The Automated Agent

By Gary B. Indianer

Intra-Commuting: What a Concept

I KNOW, You are thinking, what I really mean to say in the title is tele-commuting or its newer trendy incarnation called ''tele-working.'' Unfortunately, these two terms really do not adequately describe the true automated agent. He or she does not merely ''telework'' or ''tele-commute.'' That is so 1990s. A much better automated agent word is ''intra-commuting.'' The next generation of producers will ''intra-commute

Here's another automated agent acronym: ''SOHO.'' You probably have heard the term before; it stands for small office/home office. ''SOHOs'' are a special breed of office within themselves. Usually manned by five or fewer people, office resources and budgets are limited and many of the day-to-day tasks usually are shared among the people working in them. Being producers puts many of our work places in this category.

Hardware vendors long have recognized the SOHO as a target market. Thanks to this realization, the cost of adding technologies has continued to decrease. Years ago setting up a home office would have cost a fortune. Today, the cost is minimal. I think that it is only a matter of time before software vendors start offering virtual office systems for most industries.

With the advent' of virtual private networks (VPNs), intranet and extranet technologies, the mere thought of using a dial-up connection to gain access to the office computer is, well … passe'. In today's modem inter-networked computerized world, using a 56k modem quickly is becoming obsolete.

To appreciate ''intra-commuting'' properly, the producer must understand the complexities involved in implementing a work-from-anywhere system. In the traditional paradigm, everything centers on the office. The office is where the records are kept, the data is stored, the clients come to meet, and most of all, where most producers believe the work must be done.

While most of us take work home from time to time and maybe ''telework'' occasionally in the traditional sense, we still are not

properly equipped outside the office. Dragging files, illustrations, and sales literature in hand, we venture forth from the sanctity of our cubicles and pray nothing has been forgotten. Intra-commuting addresses all of these issues.

The problem with traditional "teleworking" is that everything still revolves around the central office concept. Today's corporate structure dictates that this is how it should be done, so most of us do it that way. I always have been sort of a non-conformist, but I would not go so far as to call myself a rebel. Rather, I like to think of myself as more of a part-time visionary.

So just what is "intra-commuting"?

Suppose the producer had access to all of the resources he needs. Forms, sales literature, client data, records, and documents all would be available from any Internet-connected computer or handheld device, just as if the producer were sitting at his desk in an office. Would there really be a need for the office with this ability?

Of course there would, thinks the traditional producer to himself, there needs to be a place from which the receptionist works, a place to meet the clients, store the files, and so on! Now, take a few more steps out of the normal. Suppose the receptionist works from home, the producer works from home, in fact, everyone in the whole agency works from home. All are interconnected and able to access every piece of information they need. What now? The traditional producer still thinks to himself, "What about meeting my clients? I still need a place to meet with my clients."

The age of the virtual office is almost upon us. With plenty of exciting technology in the IT pipeline, software developers will have plenty of innovations to integrate in the coming years. One such advance is called network convergence. This technology in essence combines data, voice, and video streams into one. Imagine using the computer to telephone or video-conference with prospects, while at the same time showing them illustrations and sales materials. The producer would have the product's application a mouse click away, needing the prospect only to print, sign, and send them in. Now that is intra-commuting!

Aside from the obvious benefits of being able to work from almost anywhere, using a virtual office offers many benefits of which the producer may not have thought. Recent surveys in the tele-working arena show significant cost savings and greatly increased personal productivity for those implementing tele-work programs.

There are many reasons for this. Fewer people in the office means less real estate overhead. Imagine doubling the staff and requiring less or the same amount of space as today. An agency could grow without having to expand or move to larger facilities. Eliminating long

commutes allows agents and employees more time to enjoy life.

By having client records digitized, the cost of storing those records in the file cabinets that eat up the producer's valuable $18 a square foot office space is eliminated. Originals could be stored in less expensive warehouse facilities located elsewhere.

Two great Web sites devoted to teleworking are www.youcanworkfromanywhere.com and www.gilgordon.com. Both sites offer great insight into this subject.

physical office location at all would be to facilitate the traditionalists, to use it as advertising, or as an anchor point for meetings and such. Even here though, there is plenty of room for the use of alternative officing.

Tele-working centers are starting to sprout up nationwide. These centers offer time-share offices that can be used as needed. Another alternative a producer or agency may use are office condominiums where the producer may rent a small office with a receptionist and furnishings already in place. The receptionist is pooled with the other condominium occupants so the cost burden is shared equally.

Being the technology lover that I am, I long have dreamed of working from a virtual office. Our physical office has developed a plan to implement alternative and virtual officing into our future. Because we have seen no software for this in the insurance field, we have started to design and implement our own. If everything goes as planned, we should have a complete virtual office system in place within two years.

Currently my office's technology consultants and staff work part-time from home by high-speed Internet connections. While the ''everything anywhere'' concept is not available yet, most of our basic data is. We still provide lunch meetings and a place to gather, but now in a more relaxing environment.

Over the years I have seen many brokers and career agents successfully work from their homes. Since September 11, I also have heard of several industries taking a good look at tele-working. If producers were able to, increase their income, reduce expenses, and limit their liability, would we not all rather intra-commute?

Tele-working is not a new concept, it is an ever evolving one. It will not completely replace the face-to-face contact so important in our business, but it will enable the producer to stay in contact with more prospects than ever before. Through the use of converging technologies and virtual offices, the anything, anywhere concept slowly will take hold and enable us all to intra-commute.