

Chris Sharp: [00:00](#) Welcome to the A.I.M. Mutual podcast. I'm Chris Sharp. And today we're taking a look at the effects of automation on our industry. If you don't believe automation is changing the way we all do business, take a look back 10 years. Drone deliveries, Alexa, robotics: most of us couldn't imagine such things becoming part of everyday life yet here we are. The same holds true for industries like insurance that are committed to offering the best customer experience possible. For workers' compensation there are unique challenges. Abi Troy, Director of IT and Insurance Operations at A.I.M. Mutual, gives us context and a preview of what's to come. Welcome Abi, thanks for being here.

Abi Troy: [00:40](#) Thank you for having me, Chris.

Chris Sharp: [00:41](#) So let's jump in. Are security concerns the chief worry for a workers' compensation insurer that deals with so much data? I can imagine that's huge just from an insured worker's standpoint alone.

Abi Troy: [00:54](#) So security is one of the main things that we worry about. We send data out of the building, we receive data back in. We're concerned about how we store our data or who has access to the data. So we have 170 employees here and who should have access to the data and who shouldn't. So those are big concerns. We also worry about always hackers and cyber criminals.

Chris Sharp: [01:24](#) I can imagine.

Abi Troy: [01:25](#) Yeah, that's a big thing for every industry out there. But we store a lot of information here. So we have multilayers of security. We test it and we have it monitored 24-7 by security applications that we use, but also by humans.

Chris Sharp: [01:45](#) Right.

Abi Troy: [01:45](#) So we test it. We don't tell anyone we're going to test it, which always kind of sets everyone off.

New Speaker: [01:52](#) Sure.

New Speaker: [01:52](#) But it's really to make sure these people and the software are doing their job. So security for everyone out there now is the most important thing you have to worry about.

Chris Sharp: [02:04](#) Yeah. And I feel like it's got to be daunting. I just read about this Las Vegas casino that was hacked via a thermometer in a fish tank. And I mean, I'm wondering how much you need to worry about cyber criminals just getting more and more savvy every day.

Abi Troy: [02:19](#) Right. So it's a full time business.

Chris Sharp: [02:22](#) Yeah.

Abi Troy: [02:23](#) Cybercrime is a full time business. It is not the person sitting in their parent's basement just seeing what they can get into and trying to play around. This is people working nine to five; they're earning a salary trying to hack into companies.

Chris Sharp: [02:39](#) Wow.

Abi Troy: [02:40](#) So the more avenues that you give these hackers, the more chance they have. So you have a house with one window and one door. There's only a couple of ways to get in. You have a house with 10 windows and four doors there's more opportunity. So the fish tank, it's out there. So you block one avenue and they're already looking for the next one.

Chris Sharp: [03:06](#) It's daunting. It terrifies me to be quite frank.

Abi Troy: [03:11](#) It's what keeps me up at night.

Chris Sharp: [03:12](#) I can imagine it might. And, how important are metrics then? Can you really quantify success in this field?

Abi Troy: [03:21](#) You can. I mean, anything that you're looking at to do, you have to have metrics.

Chris Sharp: [03:26](#) Sure.

Abi Troy: [03:27](#) So really you look at what you have to start and you create that baseline and then every time you put something in place, you look to see how many things you've closed. Have you closed up the opening, you know, there were four openings, you closed them all up and you have to look at that and you have to figure out using numbers. I'm a numbers person. I'm coming from IT and I'm a numbers person and I'm always looking at the return on investment of putting things in as well.

Chris Sharp: [03:58](#) Right. Does automation always impact human resources?

Abi Troy: [04:04](#) Short answer, yes, but probably not the way you're thinking it. It does not mean a reduction of staff. I mean, sometimes it does, sometimes more by attrition we will do things like that, but a lot of times you put some efficiencies in place and you find an opportunity for the person. So you've taken away, we did bar coding, we barcoded all of our policies. So the people that were hand stuffing envelopes with the policies, and we have 18,000 policyholders. So you have to realize...

Chris Sharp: [04:40](#) wow, that's a lot of hand stuffing

Abi Troy: [04:42](#) It is and they were always up against the time constraints that they had. By automating that we've opened up some opportunities for the staff group and they're learning other things.

Chris Sharp: [04:56](#) And that's interesting.

Abi Troy: [04:57](#) It's important that, you know, they're not just doing the same thing all the time. People get bored. So it's an opportunity for people when automation is put in; it is not a matter of you're going to lose your job. I know people worry about that and that's really rarely that that happens.

Chris Sharp: [05:17](#) Okay, that's good to hear. And what about the systems that a company might already have in place? Do you take advantage of enhancements?

Abi Troy: [05:27](#) We do. So, Kristen, she is our business analyst and what she does is she sits with all the departments and she talks to these people that are doing this work every day. And they can come up with some really innovative ways to get their job done. So she listens to them. She'll either change procedures or sometimes she'll work with IT and say, can we modify this a little bit in the current system? And it makes their job easier. It does not take their job away. Again, efficiencies help them do the job that they have to do. It does not remove their job from being necessary and she has to look at how it impacts not just their job but maybe another department that's down the road. Because you know sometimes you can put something in place and it's great for that department and you've just increased the work in another department. So you always need to look at the full lifecycle of everything. And that's what Kristen does as the business analyst working with each department.

Chris Sharp: [06:35](#) Okay. I feel like we can't talk about this topic without touching upon the Internet of things, which I feel like is just growing so

rapidly, but connected devices and realtime data being collected. And, kind of back to that fish tank story. What's the value and for you, what's the concern you see coming down the pike around the Internet of things?

- Abi Troy: [06:56](#) Okay. So from insurance, our brokers and our policyholders, we live in a world of instant gratification now. Everyone wants their answers right away. So you know, a broker will call in and say, you know, I have this policyholder and can you quote this policy? They're expecting that right away. So we need our road warriors, our people that are out there working with the brokers and the policyholders to have that information at their fingertips. And that is a great value. That's the only way you can stay in business these days. Because if you're not doing it and someone else is, they're going to go with them. I really get concerned. I almost from a personal standpoint as well as from work, I look at people that have you know, the doorbell app and their thermostat in their house.
- Chris Sharp: [07:51](#) Yes. The Nest Thermostats
- Abi Troy: [07:53](#) Right and the sleep number mattress, the chip in their pet, you know, your car, everything is connected to the Internet now.
- Chris Sharp: [08:03](#) And someone's collecting that data.
- Abi Troy: [08:05](#) A lot of people are collecting that data and you have to think about the fact that again, you've opened so many access points to your house or to your business. The more access points you have, the more security you need, which goes back to the original question. Security is so important. And you have to constantly monitor and increase your security to keep up with what they're doing out there. So open up all these access points they have more chances to get in.
- Chris Sharp: [08:39](#) Well, I got to say this is a fantastically interesting topic and probably something that now is going to keep me up at night as well. But thank you so much for your time and your expertise and thank you to all of our listeners out there. Please join us again for our next topic sometime soon.
- Abi Troy: [08:55](#) Thank you.
- Chris Sharp: [08:56](#) Thank you.