



Need a market? **FIND IT. FAST!** 171 results for "cyber" **MyNewMarkets**



View this article online: <http://www.insurancejournal.com/magazines/features/2017/07/10/456382.htm>

How Technology Training Addresses Agency E&O, Data Security

Employees at Little Rock, Ark.-based Stephens Insurance have had a front-row seat in the development of agency technology that works the way they do.

The agency is a Vertafore Agency of the Year, recognized for working closely with Vertafore's developers, giving them feedback for their latest programs based the actual needs, workflow and habits of real employees.

"It included bringing on several people from Vertafore on site, and they actually sat with our users, would watch them do things, and then would ask questions," Brittany Bulloch, business process manager for the agency said.

"It was very much for them to get an understanding, because a lot of these Vertafore employees that came on site were developers. They weren't insurance people.

"They had ideas of how things should work. But then when they would watch a user, they could see the different ways that they would move through the software program or the different ways that they would work and recognize, 'We thought that this made a lot of sense if they went from here, here, to here, but they're not doing that. They're going from here, over to here and then back to here.'

"That gave them that insight to be able to adjust the product and adjust their perspective on how people would process the work and then use that to adjust their development. So they don't get the product so far along that it takes a lot of effort to bring it back, and move it in a different direction."

Agency Benefits

While Vertafore obviously benefited from the process, so did the agency.

Bulloch said employees appreciated being listened to when being asked to change the way they were doing things.

"Change, especially with technology. is hard, it is very hard, especially in the insurance industry. We've done things the same way for so long that there are a lot of habits, there are a lot of comfort levels," she said.

"When you're asking people to start changing the way they do things, it can create some challenges. This was a great way for our users who were maybe a little timid about some of the changes we were asking them to make. This allowed them to see that Vertafore was really engaged in making this product as effective for them as

possible. That was wonderful for me, to be able to bring that to my users. Obviously, Vertafore was able to get a lot of information and get a better road map for development.”

The agency has been growing and now has a full-time technology trainer on staff.

“We are constantly pushing training because what can happen is people will try to train all at one time, and that’s a lot of information. What we have found that works better is, obviously, you have to do some level of introductory training that’s somewhat intensive. But then dripping information, little by little, over an extended period of time.”

E&O Risk

Having a trainer is a way to help control the agency’s E&O exposure.

“As technology is evolving really quickly, if the users that have to engage that technology don’t understand what they’re doing, that’s where you can get in a really dangerous spot,” she said.

“It’s all about teaching and educating, because there’s a lot going on and everybody still has their regular job to do and they are just trying to get it done as quickly as possible. If you aren’t keeping them up to speed then you’re definitely going to walk into a potential errors and omission (E&O) situation in my opinion, because they’re going to put something somewhere they don’t intend, or make something available or not make something available and there you go.”

The agency stresses data security and how employees should be managing the agency clients’ data. The trainer also helps in this area, including with simple things like educating employees not to click on links they don’t recognize.

She cited a situation where a user unintentionally deleted an entire client file.

“[I]t moved it to this other location and it’s a process to get it back where it needs to be. If you don’t take the time to make sure that people understand how to use the technology they could really walk themselves straight into a major issue,” she said.

“We’re constantly reminding them of the issues that they need to be concerned about and giving them tips and tricks, and trying to not overwhelm them,” she said. It’s important to be “consistent with new pieces of information and training,” she said.

Bulloch acknowledged there is pressure for agencies, especially growing agencies like Stephens, to automate as much as possible. “Most agencies want everything done in this exact standardized way because obviously as you get big, you need to have that insight and structure,” she said.

Having a baseline that ensures the safety of client information and guards against E&O exposures is important, she said.

However, she cautions against going too far and devaluing employees and their intelligence, especially when it comes to dealing with customers.

“It’s very important to recognize that technology can do a lot of things. But there are some things that humans need to be doing, and so [it’s important to find] the value of where should I have people engaging and where do I need to be engaging technology and keeping that as a central focus. So you don’t windup tapping into technology to do something that you really should have a person doing.”

“While I love technology, it doesn’t fix everything,” she said.

More from Insurance Journal

[Today's Insurance Headlines](#) | [Most Popular](#) | [Features](#), [National Section](#)