

Management Solutions

Advanced Management Systems, Inc.

Christina M. Carriero

Success Magazine: What does success mean to you?

Christina Carriero: Being able to make a living at something you love to do. It is continually being challenged and living up to those challenges.

SM: Prior to starting your Advanced Management Systems, what was your occupation?

CC: I taught special education for seven years for Saratoga BOCES. During this time I got my Master's in Special Education from The College of St. Rose. I really enjoyed teaching and working with the kids, but there were aspects of the education experience that did not work for me. In the late 70's I decided to explore other career options.

SM: What was your initial job in the computer industry?

CC: I took graduate courses in computer science at Union College, and fell in love with the industry. I came right out of Union College and started Advanced Management Systems Inc. I grew up in a family very involved in the insurance industry, so I had a pretty good background in insurance. While at Union I met a gentleman who was a premium auditor for an insurance company, and we decided to develop a spreadsheet system for auditors. There were just a couple of problems. The first was spreadsheet software didn't exist. The second was there was no such thing as a laptop computer. In fact the IBM PC was just introduced and the MS-DOS operating system was making its debut. We introduced the first premium audit software in June of 1983. At this same time, I was also working on a system for my father's insurance agency.

SM: Your parents were entrepreneurs. What industry did they work in?

CC: My father had a managing general insurance agency. They provided general insurance to their direct customers and also had developed specialized programs for recreational vehicles, mobile homes, and motor homes. As an MGA, he provided policies for other insurance agents. The agents would submit the applications to the agency and the policies would be produced in their office rather than going to the insurance company.

SM: As an entrepreneur you must have vision. Is this quality innate or learned?

CC: I don't believe that true entrepreneurship is learned. In my mind there is a distinct difference between a business owner and an entrepreneur. I believe anyone with the desire and opportunity can own a business and run it. Entrepreneurs require vision—it is the overwhelming belief in their ideas

that makes the risk a non event. Ray Kroc, who founded McDonalds, was an entrepreneur. The franchisees are business owners. In my father's case, he wasn't just selling insurance—he was developing new markets and types of coverage for the new recreational industry that was emerging.

SM: What other creative endeavors have you achieved as you were building your company?

CC: I don't have a family to pull me away from the business, so I had to create other aspects to my life that would be just as important, or all I would do is work. I have several absolute passions that help to create the balance necessary for a healthy life. These passions have been with me most of my life and I have found ways to incorporate them into my daily routine. They include sailing, art, Labrador Retrievers and volunteering. I take a three to four week sailing trip about every two years and go somewhere I've not been before. My last trip was with seven friends, all women. We sailed the Amalfi coast of Italy for almost three weeks. We lived on the boat, each day waking up early to explore another new place.

SM: How do you compare the camaraderie and intricacy of sailing a ship to running your company?

CC: It's amazing how similar these two activities are. First, you are at the whim of something that you truly cannot control. You can plan a course, but the likelihood of staying completely on course is not good. As you execute a plan, things change and it's important to be flexible while keeping your eye firmly on the destination. Everyone in the organization is responsible for some aspect of reaching your goal. The more you communicate and work together, the more likely you are to reach it successfully.

SM: You sponsored an artist, Edna Hibel. Why have you chosen to purchase so many of this artist's works?

CC: I've been collecting her work for more than 30 years. I fell in love with her lithographs while working a part-time job to put myself through Union College. There were times I had to make a choice between buying one of her works and taking a class. A few times the lithographs won! I now have quite a collection of both lithographs and original watercolors and oils. Over the years, I have gotten to know Edna and have visited her many times at her home in West Palm Beach. She is an incredible woman and artist. She is now ninety-three and still painting! Starting April 20th, approximately twenty-five lithographs from

my collection will be on display for six weeks in the SUNY Geneseo Gallery.

SM: What is your greatest achievement to date?

CC: My greatest achievements in life have nothing to do with my business. I believe that it is the responsibility of every individual to give back in some way. The time I have spent working with the Saratoga County ARC to build programs and homes for individuals with developmental disabilities and the time I have spent raising and training dogs for Guiding Eyes are really the achievements that I am most proud of.

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SM: How are you able to find time in your busy schedule to volunteer?

CC: Where there's a will, there's a way! Tracer, the pup I'm currently raising for Guiding Eyes, goes everywhere with me. He is part of our everyday lives at AMS.

SM: How is the new economy affecting your company?

CC: So far, we have not really felt the new economy. Insurance companies work on annual budgets

that are approved in the fourth quarter for the next year. We go into the year pretty much knowing what our year will be and adjust accordingly. I expect that the budgets for 2010 will be tighter and we will need to tighten our belts as well.

SM: What is AMS's greatest asset?

CC: AMS's greatest asset, by far, is its employees. I started and ran the business for almost seven years with just a couple of subcontractors helping with the programming. When I started adding employees, the hardest thing for me to learn was to delegate and leave people alone to get the job done. It took a lot of work, but today I have a group of people whom I trust completely to deliver the products and take care of our customers. Over the years, I have maintained a few basic rules that have enabled AMS to hire and keep quality people. One of the most important of those rules is that family always comes first. Our employees are encouraged to participate in school activities and can work from home if children are sick or school is out. We maintain reasonable hours and if extended hours are needed for a customer installation or travel, significant lead time is given. As long as the work gets done and commitments are kept, each employee has the flexibility to make it work for them.

SM: How did you know when you were successful?

CC: My real feelings of success come when I see our software in use. The first time we took our flagship product to production and watched a company go from a completely manual process to one that was fully automated was an awesome experience. We had just changed how several hundred people would now do their daily job. Each time we bring on a new client, we experience that same sense of awe.

