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Outsourcing data storage still the way to go

by Maryvonne Gray 09 Sep 2016

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[Murray Rosser](#) hasn't been deterred from the premise of external data storage, despite being in a state of inaction for nearly two weeks due to software provider [SSP](#)'s data centre outage in the UK.

Rosser, founder of [Rosser Underwriting](#), is one of dozens of NZ brokers and underwriters who have been crippled to varying degrees depending on the number of applications they have running through [SSP](#)'s Pure Broking system.

But having also hosted his own data internally in the past, the external option is still preferable, Rosser told *Insurance Business*.

"In principle, I still think having your data stored outside of your organisation with a professional data storage company on a server or the cloud is far better than having it in your own building.

"Not only from the point of view of back up and security but just in terms of remote access, etc. The amount of work that you can only do in a half pie fashion because it's not part of your real job and looking after your own hardware and so on, as an individual small business you can't put the same amount of effort and energy into it as someone doing it for a living.

"So whilst this is a terrible situation for us all to be in, and it's far worse in the UK than here in terms of impact, nevertheless I don't think it undermines the idea of having your data outsourced.

"It's just a combination of rather unforeseen circumstances that [SSP](#) have suffered and we're suffering with them."

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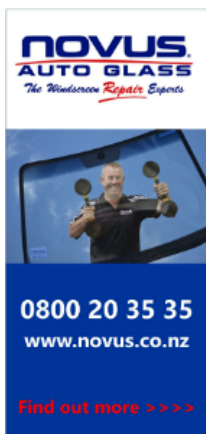
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Rosser said he believed the chances of having a total disaster were greater if you hosted your own data than having it outsourced.

"I've hosted it internally before and have now had it done externally for 8 years and I feel much happier generally day to day that someone else is looking after that issue, professionally – hopefully.

However, he added: "I guess from a user's point of view one needs to perhaps do a bit more due diligence on who's doing the hosting and not taking it for granted."

Some [SSP](#) users had been able to access their client records using Ferret Software while others like Barley Insurances had opted to stick with Multipac.

Suzanne Barley told *Insurance Business*: "I can't say how delighted we are to have retained Multipac on a virtual environment, when Microsoft changes made many brokers move up to the [SSP](#) Pure.

"We much prefer to be in greater control of issues around our business resilience."

Kiwi start-up software provider InsuredHQ, which uses cloud computing, said they use virtual servers, or zones, rather than physical servers. But they said questions needed to be asked about what safety nets were in place, whoever the provider.

Director Pauline Barratt said: "A zone is a replicated copy of the platform and the database. Each zone automatically has fail over so if something is wrong it will switch the platform and database automatically to another zone.

"A good number of zones is at least three. This means that it would take a catastrophe failure in three widely spread geographic locations for InsuredHQ to be affected which is obviously highly unlikely.

"On top of that we have daily backups for a fourth level of safety."

Barratt said the insurance industry had shown a degree of suspicion towards cloud computing with fears that data was perhaps not sufficiently protected or readily retrievable in the event of disaster.

"This is certainly an important issue and all those looking at web-based solutions should ask the hard questions of their cloud service providers before taking the plunge."

Ben Goudie-Park, InsuredHQ's system architect, said: "Best practice is to have redundancy at every level, from DNS routing right through to application, file and database storage.

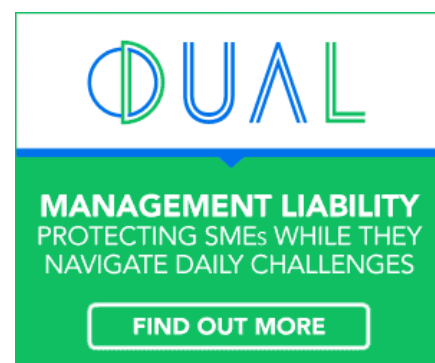
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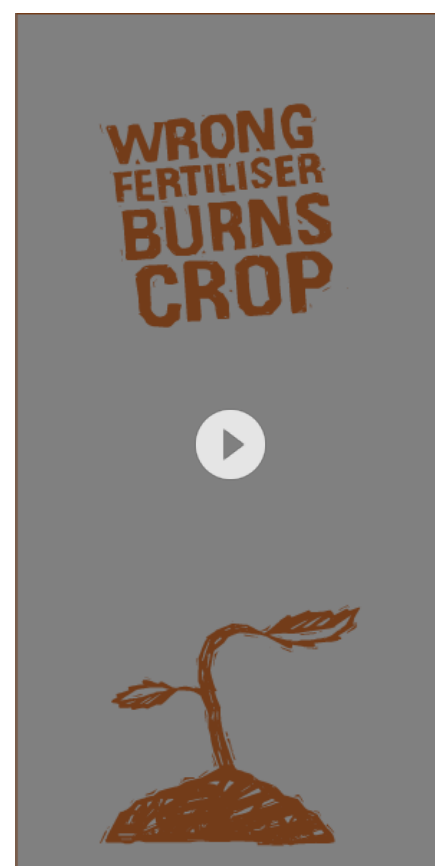
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Meanwhile, Rosser said he remained hopeful that the system would be up and running very soon, although it had been frustrating to be repeatedly told 'tomorrow'.

"There is a saying that tomorrow never comes!" he said. "The confidence is continuing to wane, but we'll continue to be hopeful that we'll see our data again. The alternative is unthinkable."

Now heading into one of their busiest months, Rosser said they were looking at over 300 files sitting and waiting to be processed on one of their major facilities so getting over the backlog would be the next hurdle to clear once things were back to normal.

"We will have to recover our own position a bit, so we'll be considering how much that might cost us and will be putting our hand out to [SSP](#) for some compensation."

Insurance Business contacted [SSP](#) for an update and this statement from [Samuel Finkle](#), [SSP](#)'s New Zealand manager, just came through: "We have successfully enabled more customers to get back up and running and we are preparing for restoration of service tonight and over the weekend.

"We are working hard to get all our customers back up and running as soon as possible, and shall continue today, tonight, and over the weekend if necessary. We know that for those still waiting the situation remains frustrating. I'd like to assure you we are doing our utmost to restore all services as quickly as we can.

"We are committed to keeping all of our affected customers up to date through direct conversations as we progress."

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