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Experts Debate Minus-28 Fix For Y2K

by Ara C. Trembly

Some Year 2000 Problem experts are asserting that neutralizing the Millennium Bug is as easy as "fooling" computer systems into thinking they are 28 years in the past, but others are questioning the advisability and efficiency of such a solution.

The "minus-28" solution "uses simple math and a calendar to 'trick' the computers into thinking it's really 28 years ago," according to John Jung, CEO of California Casualty Management Company based in San Mateo, Calif. The company says it has already successfully implemented this solution in its own systems.

"In all computer files that exist today, wherever there is a date—such as with policy effective and expiration dates—we took the system and moved it back 28 years," said Mr. Jung. "When a user types in '1998', for example, the computer thinks '1970'.

In California Casualty's systems, all files are modified by "black box" software that covers all date fields, Mr. Jung explained. When files enter the system, 28 is subtracted from the year. When the information leaves the systems, 28 is added. The black boxes were built by California Casualty to carry out these functions.

While the insurer could theoretically have subtracted any number to adjust the year it chose 28 because that would give an exact day/date match even in leap years.

"It was strictly a budgetary issue for us," said Mr. Jung of his company's decision to use the minus-28 solution. "It's the cheapest of the three most common Y2K solutions."

One of the other solutions is "windowing," which is based on the premise that a computer should insert "20" before any two-digit year field with numbers from "00" to "50." Conversely, "19" would be inserted before year fields "51" to "99."

Mr. Jung cautioned, however, that "while this method would work for 95 percent of banks and...property casualty insurance companies, windowing takes on another flavor for mortgages companies and life insurance companies," because they may deal with dates as far back as 1899.

The other and best solution according to Mr. Jung, is to expand all date fields in all database files and all programs. "Date field expansion is the safest but it's also the costliest and most time consuming solution to Y2K compliance," he said, adding that time is too short for anyone to implement this solution in early 1999, unless only one or two systems and less than a million lines of code are involved.

If a company hasn't substantially progressed in Y2K remediation by now, "you don't have any options" beyond minus-28, he said. "Find a new job. Update your resume."

California Casualty said it has saved as much as $7.5 million in Y2K consulting fees by using minus-28.

Not everyone is so enthusiastic about minus-28, however. "We've known about [minus-28] for a long time, but we haven't used it," said Eli Dabich, president of Synergy 2000, a Y2K remediation company based in Pasadena, Calif. "If it were that good a solution, why isn't anybody using it?"

Mr. Dabich said his firm uses the other two methods for its clients.

Commenting on the minus-28 solution, Mr. Dabich stated: "When a solution requires a unique methodology), something will go awry. You're going to miss something."

Mr. Jung conceded that a glitch in the software could cause problems for a user of the minus-28 solution, but he added that "there's no more risk than with any other kinds of software."

"It's an interesting concept," said Mark Trencher, assistant vice president of insurance research at Conning & Company, Hartford. "It's much easier to identify every date field in your files than to correct all sections of code that involve dates. With this method [minus-28], you don't have to do anything to the program itself."

One issue he thought might be troublesome is that while minus-28 may work well for in-house systems, "what about those you do business with?" Mr. Jung maintained, however, that data exported from minus-28 systems is reconverted before it reaches outside systems.

Perhaps, the biggest challenge for internal users of minus-28 systems is the human factor. Mr. Jung said, "Users have to be aware that when they see data on a 1970 Toyota, it may actually refer to a 1998 Toyota."

All the experts agreed that minus-28 is best used by those who don't have time enough for other solutions.

"Minus-28 is a band-aid, not a solution," said Mr. Jung. "We recognize this and will be replacing our minus-28 treated legacy systems with Y2K compliant systems in the near future."

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