Kiss My Database!

OVER the past 15 years I have devoted a lot of resources, money, and time to software. Looking back, I realize that I never have recouped my investments in some of those products. Finding the correct software to help the producer be more productive can be an overwhelming task. It would be nice to find that all-in-one software package that does everything a producer may need. To date, though, my search has left this need unfulfilled.

Do not get me wrong; there are good software packages on the market. It is just that none of them have reached the level for which I am looking. To give you an example, I have a different quoting system for each health insurance company I use. Additionally, term life quotes are derived from another software package. I am heavily involved in the annuities market, and use different software to run maximum exclusion allowances and retirement analysis. Furthermore, my broker/dealer has yet another software solution for tracking clients with equity related accounts. As the producer might imagine, my computer's desktop is cluttered with icons, my start menu rolls off the screen, and I receive monthly or quarterly updates for one product or another almost weekly.

Some of these software packages lack an important aspect: Ease of use. While I am fairly proficient in using computers and software, some programs plainly expect the producer to know more than he has to. A degree in technology or insurance law should not have to be a prerequisite. The idea behind technology and the software that goes along with it is that it should make our lives easier, not harder.

Ideally, I would need only one program to accomplish all of my routine tasks and never have to worry about installing another update disk again. If I ever find a product like that, I believe it would be the coup d'etat of client management software evolution.

I usually am not a complainer; in fact, I pride myself on being an extremely positive person by nature. Everyone, however, needs to vent once in a while. As it goes in our business, the sheer volume of paperwork involved begs for us fallible humans to make a mistake. Technology should be the solution, a solution still not addressed by today's software vendors.

Databases

Having owned and looked at numerous database management systems over the years, I have found the pursuit to be a fairly ho-hum affair. No system has jumped out at me and made me say, "Hey! This is the database system for me." While some are written better than others, they all are somewhat tedious in nature. The reason I say this is because the person using it drives the product. In contrast, a good software system should drive the

user.

One feature that I have found to be annoying among the contenders in the insurance and financial software arena is the ability to work with only one client at a time. Again and again I find myself leaving a client screen to access another client's information, then needing to do a look-up to return to the previous client and continue. This limitation is particularly bad in situations such as when I have a conference call with a husband and wife. I continually find myself going back and forth between the two client records for information.

Remote Data Access

Most client management programs have some sort of feature to take a copy of the software on the go and then synchronize new or changed data back to the main program. Producers who have toyed with directly accessing a database in real time from a remote location, however, quickly realize this is inefficient. The amount of data that a traditional database must send to a client program to function properly is prohibitive with today's bandwidth. Even synchronizing remotely to the main database can be more trouble than it is worth.

Real time access over the Internet would be an ideal solution to this problem, but again, I find this ability greatly lacking in today's software. Thank goodness for such programs as Symantec's pcAnywhere. This software runs a program on the producers' host computer and displays the screens on the remote computer from which the producer is logging in. PcAnywhere is remote control for your PC and also is great for distance learning and training. PcAnywhere works efficiently by sending only screen data, not an entire database. If the producer is looking for a solution to accessing data remotely, this may be the best answer.

A solution not widely used by client management software vendors is SQL database technology using thin client software. Enterprise level companies have had access to this technology for many years, but only recently has it become cost effective for small businesses. I will look at the possibilities this technology allows and the promises it holds for producers and agencies in more detail in my next article.

If the producer is contemplating new client management software, he or she should do a lot of research first to ensure the software is right for his needs. He should order demos, talk to other producers who use the software, and spend at least several days or even a few weeks testing each one. Most programs come with a 30-day money back guarantee.

Most programs a producer will find today are written in one form of a Microsoft product or another. While I like many of Microsoft's products, I must mention that programs written in MS Visual Basic tend to be more problematic. I won't expound on the possible consequences of committing oneself to Microsoft and its future technology course. Suffice it to say, however, that the producer may find himself perpetually upgrading as Microsoft continues to release future versions of software.

Windows XP

The next big revision of Windows is on the horizon. Code named Whistler, Windows XP will be touted as the next "got to have it" operating system by the end of this year. According to Microsoft officials, the XP in the product's name refers to experience. I am sure the marketing will be similar to the previous releases of Windows: Faster, safer,

better, and so on.

In truth, Microsoft has been trying for years to reach this point. Windows 2000 was supposed to be what Windows XP is promised to be: A marrying of the consumer version of Windows so many of us use today integrated with the security offered by Windows NT. In short, Windows ME + Windows 2000 = Windows XP.

Will this be the "got to have it" operating system of all time? I recommend a wait and see attitude, at least until it has been in circulation for six months or more. By then most bugs should be worked out.

The next generation of Windows will be available in two flavors: A consumer version for the most of us, and a professional version that will feature higher security, active directories, and other features geared toward larger organizations. The professional version also will be able to handle Intel's next generation of Itanium 64-bit processors.

One item that is unclear at the moment is Microsoft's attempt to prevent pirating of its software. I agree with the software companies' intellectual rights to protect their products, however, new code embedded into Windows XP will allow it to scan the system on which it is installed and produce an identifier specific to that computer. This would require either that the user call Microsoft for a release code to unlock the system or that the operating system log onto Microsoft servers via the Internet to do the same within 30 days of installation.

The problem comes into play when a producer performs a major upgrade to his or her system. Windows XP will recognize that the system configuration has changed and will require the producer to obtain a new release code. At the writing of this article, Microsoft has not indicated how it will handle these situations since its end user license agreement licenses the software for use on one CPU. Will a new copy of Windows be required when upgrading a computer's processor? Hmmmm. Let's wait and see.

Client Management Software

Both hardware and software continue to evolve at an unprecedented pace, however, current software vendors and their support all have great room for improvement. Soon the producer's client management system may be completely obsolete and replaced by an inter/intranet solution. Every change, every sale, and everything will be done in real time, instantly available to everyone else in the organization, including clients.

Current client management systems pale in comparison. Between continuing education, selling, and getting to know clients better, a producer has little time to devote to learning more software.

Having easy, fast access to reliable and up-to-date information will be the subject of next month's article. The producer is looking for simplicity. The vendors need to remember and deliver KISS, keep it simple, stupid. I look forward to the time when we truly can "KISS our database."