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The Rising Use of Portal Technology

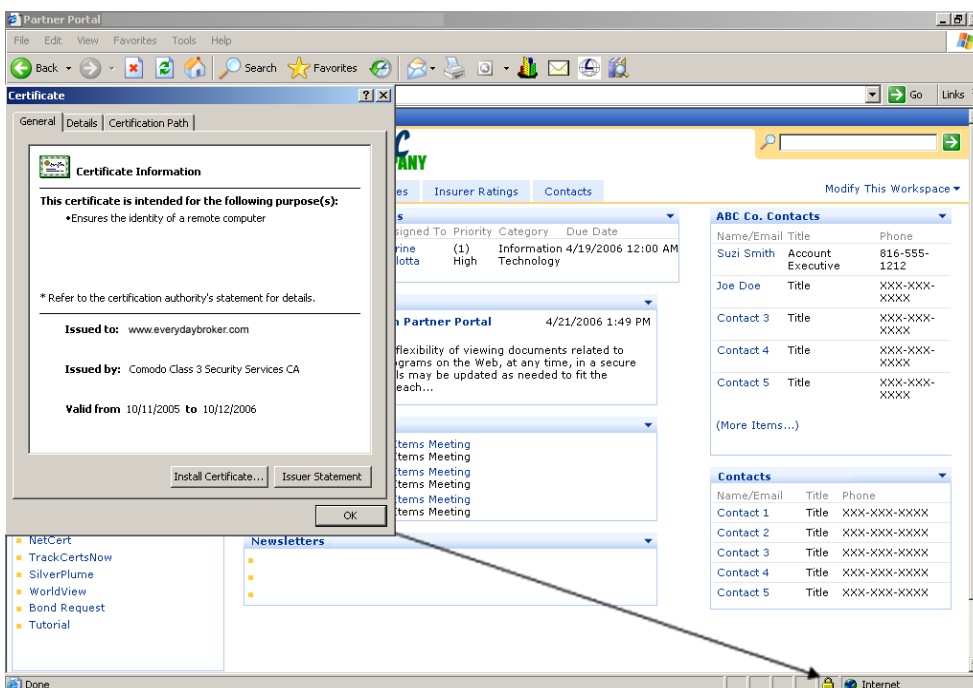
If you asked ten different people to define the term portal, you would probably receive ten different responses. To some it might mean the home page of an Internet web site, while to others it might mean an Internet search engine or online service.

A good technical definition of a portal is a web-based application that integrates content and applications within a user interface while providing a platform for communities of people to collaborate, communicate, and share information. Although these definitions vary, they all share a common goal to provide a platform for sharing information. Risk managers can realize the benefit and value of communicating, collaborating, and sharing information online by using a portal provided by their broker.

What Should Risk Managers Expect From a Portal?

Portals for risk managers and their teams can be very powerful tools if they are designed well and the information is kept current. The portal should be fully interactive, providing risk managers and their teams easy access to information, people, applications, and reference tools through a customizable, user-friendly interface. Aside from the portal's design, several key technical issues should be addressed:

- **Security.** Ensure the portal provides an appropriate layer of security to safeguard your data from unauthorized access. Ask for information about how user accounts are set up and maintained. It is important to understand the process for activating and deactivating user accounts.
- **Data Backups.** Ensure that the data and information stored within the portal is backed up and available in the event of a system failure. Ask for the broker's data backup and retention policy.
- **Data Encryption.** Ensure that data encryption is being used to provide an additional layer of protection for data being transmitted over the Internet. SSL is a protocol that provides this protection. You can easily identify whether the portal you are using provides this level of protection. In the example below, Internet Explorer displays a lock near the bottom right-hand corner of the screen. Moving your mouse pointer over the lock displays the level of encryption being used and double-clicking the lock provides additional information about the certificate. The preferred level of encryption is 128 bit.



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What are the Benefits of Using a Portal?

A well designed portal should extend the service capabilities of the risk manager's broker. Listed below are a few of the primary benefits that can be achieved through the use of a portal:

- **Collaboration.** Portals provide an efficient way for all members of an account team to share information and collaborate. For example, a portal can be used during the process of creating an insurance submission. Members of the account team can use a work space within the portal to contribute information to the submission.
- **Communication.** Making announcements to the risk manager's team, sending notices of upcoming events, communicating changes in policies or procedures, and sharing news are a few examples of how a portal can be used to foster communication.
- **Information sharing.** Portals provide a central location for instant access to current information. Common examples of the types of information stored on a portal include policies, policy summaries, reports, statements of values, fleet schedule, procedure manuals, etc. Additionally, some portals provide the added benefit of version control, so you can quickly and easily review changes in a document from one version to the next.

The screenshot shows a web browser window displaying the 'Everyday Broker' portal for 'ABC COMPANY'. The interface includes a navigation menu on the left with sections like 'Shared Files', 'Submissions', 'Request Forms', and 'Tools'. A callout box points to the 'Tools' section, stating: 'Folders can be used to logically organize information.' The main content area displays 'High Priority Open Items', 'Announcements', 'Events', and 'Newsletters'. The right sidebar shows 'ABC Co. Contacts' and 'Contacts' lists.

- **Access to applications and reference tools.** Portals can be used to organize links to online systems and reference tools. For example, a portal can be used as an access point for logging into certificate issuance or tracking systems, surety bond systems, RMIS systems, specialty applications, or virtually any system available to the client.
- **Online service requests.** Requesting certificates of insurance, auto ID cards, surety bonds, or virtually any service will continue to be done through traditional methods. However, a portal provides another means to communicate these requests to the account team.

What are the Keys to Success?

For a portal to be accepted and utilized effectively users must be comfortable with the technology, and content should be relevant and up to date. Additionally, the portal has to make the communication and servicing processes easier or it may not be used. Remember, what may be easier for the broker may not necessarily be easier for you.

Information will continue to be exchanged through a variety of mediums including paper, compact disc, e-mail, etc. Portals certainly will not replace the need for face-to-face meetings, telephone calls, or emails. However, portals will provide another method of efficiently communicating and sharing information.

TAC welcomes feedback on this bulletin and suggestions of topics for future bulletins. Topics and content are the sole discretion of TAC.