



## Moving in the Right Direction by Kerri Goyette

As a Town and Country Computer Services' (TCCS) client, you have heard a lot about the **INS PRO Platinum Structured Query Language (SQL)** version. You may be uncertain if your company should adopt this revision and are asking "What can SQL do for my company?"

Our **INS PRO** Platinum SQL can be bundled with several products that are of benefit to your company. On-line Web Access for Agent Quoting, Billing Inquiry and Imaging are just a few examples of these time-saving products.

As your database grows over time, processing speed can become an issue. The **INS PRO** Platinum SQL provides a faster response time as it processes reports and files. Due to its inherent nature, SQL only selects the required data to build a report. Clients that have upgraded to **INS PRO** SQL Platinum have commented reports that took two hours to run now take 15 minutes or less! This allows time for management to focus on other important business obligations.

Using **INS PRO** SQL Platinum gives a company the ability to access data at your convenience. A company can even write reports using a report writer, such as Image Write or Crystal Reports. All these features will essentially help a business improve quality and performance.

Since technology changes constantly, it is important for TCCS to find ways to provide our clients with solutions that will help your business grow and adapt. The **INS PRO** SQL Platinum version has allowed us to move to the Web, essential in today's market place. For more information on the **INS PRO** SQL Platinum feature, please contact the TCCS sales team at [sales@tccs-inspro.com](mailto:sales@tccs-inspro.com).

---

## Why you need INS PRO Platinum?

A few bullet points to recap the valuable benefits the **INS PRO Platinum Structured Query Language (SQL)** database has to offer:

1. *Data Quality:*
  - Enables businesses to make better, faster, and more accurate decisions.
  - Retrieve and access data at their convenience.
  - Create reports through a report writer; TCCS believes the most effective is Crystal Reports.
2. *Security*
  - Controls users' rights and privileges.
  - Protects the insurer's information.

*(Continued on page 2)*

### *INSIDE THIS ISSUE*

Database Mining in Insurance	2
Moving in the Right Direction <i>(Continued from page 1)</i>	2
Important Dates	2
Mechanical Breakdown Insurance	3
Employee Spotlight	3

## Database Mining in Insurance by Kerri Goyette

In the past, life insurers predicted a person's health by collecting medical samples. Requiring every customer to provide urine or blood samples can make a process less efficient and less customer-friendly. This concept is gradually changing to a different outlook on how to assess a consumer. Marketing research companies now have extensive files on many Americans. Files can include records of a person's online shopping history, catalogue purchases, magazine subscriptions, leisure activities, and social-network sites, according to an article in the *Wall Street Journal*. More and more data is gathered online and most are unaware that information is being collected in ways that can be shockingly revealing.

The insurance industry is now trying to get more cost effective policies to middle class families due to the struggling economy. Collecting data online could potentially lower insurance costs for the consumer and speed up the application process. It is a win-win situation for both, the insured and the sales consultant. This is not the first use of database mining in insurance. Property-Casualty insurers may look at people's credit reports to price policies instead of utilizing a consumer marketing database. The WSJ article ended with the story line by a quote from Mike Fitzgerald, a Celent senior analyst, "whether people actually realize it or not, they are significantly increasing their personal transparency. It's all public, and it's electronically mineable."<sup>1</sup>

How is this relevant to property/casualty insurance companies and what we offer at TCCS? The article summarizes how the Internet is changing our way of life and how valuable it is for companies to be web-enabled. A web presence will help a business grow in a highly competitive market. As baby boomers retire and a younger generation of agents enters the workforce, being able to issue quotes online will be critical keeping agents satisfied and a company's employee turnover rate low. TCCS' **INS PRO Platinum Web Quoting** will streamline the way your company does business. The web quoting has many features that allow a company to tailor the system to their needs. This gives companies more control and flexibility and allows a company to provide quality in their quoting experience.

What are the **INS PRO** clients saying about web quoting? "Agents like it and it is easy to use with a fresh, clean look. Policies are issued very fast!", states Jim Winquist, the Secretary and Manager from Great Lakes Mutual Insurance Company, an **INS PRO** client who uses web quoting. So why wait? Web quoting is the future and the way most policies will be quoted. TCCS cannot emphasize enough how important it is to adapt to the trends in a competitive market by using new technology. If there are any questions or comments, please contact the sales team at TCCS. Mike Krug and Kerri Goyette will be glad to help in any way possible.

<sup>1</sup>Scism, Leslie, and Mark Maremont. "Insurers Test Data Profiles Identify Risky Clients." *The Wall Street Journal*. Format Dynamics, 19 Nov. 2010. Web. 24 Nov. 2010.

## Moving in the Right Direction *(Continued from page 1)*

### 3. Scalability

- Technology grows with the company, large or small.
- Adapts to newer technology faster- such as web quoting.
- Easy to integrate.

### 4. Cost Savings

- Company's performance will improve.
- More time to focus on important business obligations.
- Reduces administrative work.

### Important Dates

The office will be closed the following days:

- Christmas Eve  
Friday, December 24, 2010

- New Year's Eve  
Friday, December 31, 2010

- President's Day  
Monday, February 21, 2011

*Town and Country Computer Services wishes everyone a happy and safe holiday season and a great year ahead!*

## Mechanical Breakdown

**Insurance** by Kerri Goyette

**INS PRO** has the ability to rate the Mechanical Breakdown coverage and create a monthly and quarterly Bordereau formatted for email or magnetic media submission. This coverage pertains to mechanical, electrical, or pressure system breakdown reinsured by Mutual Boiler Reinsurance and Hartford Steam Boiler. Recently, TCCS expanded the Mechanical Breakdown reporting capability. A file will be created for personal lines and another file for commercial lines. This add-on feature is now available.

In addition, the entry and reporting procedure through **INS PRO** is quick to use. There are approximately three steps: adding coverage, creating the bordereau, and submitting the data. It is important to remember when adding coverage the reinsurer requires a complete address for the location/building so they can perform an on-site inspection of the mechanical exposure. When processing a policy, simply add the coverage endorsement and the system automatically creates a unique reporting record.

The Mechanical Breakdown Report and File program creates a report and extract file listing of any activity that occurred within the reporting period. Since it is necessary to submit a monthly and quarterly report to the Reinsurance Carrier, **INS PRO** creates both types of files depending on the run selection.

If your company is interested in licensing this feature, please give our sales department a call or email us at [sales@tccs-inspro.com](mailto:sales@tccs-inspro.com).

## TCCS' Trivia

1. What does the acronym CLUE stand for?
2. What is the definition for Marine Insurance?
3. Before Pontiac started making automobiles, it manufactured what?
4. The first auto insurance policy was purchased in Westfield, MA in what year?
5. What are quick assets?
6. What college did the newly elected New York governor, Andrew Cuomo receive his Bachelors of Arts degree from in 1979?
7. "The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands at times of challenge and controversy?" Which famous activist said this?
8. An insurance plan that provides life protection and investment opportunities is called what?
9. What ethnic group was largely responsible for building most of the early railways in the US west?
10. When was the exact date of the Pearl Harbor attack?

The person that answers the most questions correctly will receive a prize. Have fun and good luck. Submit your answers to Kerri Goyette, Marketing Specialist, at [kgoyette@tccs-inspro.com](mailto:kgoyette@tccs-inspro.com).

## TCCS Employee Spotlight



From left to right: Greg Jeffers "Goth kid" (Programmer/System Analyst), Mike Krug "Wilbur" (Marketing/Finance Manager), Jason Chriss "Dead Zombie" (Programmer/System Analyst), Nick Hotz "Doctor" (Programmer/System Analyst), Kevin Costanza "Night Fiend Jester" (Programmer/System Analyst), Patti Suwinski "Red Chicken" (Support Specialist)



Town and Country Computer Services, LLC

**210 Morris Road  
Schenectady, NY 12303**

**Phone: (800)388-7779**

**Fax: (518)355-4051**

**Email: [sales@tccs-inspro.com](mailto:sales@tccs-inspro.com)**

**Web site: [www.tccs-inspro.com](http://www.tccs-inspro.com)**

## Just a Reminder

Don't forget to send your news items and comments for our next issue!

We look forward to including your articles.

Please direct these items to: [Sales@tccs-inspro.com](mailto:Sales@tccs-inspro.com)  
Subject: T&C-Comments

**Always Moving Forward**

**The INSurance PROcessing System that's Right for You**

INS PRO is an affordable, dependable, and interactive software package that meets the complete needs of property/casualty insurance companies.

**TCCS**  
Town & Country Computer Services, LLC  
[www.tccs-inspro.com](http://www.tccs-inspro.com)  
[sales@tccs-inspro.com](mailto:sales@tccs-inspro.com) | (800) 388-7779