IT Radix Resource

We make IT Work for You

IT Radix and You…Perfect Together

Insurance Industry Rolls Out the Red Carpet with Wearable Technology

Who are you wearing? That is the famous question reporters often ask celebrities as they traverse the red carpet on the way to their awards shows. But soon that might not be a question just asked of New Jersey stars like Jon Bon Jovi, Eli Manning and others, but of you and me as well. Why? Well in less than a generation, technology and computing has moved from the computer room to the desktop, to the laptop, to the phone, to the car, to the wristwatch, to the eyeglass and soon…on almost anything you wear. What industry is leading the charge in that shift to wearable technology? Is it the fashion industry or the entertainment industry? Nope, the answer is as peculiar and surprising as a New Jersey jug handle is to an out-of-state visitor. The answer is…the insurance industry!

Surprised? Well, think about it. Insurance is essentially all about pricing risks. To do that optimally, you need good data. With wearable technology and the "Internet of things" providing real-time information on how fast or how far a car is driven or how often blood pressure spikes within an individual, insurers can develop better risk models and price policies more accurately and maybe lower for the right people. That is all the incentive insurers need to get behind this trend. To entice you to wear or use such devices, they will be offering price discounts for behavior and activities that lower risk.

Until now, insurance has not been an industry that has been revolutionized by the advances in computer technology and internet access. Travel, book selling, auto buying, retail, trading, mobile banking and even grocery shopping have been transformed. Now is the time for those cool dudes in the insurance industry to channel their inner geek and get in on the technology revolution sweeping across the industry.

With technology advancements, you can expect in the very near future to be able to make an auto insurance claim in real time at the scene of an accident. Take a picture with your smartphone using an app provided by your carrier. Have confidence that your onboard data-gathering device has already captured and sent information to your insurer proving that you were stopped when that nice old lady (on her way to Kings to buy potato salad) hit you in the intersection. Send the picture and then you can be on your way.

Privacy issues aside, health apps on a smart phone, personal fitness bands on your wrist, data-gathering devices in your car, home and even in your backyard, all capturing and delivering data directly to your insurance carrier can provide you and your insurance company a host of benefits.

So who are you wearing?

Let IT Radix help you prepare for your grand entrance and your walk down the IT red carpet.

In This Issue

I ♥ NJ

If you would rather receive our newsletter via email, sign up on our website or send an email to resource@it-radix.com

B L O G

More free tech tips at:
www.it-radix.com/news-blog

Introducing…Heather Greco

As we kick off this summer of fun in the sun, we'd like to introduce one of our newest employees—Heather Greco. As far as we're concerned, Heather and IT Radix are perfect together!

Heather came to IT Radix with a B.A. in Cultural Diversity from Drew University in Madison, NJ. A self-proclaimed "geek," Heather considered minoring in Computer Science at Drew while working on campus as the Student Manager of the IT Department. In this capacity, she conducted computer training for incoming students, helped in the computer lab as well as spearheaded various data center projects throughout the year. Heather also worked as an English teacher in Korea for three years, where she quickly became the IT person at the Yellow Dragon Elementary School where she taught. She can't get away from IT…it must be in her blood!

As an IT Consultant at IT Radix, Heather is the friendly face behind the phone and is typically the first point of contact for many of our clients when they call into the office. Heather enjoys troubleshooting and is known for her never quit approach to any technology challenge that comes her way. If she doesn't know the answer immediately, she'll get it! Heather also helps with sales where she assists in creating quotes and statements of work for our current and prospective clients. Her genuine sweetness and youthful enthusiasm shines through whatever she does, and her willingness to jump in and help wherever needed is always appreciated.

Heather's NJ roots run deep! Born and raised in Union where she still resides today, Heather is no stranger to the world around her. An avid traveler, Heather lived in Korea for 3 years. She studied abroad in Cyprus and visited Italy, Greece, Japan, China, Egypt and London. She even lived in Virginia for 8 years, but hated it. While you can take the girl out of NJ, you can't take NJ out of the girl. Heather says that "it's great to be back in NJ because there's no place like home!"

In Heather's free time, she absolutely loves attending Renaissance Faires, especially Drew University's annual faire where her love for sword fighting first began! She is quite crafty and enjoys making chainmaille jewelry for her friends and family. A self-proclaimed movie-holic, Heather loves all genres of movies—her favorite being *The 10th Kingdom*. She also enjoys playing video games and reading fiction. Her favorite book series is <u>Bloody Jack</u> by L.A. Meyer. When not traveling the world, Heather loves spending time at home with her awesome teenage sister, Melissa.

Heather's Personal philosophy: Your happiness will bring joy and peace to those who have none.

"Without friends, no one would choose to live though he had all other goods." – Aristotle

Leveraging the Cloud for Quality and Efficiency

New technologies and innovations have permeated almost all industries including the insurance industry. About half of the insurance carriers are "in the cloud" and the carriers are not alone. By leveraging the cloud, many of our clients in the insurance industry have enjoyed greater quality and efficiency for their products, claims and business practices. By using cloud and related technologies, the carriers are able to rapidly roll out new lines and products as well as to differentiate themselves through personalized service.

In particular, the insurers are leveraging the cloud when entering new geographies and they need to get started very quickly (e.g., trying out workers comp insurance in a new

THE BUZZ

OUR CLIENTS SPEAK OUT:

"As an independent insurance agent, we are challenged with having to adapt to the technology of over 30 insurance companies along with our own agency management systems. Partnering with IT Radix to handle all of our IT allows our agency to focus on sales and service to our clients."

Steve Perna— United Assurance Inc.

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Leveraging the Cloud for Quality and Efficiency (cont.)

state). The cloud is helping them to quickly exploit niche opportunities and achieve first-mover advantage.

As the insurance carriers and producers (the agents and brokers) are embracing this shift to the cloud, we're often asked…If my line-of-business application is in the cloud, do I still need a server? And in most cases, we feel the answer is "yes" depending upon the size of your company—despite accessing their business software, in this case insurance software via the cloud, there is still a need for local network management efficiencies for security, scanning, printing and more.

In order to ensure compliance with PCI, HIPPA and more, the local devices (e.g. desktop, laptop, tablets, etc.) need to be monitored and maintained. This includes the basics such as Microsoft updates and anti-virus but should be extended to security policies that enforce password policies and protection. Even in a cloud environment, you don't want to risk your data being compromised, downloaded or otherwise.

Are you still confused about the shift to the cloud and how it impacts your business? IT Radix can help. Give us a call today.

Our *Power Up PowerPoint* Lunch'n'Learn was a HUGE success!

If you are interested in this type of training for a future Lunch'n'Learn, let us know. We are always open to new ideas!

Declare Freedom— Throw Out Data NOW!

Do you have mountains of information stored on your server that you'll never use, but feel like you should keep? You are not alone. Given expanding regulatory rules, some businesses save every bit of data they have—just to be safe.

You may be thinking, "What's the big deal in keeping everything?" While it is true off-site data storage costs have gone down by about 25% every year, the fact is that keeping your data forever can create big management challenges and lead to retrieval headaches. Most often companies that save everything don't do so because they think it's the best way, but because they aren't sure what needs to be saved.

Every organization needs to save data for its own purposes, such as transactions, accounting records and so on. Not only that, but industry regulations require companies to save certain kinds of content for a prescribed period.

So what should you be doing? Here are four data-retention strategies to consider:

1) **Determine your data storage requirements**.
   Know what data has to be kept and for how long. Often, requirements are dictated by industry or legal requirements.
2) **Segment user populations**.
   Use categories such as executives, back-office employees, sales and people who deal with the company's intellectual property; and treat their data differently.
3) **Be precise and consistent with data-retention policies**.
4) **Don't confuse backup with archiving**.
   Since backup systems don't generally have the granular control needed to save some types of information for a short time and others for longer, using them as archival systems can be costly and risky.

Declare freedom from high costs and risks! Contact IT Radix today to determine the best Data Backup Solution for your business!

SPECIAL OFFER

Jersey Road Trip

Sign up for a year of IT Radix Management and Support during the months of **July**, **August** and **September** and receive tickets to the newly renovated Thomas Edison National Historical Park. All three plans are eligible. Which route will you take?

Keystone
IT management that… Covers your servers and key network devices such as firewalls.

Cornerstone
Keystone plus… Full coverage of PCs & laptops and includes annual allowance of IT help desk support.

Capstone
Cornerstone plus… FULL IT help desk support for all existing computers and users.

> "Nothing is impossible, the word itself says 'I'm possible'!"
>
> — Audrey Hepburn

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"A nice couple from New Jersey is looking for a cloud just like this one when they die. Have you got a minute to chat?"

Enter and Win!

Trivia Contest

The first person to send an email to resource@it-radix.com with the correct answer to our trivia question will win a NJ Bagel Basket.

Q: What does SOS stand for?

_____

April Trivia Challenge

Q: What was the name of the group of corporate and civic leaders who met in NYC in 1953 to discuss the revolutionary idea of bringing the public and private sectors together to develop and promote a national cleanliness ethic?

(Answer: Keep America Beautiful)

Congratulations to our winner, Marya Maher of Generali Employee Benefits, recipient of a *Click& Grow Smartpot.*

From the desk of: Cathy Coloff
Subject: Join us on a Jersey Road Trip

This month we put the spotlight on the insurance industry, not because NJ has some of the highest insurance rates in the country, but because we believe in the value of having insurance. June 28th was Insurance Awareness Day—a day to celebrate having peace of mind that if something happens, you're protected.

Occasionally, I hear people compare IT managed services to insurance and while at first blush they may seem comparable, upon closer inspection I disagree. For example, auto insurance does nothing to actually prevent the accident; it protects you after the accident. Managed services are designed to prevent bad things from happening in the first place by pro-actively taking action to protect your computer network and back it up. In that sense, it is insurance against computer problems which like traditional insurance gives our clients peace of mind.

Over the next few months, I hope you'll join us on a Jersey road trip as we explore some of the great contributions to technology that happened right here in New Jersey. Not being from New Jersey, I was surprised by some of them. I'm looking forward to visiting the Thomas Edison museum someday in the near future with my son. Maybe we'll see you there?

P.S. See what our staff loves about NJ at www.itradix.com/nj

The Telecommunication Revolution

Hardly anyone can function without a smartphone and a myriad of apps at our fingertips these days. Where did these technological communication advancements start? Right here in New Jersey!

The first telegraph marked the beginning of the telecommunication revolution and significantly changed long-distance communication (in Greek "tele"= far off, and "*graphein*" = to write). Initially invented by Samuel Morse in the 1830's, the machine worked by transmitting electrical signals over a wire laid between stations. Samuel Morse developed a code (i.e., Morse Code) that assigned a set of dots and dashes to each letter of the alphabet and allowed for the simple transmission of complex messages across telegraph lines. Samuel Morse may be known as the father of the telegraph, but he would not have succeeded without the help of his partner, Alfred Vail, the son of Stephen Vail the proprietor of the Speedwell Iron Works in Morristown, New Jersey, where Morse and Vail formed a partnership and perfected the telegraph. It was here on January 11, 1838 where the electromagnetic telegraph was first publicly demonstrated, making Speedwell Iron Works the "Birthplace of the Telegraph." In 1844, the first telegraph message was sent from Washington, D.C., to Baltimore, Maryland, and by 1866, a telegraph line had been laid across the Atlantic Ocean from the U.S. to Europe.

Today, Historical Speedwell Village is a national historic landmark. Why not take a family trip this summer to visit and learn more about the early years of the Industrial Revolution and dawn of a new era in communications. Learn more here: www.morrisparks.net/speedwell/home.html

Although the telegraph has since been replaced by the telephone and the Internet, its invention laid the groundwork for the telecommunications revolution that led to these later innovations in long-distance communication.