



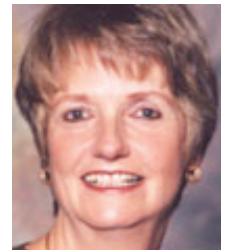
INSURANCE & TECHNOLOGY

As Vendors Introduce Less-Expensive Technologies, Insurers Can Capitalize on the Promise of Videoconferencing and Telepresence

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[Videoconferencing](#) allows people in any customer-facing industry, such as insurance, to talk to each other even though they are miles apart. It's often more satisfactory for a customer who may be making a big decision to be able to see the person he or she is dealing with. In general, customers are likely to have more confidence in a person they can see than in one just on the phone. Videoconferencing allows all participants to see -- and read -- body language.



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Telepresence, which is the high-end, life-size videoconferencing, and high-definition (HD) videoconferencing can be used both internally and externally in insurance. Internally, these technologies can be effectively used in training programs, since in order to train employees, insurers often need to re-enact events or demonstrate a process. Desktop videoconferencing is a growing technology and is being used internally in insurance organizations. In the future, desktop videoconferencing for all information workers will become common -- in insurance as well as in other industries.

Insurers can utilize telepresence and videoconferencing technologies externally for many purposes. For instance, videoconferencing might be used in a local agent's office when customers need to be connected with an expert at a remote location.

Telepresence currently is a very expensive technology, but vendors are introducing less expensive, "adaptive" telepresence units. HD has brought improved picture quality and Internet Protocol has improved the voice/video sync. It's now realistic for businesses of all sizes to use videoconferencing or the high-end telepresence internally and externally for communications, training, negotiations, meetings and interviewing.

Videoconferencing technologies have become very sophisticated and reliable. With telepresence technology from vendors such as HP (Palo Alto, Calif.), Tandberg (Lysaker), Cisco (San Jose, Calif.) and Polycom (Pleasanton, Calif.), it can seem as if you're actually in the same boardroom as colleagues who are at a remote location. Videoconferencing decreases the miles between people and allows them to more easily work together and feel closer.