SCOTT ANDREW ON TECHNOLOGY

IBAM's Chair and Immediate Past President **Scott Andrew** is not only a well-known insurance broker. He is also CEO of Moston House Ltd. Group of Companies, a business entity that oversees the family brokerage (Andrew Agencies), insurance industry software provider Custom Software Solutions Inc. (CSSI) and high-speed data and voice provider RFNow Inc. It's safe to say that Scott knows his technology.

Recently, Scott found time in his very hectic schedule to talk with TMB about the role of technology in the industry.

Q - The P&C insurance industry has witnessed huge changes in technology over the last two decades. Which of these changes stand out in your mind since you entered the industry in 1990?

A – It would have to be the advent of the Internet. It affects our work directly and indirectly 24-7. Along with XML, it has transformed our industry.

Q - How has technology enhanced the services brokers provide to customers?

A - Most of the work to date has gone into enhancing delivery in the channel. The focus has been on improving efficiencies in workflow and data exchange between the broker and the insurance company. The end consumer has seen very little change with their interaction with the broker. The next round of development will extend to better service the customer through the use of online interactions and services including account inquiry, claims servicing, new sales and endorsements.

Q - Have there been any negative repercussions from these technological advancements?

A - In an effort to become efficient in the workflow and communications between broker and company there can be less interaction between brokers and underwriters. This can be important in a relationship-based business.

Q - Your company CSSI has been integral in 'raising the bar' in terms of broker technology. In a nutshell, what are the products and services CSSI offers brokers?

A - Our proven broker product is *The Brokers Workstation (TBW)* which consists of *Intelliquote* (rating and underwriting module), *Broker Management Accounting* module *(BMS)*, *Commercial Management System (CMS)* and our *Web Connect* and *I-Biz* insurance company communication tools, For MGAs we have the recently released *The Underwriters Workstation (TUW)* and for insurance companies we have *ICompany,* which includes *IBiz* and *I-Broker*.

Q - What is the latest news from the company?

A - We have announced new integration projects using our *Web*

Connect and *I-Company* modules with a number of insurance companies this year and we do not see this slowing down. On the broker front we will be promoting the fact that we are the only vendor in the marketplace that can provide a complete solution. There are real advantages for a broker to have one complete integrated solution.

Q - What advice do you have for brokerage owners who want to stay on top of industry technology?

A - It is hard for brokerage owners to keep pace with rapidly changing technology so it is important to align with a vendor that can support them on this front and treat them like a partner. For individual brokers it is important to embrace the new technologies that are available as they are designed to improve their productivity and efficiency.

Q - Where do you see P&C technology heading in the next few years?

A - There will continue to be work done on improving integrations between the broker BMS and company systems. Industry initiatives around CSIO standards will impact the extent of the success of these integrations. There will also be a focus on the broker and company online services to the customer. With consumers using internet services at a greater rate every year it will be a requirement for the broker distribution channel to embrace this trend and extend services online.