# Technology Ideas for the Luddite Agency Manager
### By Chris Burand

I rarely write about technology for agency managers, leaving this subject to the consultants that have far superior knowledge than me. And according to 100% of the IT experts and programmers I have met, I am years behind in my knowledge and use of IT. Now, I have not always been behind the times. I once worked at IBM and programmed financial software. In my first insurance job, I hacked into the main frame and obtained clearance to considerable data. Home office wasn't happy – but their security was awful.

Today, though, I find too much technology exists. Too much in quantity and type, and much of the technology I see is good for its own sake, but it really does not provide that much benefit to agency management. Much is hype and much may eventually become useful, but it is not useful yet. So this article is strictly from a purely practical perspective guaranteed to upset the elite tech Geeks and possibly provide too much for those still searching for the power button.

## 1. AMS or Applied?

I get that question weekly even though I do not offer any technology consulting. I do not know which is best. I suspect it depends on the agency's situation and what they currently have to some extent, although data portability has improved significantly through the years. Both systems provide plenty of headaches (while some select readers may consider this statement libel, I have yet to meet an agency owner using either system, out of the hundreds of agency owners I have met, who did not describe their system as causing headaches). So for those searching for agency IT nirvana, it does not exist yet.

One conclusion I have made is that neither provides adequate training nor support. I know they try and the service they provide is good, just inadequate. Again, I believe these are well-known secrets since I have never heard any agency say differently. I'm just repeating what I've heard hundreds of times. Fortunately, there are a few excellent independent consulting companies that know and support each system. The training is excellent. The training is ongoing. The trainers know the systems inside and out. They have found ways of doing things and errors within the systems that most agents would never find on their own. Maybe most important, the training is bite size (not gigabyte size). A major mistake so many IT companies make is to provide initial training where they throw everything at the staff all at once and then disappear forever. These consulting firms can engage in continual training so that when the staff have firmly learned one aspect of the system, they can then go onto something else. The staff doesn't have to try to learn everything all at once. The difference is night and day in productivity, morale, and even staff turnover.

## 2. Should producers have access to the system?

Absolutely they should be able to look up clients on the system. In fact, they should be required to do so. That way, when they're talking to a client, they can look up the policy and answer the question then and there, rather than saying, "I'll check into it" (meaning he or she has to ask a CSR to do it for them). This saves considerable time.

Producers should not be able to change any premium or commission data under any

circumstances.  Whether they should be able to enter any information other than notes, is debatable.  In most agencies, this is not a good idea.  However, all producers should have to enter notes regarding conversations with clients.  This is essential file documentation and it is so easy to do today, no good reason exists for not mandating they document these client interactions.

### 3.  File Retention
Electronic files absolutely must mirror paper files unless paper files are considered copies, meaning no original documents are kept in the paper files.  I know of no laws which provide any exceptions.  So when you destroy paper files, the electronic files meeting the same parameters must be destroyed.

### 4.  Electronic Social Network Marketing
Beats me whether it works.  I've seen some articles touting it as the next Google.  I have not personally seen any real success yet.  Sure, there's been a sale made here or there, but a sale here or there does not make a successful marketing campaign.  Maybe someday.

### 5.  Big Brother in the Workplace
I severely dislike the idea of someone always watching over me.  But in the workplace, the employer is buying someone's time so they have the right to expect the employees to be working.  The Los Angeles commuter train accident that cost so many lives was likely caused by the conductor texting rather than driving the train.  Recently the rail line announced it was going to install cameras to help police conductors doing things they should not be doing while driving a train.  The union promptly announced this was an invasion of privacy.

This kind of response is what gives unions bad names.  When employees are at work, I have come around to believing they have no right to privacy outside of the bathrooms.  This includes using desktop software to check their web surfing activity and attendance.

### 6.  IT Security
First, it's never as good as you think it is.  Second, never discount how innocent you and your employees are relative to the evil of the hackers.  Third, hire a really good IT Security consultant to test your system.  Fourth, sooner or later the government will begin checking agencies' compliance with HIPAA and the new Red Flag Rules.

### 7.  Learn to Type
Using a computer is much easier if the user knows how to type.  I understand we have many men in this industry whose generation did not consider typing a manly activity in high school.  Typing is an essential skill.  It's good for morale, productivity, and E&O exposure minimization if producers will type notes into the system.

### 8.  Learn Basic Software
Agencies are losing significant opportunities to improve their professional appearance and increase their productivity because too few people in the agency have adequate knowledge of Word or Excel.  In some agencies, no one knows either adequately well.  Every staff person should receive training on both if the agency wants to increase productivity and improve its

professionalism.

These are some really basic IT issues every single agency faces.  The solutions are basic and doable.  If agency owners do no more than conquer these really simple aspects, I assure you, your agency will run much more smoothly and profitably!


*Chris Burand* is president of Burand & Associates, LLC, an insurance agency consulting firm. Readers may contact Chris at (719) 485-3868 or by e-mail at chris@burand-associates.com.

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