



Paradoxically Less

WHAT a paradoxical word: less. It's not a simple word like good or bad, which are easy to understand. Let's face it, good is good and bad is bad. But less is a more complicated word.

How much less is less? Less can be good or bad. There are the many faces of less. Less by itself refers to a reduction in quantity or amount while weightless means without weight. See what I mean? Then there is the saying "Less is more." Hmmm? That can be good or bad. Less really depends on what other words are hanging around with it.

We use less as a suffix in harmless or tireless, but you never hear harmmore. Why can't more be a suffix? It is after all the antonym of less. Being the upbeat kind of guy that I am, I thought it was about time to straighten everyone out on less. Less is a good word in an Automated Agent sense. A few things with less in them come to mind: wireless, paperless, hassle less, effortless. You get the idea. And the saying "less is more": In the world of the Automated Agent, that is good as well. If an agent has to spend less time preparing for a client, then he has more time to devote to the relationship. That is good, and less really is more.

My two favorite words are wireless and paperless. I like wireless phones, wireless networks, wireless modems, wireless keyboards, and wireless mice. If I had it my way, everything would be wireless.

Being paperless also is a goal of mine. I imagine that my agency alone could save a few hundred trees a year by getting rid of all the paper we go through.

The Less Paper Office

I recently read about a couple that scanned 20 years worth of client documents, correspondence, applications, and everything else in their client files and burned the images onto 24 CDs. The headline touted the couple as having a paperless office. I suppose that would allow them to file less paper, but it surely would not classify theirs as the true paperless office. The origin of their paperless office still comes from the fact that they use paper. They simply are storing less paper in their filing cabinets. A definition of "paperless" at www.dictionary.com brings up the following meaning: "Not requiring paper because of the use of computers and other electronic media to record, convey, and store information: a paperless office."

I applaud the couple, however, for taking a step in the right direction as it is a step my agency will be taking this year as well.

The Paperless Office

The true paperless, not less paper, office still will take some doing and a lot of cooperation from everyone involved in our business. My vision of the paperless office is straightforward. A prospect would meet with an agent, select a product, and answer any questions on a touch screen terminal. He or she then would read the legalese and either enter a password or place his thumb, hand, eye, or whatever body part eventually might become the standard on a specialized scanner to agree to the terms.

The paperless application then would be encrypted along with his digital signature or password and forwarded to the company for processing. Barring any underwriting requirements, a prospect could receive his policy via e-mail the same day he applies.

“Less” Paper and the Recordable DVD

In reality, turning a producer’s paper files into an archive of digital images is not all that complex. Scanners are inexpensive enough these days and adding a document feeder to it costs only a little more. My suggestion would be to use DVD-Ram for image storage. Just when the producer thought that burning his own CDs was cool, now he can make his own DVDs as well.

DVD-Rams have been around for a while, but, as with everything in technology, it takes a while for the prices to fall. It is now possible to get a DVD-Ram drive for less than \$500. The greater storage capacity, I believe, outweighs the additional cost compared to a CD Writer. One DVD-R will hold almost as much information as eight CDs on a single side and almost 9.4gb on a double-sided disk. Drives and media with higher capacities are on the horizon. Remember though, when storing digital images of documents, NASD regulations require that imaged documents must be placed on a “non-alterable” medium. This eliminates the use of any re-writable discs. The producer must use write-once DVDs for this purpose.

Oh, and the producer should be sure to make at least two copies of each disc. He would hate to lose all those scanned documents to an accident.

To enable everyone in an agency environment access to these scanned documents, a DVD drive could be installed on a central server for each DVD disc needed. A setup involving a scanner with an auto document feeder, a DVD recorder, and three DVD drives should cost the producer less than \$1,500.

The Wireless Network

There are many ways to go wireless. There are wireless LANS (local area networks) and cellular WANS (wide area networks), and microwave and satellite-based networks.

The “less” in wireless is a little deceptive, however. Wires still are involved in current wireless technology. How else does one connect the wireless part to one’s computer? That probably is a little picky, but eventually someone will build the wireless part into products, thus eliminating all cabling. It is only a matter of time.

An organization of 1,300+ companies is helping to forge the way with a technology called Bluetooth (www.bluetooth.com). The technology will help in making everything wireless — just the way I like it. Look for it in a computer near you soon.

Wireless LANS

Tremendous strides have been made over the past year in improving the reliability and security of wireless networks. A year ago, 1mbps wireless LANS were considered the norm. This year the standard has reached 11mbps. Thanks in part to a consensus among equipment manufacturers, a standard has emerged upon which everyone could agree and implement. This allowed for the tremendous gains in speed. It even has allowed equipment manufactured by competing companies to work together, something unheard of only a year ago in the wireless networking arena.

Wireless WANS

Microwave and satellite-based wireless technologies have improved greatly and now are being introduced in many areas. While this kind of technology is designed for those not able to obtain high-speed DSL or Broadband connections, it also is useful for those who like the concept of a mobile office. Antennas with built-in GPS and auto locking features allow for an easy connection to the Internet via such services as Starband (www.starband.com). The producer could set up a Virtual Private Networking session over the Internet and log into the network at the home or office.

Cellular-based networks also are on the up trend this year. Improvements in compression algorithms and greater coverage areas are making personal digital assistants (PDAs) and laptop computers with cellular modems more appealing for the producer on the go. Connection speeds still leave something to be desired in this area. Wireless technologies are great. The feeling of freedom one gets by not relying on a cable to connect to others cannot be beat. This is an area where “less” really is more. I highly recommend going wireless.

Is Less Really Less?

While less can be construed as a negative, I look for all of the positive words with less. In the world of the Automated Agent, the continuing advances in technology will lead to less paperwork, less research, fewer mistakes, and all those other lesses. This in turn will lead to more prospects, more commissions, more time and all those technological, yet unnamed less things to come. When you come right down to it, less is more, more or less.