Finding the Fit: Applications of B2B e-Business in Three UK Insurance Companies

S. M. MIECZKOWSKA, D. L. BARNES AND C. M. HINTON

INTRODUCTION

Increasingly, success in e-commerce is perceived to flow from effective management of business processes (Hall 2000; Keating et al. 1999). As Cunningham (1998) argues, ‘business processes cannot be ignored. If they are, e-commerce applications may actually increase costs and provide little or no benefit to anyone involved.’ An important challenge in the transition to e-business is finding a fit between the business processes for existing ‘bricks’ operations and those for the new ‘clicks’ operations and their supporting information systems, both within a company and with its supply chain partners. Porter (2001) argues that ‘many of the companies that succeed will be ones that use the Internet as a complement to traditional ways of competing, not those that set their Internet initiatives apart from their established operations.’ But is he right? Given prevailing industry culture, legacy systems and a lack of consistent process orientation, how far can insurance companies go in integrating processes and information systems for traditional business with those for e-commerce?

Business-to-business (B2B) e-commerce comprises by far the largest proportion of e-commerce activity. Contrary to the impression created in much of the media, the growth in e-commerce comes not from dot-com

Abstract

In information-based industries like insurance, the greater connectivity offered by the Internet offers significant opportunities for cost reduction, increased speed of response and improved supply chain cooperation. Capitalizing on these opportunities may depend upon the way that e-commerce business processes are integrated with existing business processes. This paper reports findings from case studies of three major UK-based insurance companies incorporating e-commerce within their business-to-business operations. It looks at four questions: (1) what are the key features of the business model adopted for clicks-and-mortar e-commerce; (2) to what extent are ‘clicks’ and ‘bricks’ business processes and information systems integrated; (3) how are companies managing the way that ‘clicks’ processes are integrated with ‘bricks’ processes; and (4) what are the key issues arising from the integration process? All three companies have had to contend with a conservative industry culture and a lack of industry standards in attempting to integrate e-commerce within existing business processes. The companies are either attempting to fully integrate e-operations into existing processes, or they are keeping them quite separate. In either case, the conservative industry culture acts as a brake on greater integration, with the result that IT associated with e-commerce is most often being used to automate, rather than redesign, existing business processes.
start-ups, but rather from existing ‘bricks-and-mortar’ companies that are incorporating e-commerce within their businesses operations (Forrester Research 2001). Among such bricks-and-mortar organizations are insurance companies, many of which are now seeking to realize the apparent benefits of e-commerce, and are increasingly using it in their operations, both internally and with their supply-chain partners. Yet the insurance industry ‘has been slow to fully embrace even the most basic benefits of the Internet’ (Hulme 2001), and the ‘Internet’s impact on the industry has been minimal’ (Economist 2000). This may be why, to date, there has been very little empirical research into the way that insurance companies are adopting e-commerce. Much of the current literature is journalistic in nature, with a large portion of it focused on business-to-consumer (B2C) insurance operations in the US.

This paper reports findings from a study of three major UK-based insurance companies operating in the B2B sector. Financial services is an important sector in the e-economy in the UK, valued at £79.9bn in 2000, some 2.9% of all e-commerce revenues (UKONS 2001). Financial service products like insurance are, in essence, intangible, and the main operations involve processing information that is readily digitized. As such, the Internet seems to offer significant opportunities to reduce costs, increase speed of response and improve supply chain coordination. However, the insurance industry is a very traditional one in which face-to-face dealing has long been the norm in B2B transactions. Products can often be complex and business relationships are built up over many years on a basis of mutual personal trust. As such, many commentators acknowledge the difficulty of introducing online exchanges, especially where intermediaries like brokers are involved (Croft 2001).

THE AIMS OF THE RESEARCH

This research investigates how large UK-based insurance companies, operating in B2B markets, are incorporating e-commerce into their business operations. Specifically the research aims to investigate the impact of the adoption of e-commerce on the business processes of these companies by addressing the following research questions:

1. What are the key features of the business model adopted for clicks-and-mortar e-commerce?
2. To what extent are the ‘clicks’ business processes of e-commerce and their supporting information systems integrated with existing ‘bricks’ business processes and information systems?
3. How are companies managing the way that ‘clicks’ business processes of e-commerce and their supporting information systems are being integrated with existing ‘bricks’ business processes and information systems?
4. What are the key features and significant issues arising from the integration process?

LITERATURE

To date, there are few reported research studies examining the impact of e-commerce on business processes. As Chan and Swatman (2000) point out, ‘very little literature discusses the process of e-commerce implementation, so that aspiring theorists must start with the literature concerning more general IS/IT implementation, and hope to develop a body of theory more explicitly focused on the area of e-commerce.’ As well as information-systems literature, the research reported here also draws on operations management and business-process literature.

The business process perspective of operations has become popular in recent years, exemplified for many in the work of Hammer (1990), Hammer and Champy (1993) and Davenport (1993). Business processes comprise customer, information and materials operations, but quite often involve a mixture of these (Slack et al. 1998). They cut across organizational boundaries and are directed at internal or external, business or consumer customers. Fundamentally, the challenge for any organization is ‘to configure its business processes to fit with the overall business strategy, and then ensure that information and communication systems are designed to support these processes’ (Fisher 2000).

Drawing on the three literature streams, Barnes et al. (2001) have developed a conceptual framework to ‘focus and bound’ data collection for this research (Miles and Huberman 1994). The framework identifies three main issues that need to be considered in the investigation of the impact of e-commerce on business processes:

1. **Business Process Integration** is the extent to which an organization’s business processes for its conventional activity and for e-commerce activity are integrated, both internally and externally. External integration can occur where business processes extend beyond the immediate boundaries of the organization; where operations are outsourced, where intermediaries are involved, or where processes are shared with other supply-chain partners.
2. **Information systems integration** is the extent to which an organization’s information systems are integrated internally and externally. Both internal and external integration are dependent on the extent to which information systems have been integrated across functions and business processes.
3. **The Context**: The interaction between an organization and its environment creates a unique context within which that organization operates. Three specific contexts seem particularly important when considering the impact of e-commerce on an organization’s internal business processes:
   - the **customer context** is the extent to which an organization is engaged in B2B and/or B2C e-commerce;
• the e-commerce context is concerned with an organization’s current e-commerce business model (e.g. pureplay dot-com, clicks-and-mortar) and its path to that model (e.g. a start-up or from bricks-and-mortar to clicks-and-mortar).
• the business context concerns factors such as the organization’s objectives (profit seeking or not-for-profits), its size (e.g. multi-national, SME), its ownership structure (public limited company, private limited company, partnership) and its organizational culture.

METHOD

E-commerce is a relatively new area of study and so does not thus far have an established methodological basis. This research is thus essentially exploratory in nature and as such a qualitative case study approach seems entirely appropriate as this is ‘a contemporary phenomenon within some real-life context’ (Yin, 1994).

The study used semi-structured interviews with key company personnel involved in e-commerce implementation for data collection, with interview questions based on the conceptual framework outlined above. As Meredith et al. (1989) point out ‘this approach is particularly good for the descriptive or exploratory phases of research. It has the advantage that the issues are framed by the participants.’ All interviews were tape-recorded (all interviewees having given their permission) for subsequent transcription.

This type of in-depth case study research can offer meaningful insights into organizational phenomena but is often criticized for lacking in external validity due to the limited number of sites that can be studied. However, unlike quantitative research, which uses statistical inference to generalize from a sample to a larger population, qualitative research relies on logical inference. As Yin (1994) points out ‘case studies are generalisable to theoretical propositions and not populations.’ Where there is more than one case, replication logic can be used to generalize more widely.

THE INSURANCE COMPANIES

The insurance industry in the UK is dominated by a relatively few large, typically multinational, corporations. Within a broader European context, increased competitive and regulatory pressures have driven industry consolidation through a series of mergers and acquisitions. This in turn has driven insurance companies to seek process improvements aimed at simultaneous improvement of productivity and levels of customer service. IT has been used in the insurance industry to progressively automate business process in the industry since the 1960s. However, as Mellou and Wilson (1995) note, ‘when automated methods were introduced, the old processes remained and systems were layered on top of one another.’

The three companies in this study are all large, well-established, stock market listed companies operating within the B2B insurance industry in the UK. The selection of case companies was made from those known to be adopting e-commerce within a bricks-and-mortar model. The final choice was largely driven by issues of convenience and access, and the sample is not intended to be representative in a statistical sense. However, the companies do not seem to be atypical of the industry and they seem to be facing issues common to any B2B insurance company that has recently introduced e-commerce applications internally and with supply chain partners. As such, the findings from the research can be viewed as illustrative of this industry more widely.

Insurer A

The company is the UK subsidiary of a multinational insurance brokerage company. It insures against political risks, provides aviation and marine insurance, and conducts a proportion of its business with the major banks.

The company has been using EDI messaging since the early 1990s and has used e-commerce processes since 1997. The company uses e-commerce in what it describes as ‘low value’ business: providing an immediate benefit from automation but with minimal risk to the company. The e-commerce application is effected mainly through a web-based quoting structure that the company has established with intermediaries – in this case, the insurance underwriters. A structured workflow allows for the establishment of an electronic file and subsequent contract. A consortium of some half dozen underwriters is involved, and the company establishes around one to two per cent of its transactions in this way.

The quotation process previously took place on a face-to-face basis, supported by paper documentation. Brokers do still give priority to face-to-face clients, so this adds extra time to complete the electronic application and quotation processes. Meanwhile, the insurer has moved some of its operations upstream, with client information now collected by local branch offices across the UK and worldwide. This information is transmitted electronically to the head office.

The company’s acknowledged motivation for e-commerce is the threat of competition, coupled with the lower transaction costs available through customer electronic ‘self-service’. The company wants to be seen as a leader in an industry that has been slow to embrace technology. The company also believes it can create value through client ‘stickiness’, by embedding value within the online services on offer. E-business activity is strictly segmented from conventional business activity.

The company describes the insurance sector as ‘very conservative’, and believes this is a key factor preventing more widespread use of e-commerce in the industry. Much
insurance business has traditionally been based on personal relationships, and this, so the company feels, will mean a slow and difficult change to e-business within the industry. The company believes that a lack of agreed technical standards coupled with the proliferation of proprietary software are contributing to the slow take-up of new technology within the industry.

**Insurer B**

This company is a UK-owned insurance broker, placing insurance business for clients, advising on risk management and providing funds management. The company’s operations are multinational. Two years ago, it launched a web-based product aimed at SMEs, enabling the electronic reporting of claims, and providing a facility to check the progress of claims. Loss adjusters can also use the system to check policy cover.

The company’s most recent e-commerce venture, still in development, is through a partner organization, providing a trading facility for its insurance products and claims settlement over the Internet. The company has also established partnerships with affinity organizations, and is working with these partners in marketing web-based insurance products that clients can purchase through the affinity supplier.

The main objective in the use of e-commerce is to improve efficiency. The company foresees a time when e-commerce will allow for a reduction in the number of its physical sites, both domestic and international. This company was the only one of the three to signal that unconventional working hours and mass communications networks have created customer expectations and demand for 24-hour sales and sales support channels.

Like Insurer A, this company also acknowledges the difficulty of achieving common technical and process standards within the insurance industry. The company also recognizes the conservative nature of the insurance markets, which are slow to change, and reluctant to give up entrenched working practices. It says many B2B operators are developing their own systems, and as more of these proliferate, the only way forward will be through strategic collaboration, perhaps eventually entailing a return to EDI systems.

**Insurer C**

This insurer is a European-owned company whose main business is export credit insurance. The company says it is operating within a mature market, where it feels there may now be room to extend its business strategy and activities.

At present, the company describes its e-commerce strategy as ‘dual strand’. This comprises (1) a business that can be confined within the existing clicks-and-mortar processes; and (2) a spin-off business that offers an integrated automated online credit and risk management package for online trading companies – activities which the parent company at present wants to keep outside its clicks-and-mortar operations. The spin-off company was initially conceived as an e-business to address the needs of other e-businesses. However there was considerable overlap between the activities of the spin-off and the parent company, and the spin-off company went through several metamorphoses, attempting to find a viable strategy that did not clash with, or duplicate, that of the parent organization.

The parent organization’s focus is on e-commerce from the business process perspective. Its e-applications are used to enhance service-side processes. It has developed a web-based communication tool that allows applications for credit insurance to be posted and agreed electronically, via a document and messaging system. The communication tool is also used as a marketing device for other of the company’s services, e.g. debt collection. The parent company also uses its website to try to market direct to clients, for example, inviting them to submit their details in return for a regular news and information service.

One of the big issues the company has had to face is finding a fit between its online venture (now a separate limited company), and the processes and activities retained within the core clicks-and-mortar business. The company admits to competition between itself and the spin-off, which has created a degree of ill will, as well as a series of rapid changes to the strategic aims and business activities of the spin-off company.

The company’s motivation for e-commerce has been mainly to achieve efficiency gains through customer-friendly applications, and greater information transparency. At the same time, the company appreciates that there is reluctance on the part of some of its clients to move to e-commerce. The company does not maintain live processing links with its supply-chain partners, the underwriters and the reinsurers. It relies on the existing system of three to four year written contracts.

Present concerns about e-commerce concern the role of the company’s intermediaries, primarily brokers, and how they will fit with future strategy for online business. At present some 80% of the business comes through intermediaries.

Before it can venture further into electronic B2B business, the company will be analysing the strengths and weaknesses of its current use of e-commerce, as well as the fit with its business strategy. The company describes the general insurance business model as either fully intermediated or completely disintermediated, and wants to see how, and to what extent it can ‘create its own rules’ against the backdrop of a conservative and cautious industry.

**Discussion of findings**

This section of the paper discusses the main findings from each of the cases. A summary of the main features of each case is set out in Table 1.
## Table 1. A Comparison of Three Insurance Companies

<table>
<thead>
<tr>
<th></th>
<th><strong>Insurer A</strong></th>
<th><strong>Insurer B</strong></th>
<th><strong>Insurer C</strong></th>
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<tbody>
<tr>
<td>Company’s business</td>
<td>Insurance Broker</td>
<td>Insurance Broker</td>
<td>Credit insurance</td>
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<td></td>
<td>Aviation, marine, political risk</td>
<td>Corporate risks</td>
<td>Export credit guarantees</td>
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<td></td>
<td>Conservative and technophobic industry culture</td>
<td>Conservative and technophobic industry culture</td>
<td>Conservative and technophobic industry culture</td>
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<td></td>
<td>Lack of industry IT standards</td>
<td>Lack of industry standards</td>
<td>Lack of industry standards</td>
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<tr>
<td>Industry context issues</td>
<td>Confined to low value market segments</td>
<td>Growing use throughout the business</td>
<td>Dual: Existing business and a dot-com spin-off</td>
</tr>
<tr>
<td>Initial use of e-commerce</td>
<td>Automating dealings with underwriters</td>
<td>Web based claims processing for clients</td>
<td><em>Existing business: Processing applications; marketing communication with clients; opening a direct route to customers</em></td>
</tr>
<tr>
<td>Principle use of e-commerce</td>
<td>Remote dealing with clients via branch offices</td>
<td>Dealings with loss adjusters</td>
<td><em>Dot-com spin-off: Offer an enhanced credit insurance service package to online trading companies</em></td>
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<td></td>
<td></td>
<td>Online product sales via affinity partners</td>
<td></td>
</tr>
<tr>
<td>Motivation for e-commerce</td>
<td>Reduce transaction costs</td>
<td>Improve efficiency</td>
<td><em>Existing business: Improve efficiency; enhance service to clients</em></td>
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<tr>
<td></td>
<td>Get closer to clients and create client stickiness</td>
<td>Potential for reducing number of office locations</td>
<td><em>Dot-com spin-off: Business growth by marketing a new product/service package to a new market</em></td>
</tr>
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<td></td>
<td>Threat of competition</td>
<td>Meet customer expectations for 24/7 service</td>
<td>Not to cannibalize business between the existing business and the dot-com spin-off</td>
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<td></td>
<td>To be an industry technology leader</td>
<td></td>
<td>The future role of intermediaries</td>
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<td>Business concerns in use of</td>
<td>Not to risk existing business</td>
<td>Deskilling of insurance staff</td>
<td><em>Existing business: High degree of integration with other business processes</em></td>
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<tr>
<td>e-commerce</td>
<td></td>
<td></td>
<td><em>Dot-com spin-off: No integration with processes of existing business</em></td>
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<tr>
<td>Degree of internal process</td>
<td>None. Separate e-commerce processes</td>
<td>High degree of integration</td>
<td><em>Existing business: None. All in-house</em></td>
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<tr>
<td>integration</td>
<td></td>
<td></td>
<td><em>Dot-com spin-off: Some integration with supply partners</em></td>
</tr>
<tr>
<td>Degree of external process</td>
<td>None. All in-house</td>
<td>A growing use of outsourcing of some sales processes</td>
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<td>integration</td>
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<td><em>Existing business: High degree of integration with other company ISs</em></td>
</tr>
<tr>
<td>Degree of internal IS</td>
<td>None. Separate e-commerce IS</td>
<td>High degree of integration with other company systems</td>
<td><em>Dot-com spin-off: None with existing business</em></td>
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<tr>
<td>integration</td>
<td></td>
<td></td>
<td><em>Existing business: None.</em></td>
</tr>
<tr>
<td>Degree of external IS</td>
<td>Varies with supply chain partner Limited by lack of industry standards</td>
<td>Varies with supply chain partner Limited by lack of industry standards</td>
<td><em>Dot-com spin-off: Fully integrated with customers; some integration with supply partners</em></td>
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<td>integration</td>
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**Industry context:** All three companies acknowledge the conservative and often technophobic nature of the B2B insurance industry culture. This, coupled with the lack of agreed industry standards for IT, has created significant barriers to the introduction of e-commerce within the industry. The lack of industry standards and the proprietary nature of many applications continue to present formidable barriers to the sorts of collaboration that could lead to realizing benefits from e-commerce across the industry.

**Use of e-commerce:** The three companies display contrasting approaches in their initial use of e-commerce. Insurer B has opted for an incremental introduction across the business, seemingly hoping to realize the benefits of e-commerce as widely as possible. Insurer A, on the other hand, has confined e-commerce to specific market segments. Insurer C has taken separation a stage further by the creation of a free-standing dot-com to market a new service package to online traders: effectively an e-business to deal with other e-businesses.
Motivation for e-commerce: All three companies are seeking efficiency gains through e-commerce. This is essentially through automating existing processes and reducing trans-action costs. Insurer B also sees the potential for further cost savings by reducing its branch network. This is in marked contrast to Insurer A, who is enhancing the role of its branch offices by pushing activities upstream to them from head office. All three companies articulated a desire for enhanced customer service in some form, whether by getting closer to the customer, offering round the clock service, greater information transparency, and so on. However, the impression is that the adoption of e-commerce in these companies is largely technology-driven. This seems to arise from a real or perceived threat of competition, as well as from the desire to keep up with what others in the sector are doing in e-commerce. There seems to be a perception that the application of technology must somehow afford some kind of competitive advantage, but precisely how this will be achieved is not clearly articulated.

Business concerns: All three companies have some specific concerns associated with the adoption of e-commerce into their businesses. Both Insurers A and C expressed their concern about the impact of e-commerce on their existing business. All three companies are successful, and there is an understandable concern not to put this at risk. There also appears to be growing reluctance to describe e-ventures as ‘dot-com’ or even ‘online’ because of negative perceptions of them. Avoidance of the dot-com image also manifests itself through a willingness to continue to do business by traditional means (paper, telephone, or face-to-face), often in combination with the e-processes. At the same time, there is awareness that changing work-life culture, particularly among younger customers, requires both sales and sales support channels to be available on a 24-hour basis. This represents a considerable dilemma.

Having noted the above issues, we now return to the main concern of this paper, namely the impact that the adoption of e-commerce is having on the business processes of these companies and their supporting information sys-tems, and the extent to which a fit has been found between bricks and clicks.

Business process integration: The approach taken by each company in its initial use of e-commerce is reflected in the degree of internal business process integration achieved. Little integration is achieved in either Insurer A or in Insurer C’s dot-com spin-off. Neither is integration necessary with their respective business models in which e-commerce is in effect ring-fenced from the rest of the business. Insurer B and Insurer C’s existing business, on the other hand, are well integrated with the internal processes of their traditional operations. Which of these is the better approach is likely to become apparent only in the fullness of time. Of the three companies, only Insurer B has a high degree of external business process integration, outsourcing an increasing amount of its sales processes to its partners. Neither Insurer A nor Insurer B outsource any of their e-processes. There does not seem to be any associ-ation between levels of internal and external business process integration.

Information systems integration: Internal business processes integration for e-process relies on adequate supporting information systems integration. This is reflected in these cases. Insurer A and Insurer C’s dot-com spin-off have a low degree of internal information systems inte-gration, which is appropriate to their business models. Insurer B and Insurer C’s existing business appears to have sufficiently high degrees of internal information systems integration to support their higher degree of internal business process integration. The efforts of both Insurer A and Insurer B to increase the extent of external information systems integration with their supply-chain partners is constrained by the absence of agreed industry standards. Insurer C, on the other hand, does not maintain any online information systems with its suppliers, preferring to use a series of written contracts that are re-negotiated at periodic intervals.

CONCLUSIONS

Porter (2001) has said that successful companies will be those ones that ‘use the Internet as a complement . . . not those that set their Internet initiatives apart from their established operations.’ Yet the integration of e-business processes into conventional operations remains challenging and problematic. Each of the case companies has only partially succeeded in achieving integration between its conventional operations and its e-operations. Incremental application of e-commerce across the organization’s operations is perhaps, as Porter suggests, the most likely route to success, but even where this is attempted, the resultant level of integration throughout the company’s operations is uneven, with many processes remaining supported by telephone and paper systems.

In each of the case companies, e-commerce implementa-tion appears, to a greater or lesser extent, to be tech-nology-driven, with the business strategy shaped post-hoc around the technology applied. Technology appears to play a significant, perhaps leading role, both in determining the nature of the e-business processes introduced, and how they are subsequently managed. And where e-business technology is driven by a desire to seize potential opportunities offered by the use of web-based technology, there may not be full understanding of its effects on both internal and external business processes. Because of the lack of a properly conceived fit between the technology and the business strategy, there is a resulting lack of fit between the business processes for ‘bricks’ operations, and those for new, or nascent ‘clicks’ operations. The result is the auto-mation of existing processes, but very little deeper inte-gration of conventional and e-processes, both internally and externally.

The insurance industry is reluctantly but slowly moving towards new business models: there are greater levels of
e-business, including websites and web-based information exchange tools. Yet it is also an industry that remains reliant upon its brokers: a very traditional, physical tool and the main intermediary in the supply chain. And it is in operations with brokers that each of the companies has achieved the least integration between conventional and e-business processes. The insurance industry is conservative, and very much values its traditional, bricks-and-mortar character. The companies remain, not always through their own choice, locked into face-to-face dealing methods. Where it has been possible to include brokers or underwriters in e-commerce applications, often only a limited number choose to participate. Those that do still give preference to face-to-face clients, thus adding extra time into the electronic processes. Some companies do not maintain any processing links with intermediaries, relying instead on the conventional system of contracts re-negotiated at regular intervals. Web-based trading facilities are generally confined to small numbers of participants, both because of a lack of industry standards, and because of reluctance to give up traditional business methods. Other e-commerce initiatives bypass intermediaries and are aimed directly at customers.

Each of the case companies cited fear of competition as a motivating factor in e-commerce. Yet it would appear that one threat to competitiveness may arise from the very inability to integrate broking and underwriting processes within the wider e-commerce operations. This could yet provide a source of competitive advantage, for example through a differentiated e-business model, where insurance companies were able either to integrate intermediaries to a greater degree, or, conversely, to dispense with them altogether. This issue does not appear to be sufficiently acknowledged or addressed, with the possible exception of one company, which gave an indication that one of its concerns is how intermediaries will fit into its future strategy for online business.

Each of the companies occupies a difficult and contradictory position in its stated determination to be a leader within a conservative, tradition-based industry. The industry is slow to embrace technology and slow to implement standards. Ever-proliferating software and hardware is one impediment to the establishment of industry standards, as is the lack of agreed standards in processes and documentation. Joint ventures are difficult because of a lack of standards.

Key challenges will be: to achieve greater synergy between business strategy and the application of technology; a greater focus on intermediaries and how (and whether) further integration can be achieved at this level; and the establishment of standards in technology, processes and documentation, so that a greater number of participants can be brought within online operations. It is not yet clear whether the best approach is through incremental application of e-commerce which from the start is fully integrated with conventional operations, or whether it is better to test discrete applications of e-business, before re-integrating them within the conventional business processes. This perhaps needs to be the focus of further study in a larger number of B2B insurance companies. While the insurance industry remains directly dependent upon brokers, a key risk is broker preference for face-to-face dealing. This inhibits the development of fully integrated e-commerce applications, and adds time delays and additional paper- and person-based operations. As a result, companies may be missing out on important opportunities to reduce costs and improve services that might be available if they could successfully find the fit between clicks and bricks operations.

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