Dynamic Duo

Combine tech with 'invariable practices' to avoid costly claims

By Ali Tarbhai

Technology is at the forefront of evolutionary change in many industries. But technology alone is not a cure for all problems, and it's certainly not a complete substitute for "human" processes.

If ignored, mundane workflows and procedures, including so-called best practices, may turn stale over time—becoming cumbersome and ineffective at accomplishing key objectives. Many firms drawn to the latest device or program overlook these less exciting aspects of the business, even though they may hold the key to success.

So what's the right balance? How does an agency ensure its practices are effective and adaptable to change without abandoning consistency—a key to avoiding costly E&O claims?

The simple answer is that successful organizations use technology to implement and augment invariable workflows and procedures—not replace them.

"Invariable practices" have long provided myriad benefits, including ease of training, efficiencies from consistency, measurable productivity, business continuity and enhanced customer satisfaction.

Unfortunately, many people understand invariability to mean little or no change at the price of consistency. As an organization grows, its workflows and procedures may overlap, potentially reducing efficiency. Often, a lack of oversight compounds these problems.

A dynamic, rather than static, approach is typically the best option when it comes to creating, modifying and eliminating practices. In a static approach, one key individual or team takes full responsibility for a process, including the power to refine it over time. A dynamic approach, on the other hand, encourages continual review and changes to practices, as well as input from all stakeholders without regard to title or pay grade.

Agencies that take a dynamic approach benefit from instant buy-in from staff who feel empowered and involved. By contrast, employees who have little or no input often disagree with practices—and tend to deviate from them. Process-related claims often result from a lack of buy-in or incentive from the agent involved. Technology may impede those end-runs, but it rarely stops them altogether.

Technology is a primary means of realizing consistencies with a lesser degree of error, while allowing for rapid implementation and measurable information control. Using technology to effectively implement best practices is vital to an agency's success as long as everyone understands technology isn't the destination—it's a tool to help you get there.

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