

ROCC'S GOT YOU COVERED

A Case of British Reserve

IN recent years electrical appliances and gadgets have become an ever increasing feature of the British domestic scene. The purchase of white goods, videos and audio equipment while, undoubtedly, adding to

the quality of life of the consumer can have its problems – the equipment may break down and require repair at considerable expense.

Manufacturers are bound to provide a statutory, free, one-year warranty on their equipment. However,

apocryphal tales of equipment that 'broke down on the day the guarantee expired' are still often heard. To insure against just this sort of possibility is the purpose of the extended warranty and breakdown cover which has appeared in recent years.

One of the leading companies offering breakdown or extended warranty insurance is the British Reserve Insurance Company, located in Tunbridge Wells, Kent. British Reserve is part of Milan-based RAS Group which, although headquartered in Italy, has subsidiary companies in many areas of the world.

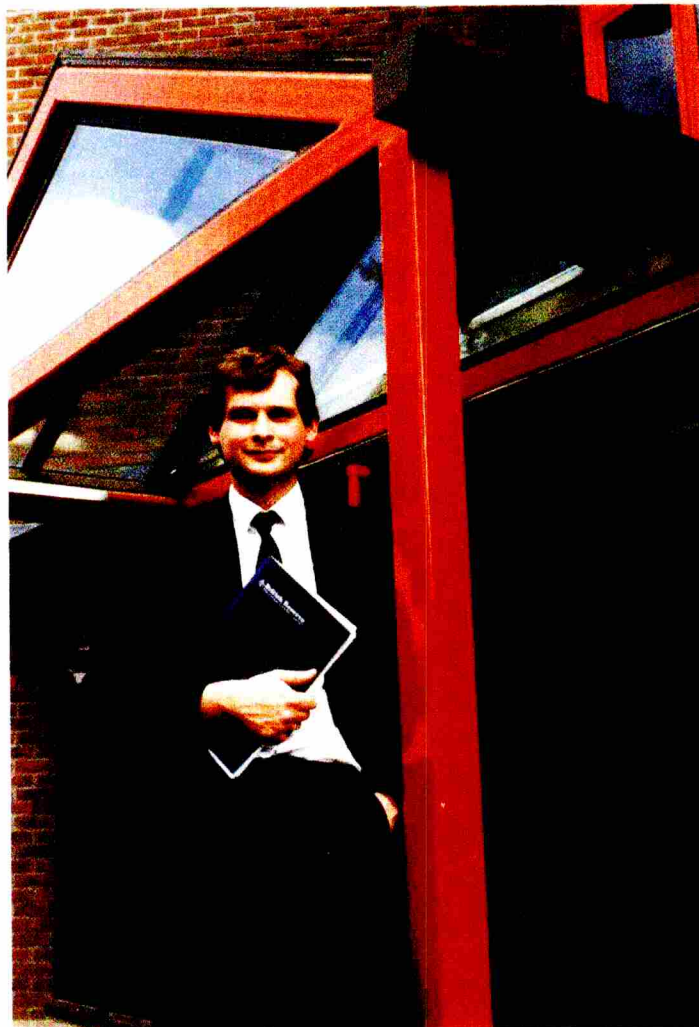
British Reserve also offers insurance in the household, motor, musical instruments and commercial markets.

Breakdown insurance has been offered by British Reserve for some 20 years but since the company started to offer extended warranty and breakdown insurance some five years ago, however, such cover has formed an increasing proportion of its business.

British Reserve's breakdown cover is underwritten by the company alone, while extended warranty insurance is underwritten by British Reserve as leader of a panel of 13 co-insurers. The extended warranty business is split into two main areas; firstly, White Knight Insurance, which is available through independent retailers and 'schemes insurance'. In the latter case British Reserve and the panel underwrite policies arranged specifically for large multiple retailers such as Boots, the Co-op, House of Fraser, John Lewis and Rumbelows as well as retail groupings such as RETRA.

White Knight Insurance is, in fact, offered by Domestic Insurance Services Limited (DIS) and it is this company, a subsidiary of British Reserve, located in the same premises in Tunbridge Wells, that processes the proposal forms from both types of scheme.

In total, this results in the need for DIS to process an average of 100,000 new proposal forms a month, business worth in the region of £2 million. All this in addition to the four million customers already on the company's books. To handle such a level of data entry, DIS relies on a



"One of the reasons for choosing ROCC equipment was that the company had a very comprehensive off-the-shelf package available," commented operations manager Dave Robinson, pictured outside the Tunbridge Wells office of British Reserve Insurance.

ROCC system based around a 2820 processor.

Data entry input is carried out by using 11 ROCC workstations, most of which are located in a single data entry room, which is still known as the 'punch room'. Every day brings to the British Reserve post room a fresh delivery of proposal forms, each one a separate request for insurance cover.

"DIS relies on a ROCC system based around a 2820 processor."

Once the delivery has been opened and sorted, the post is sent to the 'schemes department' where the values of the forms are added and totalled according to region of origin. The batch is then entered in a control book and taken to the punch room.

The contents of each proposal form may vary slightly depending on the retailer from which the form originated, but, for the most part, the data entry procedure is similar. Each batch has a 'batch header' document attached to it and the information contained in the form is immediately keyed in. This normally consists of the batch number, date and totals of documents and value of the batch.

For each individual form, the name and address of the client, and details of the purchase are entered. This is followed by the keying-in of a series of code letters which signify the type of equipment to be insured at the appropriate premium, together with codes for the originating branch or shop and the salesperson, if applicable.

"As an insurance company we have certain specialist requirements that need to be satisfied by our data entry equipment," says Dave Robinson, operations manager at British Reserve. "One of the reasons we chose ROCC equipment was that ROCC had a very comprehensive off-the-shelf package available. We were also very impressed by the ROCC 'Editor' language."

As more data is entered into the system, it is stored on the 2820's 33Mb hard disk and, at

the end of the day, it is dumped onto tape. Although the ROCC system replaces an IBM data entry installation, the data is eventually loaded onto an IBM System 38 computer for processing. After six o'clock, when the final operator has logged-off, the IBM's first task is to perform a 'validation run' to re-check the day's data input and ensure that all the final totals for the day's business tally.

Depending on the nature of any errors present they may be corrected online, or be returned to the 'punch room' for re-entry.

Once the files are completely updated, the data entry figures for the day are finally checked for accuracy against the figures contained in the cash and control books. If all the figures tally, individual insurance forms can then be printed and mailed to clients.

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"We always aim to 'turn around' any proposal form delivered in the morning on the same day," continues Robinson. "One of the most important features of the ROCC

system is self-validation. Although the system is still being developed to increase its self-validation capability, we have already achieved large gains in productivity simply by cutting down on wasted time caused by errors. The system allows us the flexibility to develop this capability ourselves. The Editor language is so user friendly that it requires the minimum of training to use. After just one course at ROCC in Crawley, our punch room supervisor, Julie Shoebridge, was able to update the validation system's capability unaided."

As for future plans, flexibility will be the key word as the ROCC system is developed in line with the growth of breakdown and extended warranty business and the computer department. Already, in the last five years, the department has grown from six to 20 people.

"I'm sure that our ROCC installation will grow with us as we become larger and more efficient," says Robinson. "Of course, even though we have had excellent performance from the system so far, given the extent to which we rely on the computer, it might just be a good idea to get some decent breakdown cover ourselves!"

Data entry input is carried out by using 11 ROCC workstations linked to a ROCC 2820 computer system which is installed at British Reserve Insurance, Tunbridge Wells.

Pictured in the 'punch room' are Dave Robinson - operations manager and Julie Shoebridge - punch room supervisor.

