

# BusinessGeoInfo

Esri • Fall 2010

GIS for Business Solutions

## Bringing Value to Customers USAA Champions GIS through Its Enterprise

The seventh annual Esri Business GIS Summit kicked off on Sunday, July 11, 2010, with presentations, sessions, and a social for a crowd of enthusiastic attendees. Esri's Karen Richardson sat down with one of the keynote speakers for the summit—Manny Rios, a senior vice president for Property and Casualty Underwriting at United Services Automobile Association (USAA)—to discuss his vision of GIS.

**Esri:** Please tell me a little bit about USAA.

**Rios:** The company started humbly in 1922, when 25 U.S. Army officers in San Antonio, Texas, established their own auto insurance association, USAA, because auto insurers considered military service personnel too great a risk. Today, USAA is a fully integrated financial services provider, offering a wide range of investments, banking, insurance, and financial advice to all who have ever honorably served and their families.

USAA strives to understand and anticipate the needs of its members and continually develops innovative solutions to make their lives easier. Throughout its history, the association pioneered the use of direct mail, automated policy administration systems, and 1-800 and satellite communications. Today, USAA is a leader in mobile phone applications for banking, insurance, and investment transactions and in 2009 became the first to permit customers to deposit checks with a smartphone camera.



**Esri:** So, the use of GIS technology is one of your next big things?

**Rios:** Absolutely. We're always looking for new ways to enhance member service, increase operational efficiency, and bring more value to our membership.

**Esri:** How did you learn about GIS?

**Rios:** I first learned about GIS technology early in my career as an underwriter. The idea of being able to see the precise location of homes and their proximity to hazards such as flood zones or wildfires was an exciting prospect. I was introduced to a whole new way of using technology to understand risk management.

Throughout my career, I learned that GIS is best comprehended with images. Visuals are more compelling storytellers than spreadsheets or databases. You truly realize the relationship between a big ocean and a tiny house

"You truly realize the relationship between a big ocean and a tiny house when seeing them on a map."—Manny Rios, USAA

when seeing them on a map.

Prior to joining USAA, I served as chief underwriter at a property insurance Internet startup company, and location is everything when you're only writing property insurance.

**Esri:** How did your understanding of GIS translate when you came to USAA?

**Rios:** I like to motivate people and teams to take GIS to the next level with a focus on member safety and loss prevention.

USAA seeks to help members anticipate and prepare for the natural perils they may face around the country. Helping our members understand what they're up against and giving them the tools and information to help them make informed decisions was the answer.

USAA's underwriting departments quickly adopted and consistently demonstrated the effectiveness of GIS. I spoke in terms of the immense benefits GIS would provide *when* implemented, not *if* implemented.

**Esri:** During your keynote, you spoke of GIS as being like kids' building blocks—I think everyone can relate to that analogy.

**Rios:** I have blocks from more than 30 years ago and, you know, if you buy blocks off the shelf today, you can use them with the ones you had back then. That's the thought around

our own GIS strategy. It's an infrastructure that stands the test of time, just like blocks, and today's are *really* cool! One block at a time, we've built momentum for GIS applications and garnered leadership support at USAA.

**Esri: You do quite a bit of work with other organizations including the Institute for Business and Home Safety, Federal Alliance for Safe Homes, and International Association of Fire Chiefs. Can you talk about the work you are doing?**

**Rios:** USAA is assisting in the development of programs that help manage and minimize catastrophic loss. Additionally, USAA now has a stake in making a broader difference through my service on the board of the National Alliance for Public Safety GIS Foundation. GIS technology represents a leap forward in community preparedness to help solve some of our country's greatest emergency preparedness challenges.

Coordination among safety organizations



and emergency responders before, during, and after a crisis is paramount to reducing risk and ensuring safety and property protection. GIS can help public safety organizations and emergency responders capture, manage, analyze, and view geographic images and data and thus greatly improve their preparation and response.

**Esri: What words of wisdom can you leave with other managers and leaders in orga-**

**nizations interested in spearheading an effort to engage with GIS technology?**

**Rios:** It's essential to help the leaders in your organization understand that GIS gives you precision.

I strongly advise patience in building momentum. The more people hear over time, the more they start to connect the dots. Then all of a sudden, they're saying, "Hey, *when* is this new solution going to be done?" as opposed to "Will it get done?"



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