

An infrastructure overhaul let CFR Inc. better support mobile agents and improve customer service

BY ERIC BERKMAN

Photograph by John Jernigan

Agents of change

CONSIDERING THE INDUSTRY IT'S IN, CFR Inc. has a counterintuitive but effective philosophy: "Don't try to sell insurance."

Instead, managers at the 70-year-old Tulsa, Oklahoma-based agency describe their approach this way: Focus on solving complex problems for your clients and arm your employees with the best equipment for doing so. Your staff will be happy, your clients even happier, and the sales will take care of themselves.

That all sounds great, but, as of April 2004, CFR, which provides commercial and personal insurance and financial services to about 6,000 customers throughout North America, was struggling with the "best equipment" part. The culprit: an outdated, haphazardly built network infrastructure that would shut down without a moment's notice, sometimes separating agents from critical data just as they were about to close on policies. Not surprisingly, that situation frequently resulted in unhappy employees, unhappier clients and lost sales.

Meanwhile, for the poor guy who'd inherited this network environment, IT Director Stuart Lough, diagnosing and resolving an outage was often like trying to decipher hieroglyphics.

To add to the strain, CFR is a paperless agency that relies totally on its agency management system, a third-party application in which agents execute and store all policies, forms and documentation related to the company's transactions. "It's the heart and soul of this agency," says Sherry Burks, vice president of operations for the 100-employee agency.

Then, in the spring of 2004, the software's vendor, Windsor, Connecticut-based AMS Services Inc., announced plans to release a new version of the product—which couldn't run on CFR's existing infrastructure.

So that summer, working with Tulsa-based Matrixforce (formerly Computer Technology Solutions, Inc.), a Microsoft® Gold Certified Partner, CFR upgraded its infrastructure from Microsoft Windows NT®/Exchange 5.5 to Microsoft Windows Server™ 2003 and Microsoft Exchange 2003. Six months later, CFR is beginning to reap the rewards of that decision.

Haunted by an Inherited Environment

When Stuart Lough took over as CFR's IT manager in May 2002, he knew right away that the network infrastructure needed a major overhaul. The one he had inherited was built over a period of several years by a succession of vendors, each implementing its own products in its own manner. The result was a patchwork of components that rarely talked to each other, and limited support from vendors. The network was fraught with shaky connectivity, which slowed things down for employees trying to log in. Much worse, however, were the occasional outages that could last up to 10 minutes, seriously hurting productivity and customer responsiveness. In a paperless insurance agency like CFR, downtime can be disastrous because agents rely on the network to communicate with multiple insurance carriers while also accessing documents stored and imaged on the agency management system.



BOTTOM LINE

Overhauling server systems is never easy, but can reap rewards if you pay attention to methodology and planning. Read this story to find out how one vendor's "rapid deployment" methodology helped make that happen.



Fast friends:

IT Director Stuart Lough of CFR Inc. and Matrixforce President Kevin Fream engineered a high-speed, high-stakes

CFR also faced external pressure to upgrade. AMS Services was working on an updated version of the agency management system based on Microsoft .NET technology, which is supported by Windows Server 2003. According to Burks, the biggest benefit of the new system, AMS 360, is its ability to facilitate the integration of CFR's insurance database with Microsoft Outlook®. As a result, anywhere that agents can access their e-mail via Outlook, they can also access the insurance database—even via a wireless connection to a handheld PDA.

Since AMS Services uses CFR as a beta agency, CFR risked losing the competitive edge it would realize from having the first crack at the new system. Worse, the agency would eventually fall behind the competition if it couldn't implement the system at all.

Upfront Planning and Methodologies Key to Success

Lough's key goal for the Windows Server 2003 implementation was for it to happen with minimal disruption to the business. With the help of project leader and Matrixforce President Kevin Fream, the migration itself was done over a weekend.

As the implementation date drew close, Lough let employees know that the impending change wouldn't seriously affect their ability to conduct business and gave them notice of the dates of the off-limits weekend.

But, he adds, accomplishing such a large implementation so quickly requires that the vendor have a well-developed and tested methodology for carrying it out. Matrixforce's "rapid deployment" methodology calls for a written implementation plan whereby both the overall scope and individual tasks have been approved by the customer in advance.

Matrixforce's typical plan includes a project overview, information on the customer and its existing technology, a table of all the configurations, and a diagram laying out the server, the software and all the connections. "It's something that, conceptually, a layperson can understand," says Fream, whose methodology has been approved by Microsoft. The lack of such advance documentation is where customers typically get burned: "They have a perception of what they want and what they're buying, but in the end, what the vendor provides may be totally different," he explains.

CFR's implementation was also successful because of its well-planned budget, Fream says, having included funding for ongoing support after the project was finished. Companies that fail to do that

inevitably find themselves spending more money later when something breaks. A good rule of thumb, Fream says, is to budget an additional 20 percent to 27 percent of the project cost for future support, and to make sure your implementation vendor can provide that service before embarking on the project with it in the first place.

Of course, CFR's migration had its challenges. In Fream's view, the biggest speed bump was dealing with upgrading a branch location about 100 miles away in Oklahoma City. Nobody really understood (or had documented) precisely how the Tulsa and Oklahoma City offices were connected, or how well the connection was secured, which indicated potential vulnerabilities. The integration team was able to adapt on the fly, however. "We went from an unknown environment to a standardized, documented networking environment throughout the whole agency," Lough says.

With the implementation of Windows Server 2003, CFR now has diagnostic tools that enable in-house system administrators to verify and test connectivity, security and speed.

On the business side, the project's key executive sponsor, Sherry Burks, is happy about the impact on the company's overall customer responsiveness: "In our industry, clients need services delivered 24 hours a day all over the U.S. and [beyond]. Since the [implementation of Windows Server 2003], I don't know that there's been any downtime due to server failure."

Result: A More Mobile Agency

The implementation has paid off measurably for internal processes and employees as well. Prior to the installation of Windows Server 2003, managers and top-level sales staff used Research in Motion Ltd.'s BlackBerry® mobile devices, which provided wireless access to their e-mail inboxes only. Now, with Exchange 2003, employees can use other devices, including Windows Mobile™-based Microsoft Pocket PCs, HP iPAQs and smartphones. That capability gives the agency complete wireless functionality, and employees can now easily access their inboxes, calendars and contacts.

As for CFR's overall return on its investment, Burks says it's tough for insurance agencies to measure ROI, but CFR is trying to do so by measuring productivity through activity reports and by tracking the volume of revenue managed by each employee. She anticipates that, when the new agency management system is launched, it will boost productivity even more.

"Right now, the sky is the limit," she says.

Eric Berkman, a freelance writer specializing in business, technology and law, is a contributor to Microsoft® Momentum and a former writer and editor at Lawyers Weekly and CIO. He is based in Framingham, Mass.

Quick Tips for Infrastructure Upgrades

1 Minimize the impact on employees and customers by scheduling upgrades over a weekend, with plenty of advance notice.

2 Ensure that your technology partner has a distinct and proven implementation methodology.

3 Create an implementation plan to document key steps and deliverables.

4 Budget for ongoing support after the upgrade is finished.