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## **WAR GAME METHODOLOGY ADVANCED AS TOOL TO IMPROVE INSURERS' PERFORMANCE**

**Charleston, SC, October 25** — "We challenged each participant to sharpen their own company's actions by better understanding their competitors' future actions, and they did a hell of a job."

That is how Michael Sandman, Senior Vice President of Fuld & Co., summed up the pre-conference workshop on competitive intelligence (CI) war gaming he conducted this week at the 36<sup>th</sup> Annual Conference of the Society of Insurance Research.

"This was an unusual exercise for us", Sandman said, "because it was composed completely of insurance people rather than CI practitioners from a mix of industries. We were pleased to see that the participants' common background only deepened the level of insight and analysis they brought to bear on the business decisions."

In this war game, participants were divided into four teams, representing hypothetical carriers including stock & mutual companies with captive, independent agent, or direct distribution systems. Each team was challenged by the launch of a common platform for quoting and binding P&C and life/health products across 5 other carriers. The war gaming technique, of which Fuld & Co. is a principal practitioner & proponent, can be used by a company in any industry to predict their competitors' moves.

In real life, attendees of the S.I.R. conference came from companies ranging from P&C giants like State Farm, Allstate, Farmers, Progressive, and Nationwide; to regional or niche P&C carriers such as American Family, Alfa, American Modern, and Shelter; and life/health carriers including MetLife, Transamerica Occidental, and Colonial Life. Nearly 150 of the nation's top insurance researchers and the suppliers who serve them attended this year's Annual Conference, which was held in Charleston, SC. The Society conducts Spring and Fall events each year. Dates and locations for the 2007 S.I.R. events will be announced soon.

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