup? With the right equipment in place, if the primary goes down the backup kicks in automatically. Even when the primary is up, the backup can share the workload to help speed things up.

A couple of years ago this setup was cost prohibitive for most agents, but the price for equipment to accomplish this and for lower grade connections has dropped considerably.⁵

Remote Network Management

"Our server is down; can you send a technician over to repair it?" More and more this is becoming an obsolete question as an increasing number of technical service firms now take care of customers remotely. Instead of driving to your office to take a look at the problem, the technician can connect from a remote location in a matter of minutes.

Remote network management tools allow technicians to monitor your network, look for problems before they happen, and fix them before they become a larger problem. This is the proactive service model vs. the traditional break-and-fix that some still follow. Working this way allows a

service firm to get a project done for you faster with fewer resources, resulting in a savings for your agency. Remember, downtime is the most costly part of any agency's network. So a potential problem that is corrected before it happens is no problem at all, meaning no down time, no expense to fix it, and overall increased productivity for the agency.

You should ask your current service provider if they have a formal plan and the ability to proactively monitor and care for your system remotely. If so, you should take a good look at it. If they do not understand what you are asking, then maybe you should ask someone else, as this truly is the future in computer services.

Telephony: Data and Voice Convergence

Some pronounce it "Tel-le-FONE-y," I say "Tel-EFF-un-ny." Voice and data convergence coupled with open standards and off-the-shelf telephony equipment are bringing the cost of advanced intelligent phone systems within the reach of most agencies.



Imagine a telephone system that can run a credit report on a caller and place the financial information on a CSR's screen, before the phone is answered, based on the phone number calling in.

Think of the other abilities systems like these have to offer to an independent agency. Routing a caller to the appropriate CSR based on the number the customer is calling from. Opening the agency management system to the caller's information automatically and letting the CSR know which lines of business a customer currently holds with the agency and presenting a sales script so that the CSR may write lines that the customer does not have with the agency.

Phone system vendors are also moving the core of their systems to a Windows-based OS, meaning that if you need to add a new employee or change a setting, you can do it yourself, from your desktop in a window. No more mystery box hanging in a closet somewhere.

Intelligent phone systems offer other features such as Call Centers capabilities, advanced usage reporting and trending, Voice Over IP, and graphical call management capabilities, all of which allow agencies to operate more efficiently, save on telecom provider cost, and service their customers better.⁶

Chances are pretty good that if wireless networking, Tablet PCs, multi-headed computers, document management systems, redundant Internet connections, proactive remote network management, and intelligent phone systems are not currently a part of your agency's automation system, they will be in the future.

I'm not saying everyone should run out and get all of these right away. But be aware they exist, and when the timing is right for a change in your agency, take a serious look at what each of these has to offer. After all, remember the time when you wondered, "What the heck are we going to do with that fax thing?" ■

Informational Links

WirelessWi-Fi	www.wi-fi.org
Intel wireless productivity study	http://www.intel.com/it/business-management/wireless-employee-productivity.htm
Hot Spot Locator	www.jwire.com
Cisco Systems	www.cisco.com
Tablet PCs	
Microsoft Tablet PC Home	http://www.microsoft.com/windowsxp/TabletPC/default.mspix
Microsoft OnNote	
OnNote Power Toy Print to driver	http://www.analogreality.com/
Multi-Headed Computers	
Two Screens Are Better Than One	http://research.microsoft.com/displayArticle.aspx?id=433

UltraMon	http://www.realtimesoft.com
Document Management Systems	
docSTAR	www.docstar.com
Dual Internet Connections	
Xincom	http://www.xincom.com/
Managed Services	
S.M.A.R.T. Services	www.SmartServices.com
Intelligent Phone systems	
TeleVantage	www.vertical.com

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1. Wi-Fi is a global industry association of more than 200 member companies devoted to promoting the growth of WLANs. The Wi-Fi Alliance's testing and certification programs insure the interoperability of WLAN products from different vendors. WLANs have become an essential part of most corporate networks as well as SOHOs (Small Office, Home Office).
2. I use and recommend Cisco's Aironet products.
3. Those already using multi-headed computers in your agency might want to look into UltraMon software, which makes working with multiple screens even faster by allowing users to instantly move applications from screen to screen with a simple click.
4. I have reviewed, implemented, and worked with a good bit of the document management solutions available and one system stands out: docSTAR has been around and proven with solid integration to most of the major agency management systems. It's worth a hard look.
5. Every now and then I run into an agency that is hesitant to spend the money for a backup Internet connection, but once they take a look at and understand the impact of Internet downtime to their agency (usually by actually experiencing it) the decision to implement such a solution is easily made.

Most high-end routers have had the ability to make dual internet connections, but they are typically very hard to configure, so it not something a typical or even advance agency IT staff could tackle. As new routers are getting less expensive and easier to configure, however, you can expect to see more and more dual Internet or Dual WAN ready routers soon.

One company currently stands out in this area of making a dual connection inexpensive and easy to implement and that is Xincom.

6. Some of the better known intelligent phone systems are Cisco's Call Manager, which is still a bit pricey and Artisoft's (now Vertical Communications) TeleVantage system (which we use). If it is time to make a change with your current phone system, do yourself a favor and look into intelligent phone systems.