

FOREWORD

SERVICE-ORIENTED ARCHITECTURE

Insuring the Future

BEFORE ALL THE HYPE OVER service-oriented architecture, before the cumbersome acronym had been coined, and before the now infamous Microsoft memos were sent, one small insurance company in Switzerland had a big head start. Helvetia Patria Group, a St. Gallen, Switzerland-based insurance company put its service-oriented architecture in place four years ago, before anyone even knew what to call it.

Fittingly, the goal for the Swiss company was to offer e-business platform neutrality to its agents and brokers throughout Europe. The claims in Spain stay mainly with insurance policies sold by banks. In Germany, customers like to buy insurance from independent brokers or financial consultants, while the Swiss prefer dealing with company agents. Throw in local differences in language and regulation, and the complexity of selling insurance in Europe grows exponentially.

Previously, each sales channel required its own software and infrastructure, making it a chore for Helvetia to expand in the six European countries where it does business. For Helvetia Patria, the answer was centralizing on a Web platform that lets individual sales channels tailor their offerings to their own needs.

"We're able to do things we couldn't before to collaborate with a company that is distributing our products," says Nick Stefania, deputy

head of Helvetia Patria's eBusiness Center. "Now we can add a distributor without installing any software on their PCs. There is a lot less paperwork and training involved."

Built on an electronic banking platform from Hewlett-Packard Co., with assistance from H-P consultants, the Helvetia Patria eBusiness Center makes more than two dozen products available on line. The company says it has realized a return on investment of 111 percent in the system's first three years, and anticipates a six-year return of 201

111%

The ROI Helvetia Patria has realized from its e-business platform.

SOURCE: HELVETIA PATRIA GROUP

percent. Helvetia Patria has run into only minor setbacks in rolling out its services, such as a short-lived bandwidth crunch at one large customer.

The business goal is to make life easier for resellers of HPG's life, property and casualty, reinsurance, and retirement products. Convenience and service are keys for the fifth-largest insurer in Switzerland, which last year had premiums in force of 5.1 billion Swiss francs, or about \$3.94 billion. "We are medium-sized, so we can't really fight on price," says Didier Beck, chief of the eBusiness Center. "We have to differentiate on good product quality and services."

Channel partners in each country are able to choose an appropriate language, tax code and so on. Says Beck, "When we presented this to our board, we showed a slide that said Think Global, Act Local."

—Edward Cone

Gurus and Good Reads

IT executives are inspired by everything from *The Donald* to *The Bible*. Here's a look at the most influential leaders and books in the business.

LEADERS

RANK		# OF VOTES
1	Jack Welch	74
2	Bill Gates	62
3	Steve Jobs	24
	Lee Iacocca	24
	Warren Buffett	24
6	Michael Dell	22
7	Donald Trump	14
8	Lou Gerstner	8
9	John Chambers	5
	Peter Drucker	5

BOOKS

RANK		# OF VOTES
1	<i>Good to Great</i> by Jim Collins	42
2	<i>The 7 Habits of Highly Effective People</i> by Stephen R. Covey	23
3	<i>Who Moved My Cheese?</i> by Spencer Johnson	19
4	<i>Winning</i> by Jack Welch with Suzy Welch	12
5	<i>The Bible</i>	10
6	<i>Execution: The Discipline of Getting Things Done</i> by Larry Bossidy and Ram Charan	9
7	<i>The Fifth Discipline</i> by Peter M. Senge	8
	<i>The Art of War</i> by Sun Tzu	8
9	<i>First, Break All the Rules</i> by Marcus Buckingham and Curt Coffman	6
	<i>In Search of Excellence</i> by Thomas J. Peters and Robert H. Waterman	6

SOURCE: CIO INSIGHT, NOV. 2005, N=544