

All Alone on the Internet

IT'S LATE IN THE MORNING IN DOWNTOWN CHICAGO. I'm in my office, staring at my PC. I haven't seen anybody since I arrived at work three hours ago. I've just spent my morning "working my e-mails."

Have I accomplished anything? Have I helped a client? Have I contributed anything to society this morning? I can't tell. But I've decreased my unread e-mail backlog to 75. Have I become just another e-mail slave?

Earlier that morning on the commuter train, I couldn't help overhearing a woman behind me talk about her husband. He recently retired and spends almost all his time on Internet computer games. He's oblivious to anything else, including his wife.

My ears perked up even more when she mentioned that he had a phone appointment tonight to help one of his gamer friends with his financial problems, someone he's never met. She said he has many e-acquaintances, many of whom have become more important to him than their longtime friends.

Though I complain about PCs, I'm used to them and I don't think I could survive without them. The benefits are simply too great to give up—speedy worldwide communication and a wonderful research tool.

I get hints on the latter from observing my son Jordan, 15, who's a newshound. He spends a lot of time following e-news on a range of Internet sites. They're excellent, timely sources of information, and increased competition keeps improving them. Though I sometimes grow a little skeptical of the value of real-time news, it seems amazing that just a couple years ago so many people waited until the 10 (or 11) o'clock evening news or the morning paper for current events.

But how much value does instant news really add? Though I've come to expect free access to all-important papers and other information on the web, I still miss

thumbing through paper and getting sidetracked into totally unrelated subjects. Am I just a little nostalgic, or hopelessly old-fashioned? I don't know, but I

don't know how I ever lived without a PC.

I could definitely learn to live without computer passwords, though. They're driving me crazy. I must have 20 or 30 of them, and I maintain a list of them in my PC; I just have to remember the passwords I need to find them. I haven't been able to get into one of my credit card websites because I misplaced my original password; I haven't recovered.

Of course, I could do what a fellow worker has done. He taped all his passwords to his desktop computer. Somehow, I don't think he's created the soundest security system.

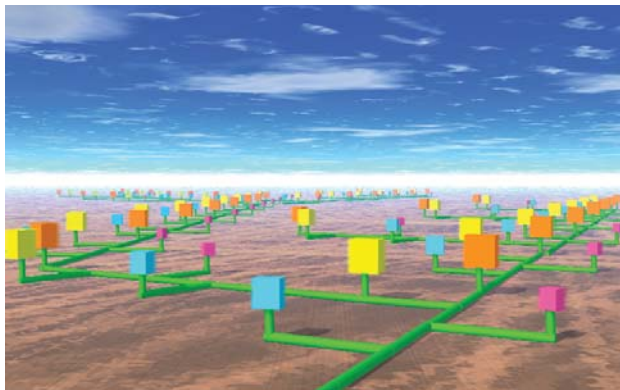
Security issues aside, there are lots of different approaches to managing your e-mail box. First, I usually go through quickly to delete

the junk and spam. And I get a lot. My share of multi-million-dollar money-laundering scams from Africa has increased to more than one a day.

Next I scan the remainder for any emergency items that need immediate response. And if I have time, I respond to, file, or forward the rest. Unfortunately, I don't always have enough time to handle the last category as quickly and thoroughly as I'd like.

No matter how heavily I rely on my PC, I can never forget that a business is more than just a bunch of numbers or computers. Personally listening to your ultimate customers and, through personal observation, finding out what other professionals go through can be more important than computer data and reports. Such knowledge (let alone wisdom) can be just as important as actuarial analysis of statistical experience in coming up with practical, action-oriented recommendations. If you work in an insurance company, an extended tour or rotation in a field office or at an underwriter, claims, or investment professional's desk just might prove quite valuable.

Such a perspective might even enhance your actuarial problem-solving potential and keep you out of the actuarial ivory tower.



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