LANDSCAPE

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REDEFINING TOMORROW

service-based | end-to-end | modular | complete

One of the UK's most widely used packaged insurance solutions

Landscape is a robust and functionally rich insurance administration system currently licensed to 19 insurers, making it one of the UK's most popular packaged insurance solutions.

It is service-based, so that claims and policies can be accessed from external applications, and it is the most complete solution in the general insurance market.

Landscape is built on a sturdy Microsoft framework and provides flexible and user-friendly functionality that has been shown to improve efficiency from the day it is deployed.

Landscape supports all sales channels and, as it is component-based, can be introduced gradually module-by-module, or all at once.

"This is a system that should be considered by all insurers wanting a combination of new technology and broad functionality"
— Celent analysis

COMPLETE
A modular solution for all areas of insurance

ADVANCED
Landscape has a service-based interface layer that allows access to the policy and claims modules from external, web-based applications

FLEXIBLE AND SCALABLE
Landscape is highly configurable, providing end-to-end administration for any size of business

EFFICIENT
Brings instant efficiencies and savings

CLAIMS VALIDATION
Landscape features powerful anti-fraud tools within its claims module

ROBUST
All Landscape customers have experienced 100 per cent software uptime for the past nine years

EASE OF TRANSITION
Can be introduced in a modular or 'big bang' approach

ALL ROUTES TO MARKET
Supports any sales channel

Microsoft Partner
Gold Application Development

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Flexible | scalable | innovative | robust

POLICY ADMINISTRATION

Landscape delivers key policy administration functionality including full policy history, support for all adjustment types, inbound and outbound bordereaux, billing and workflow, and integration with document production software.

The system is also closely coupled with the Landscape rating engine. Screen layout selection and all information, available from drop down lists on the policy screens, are managed by the rating engine and are product and scheme dependent. The policy screens are designed so that key policy data remains visible at all times and, if required, policy administration can be done securely by staff, brokers or directly by the customer via the web.

CLAIMS MANAGEMENT

Landscape's claims module provides end-to-end claims management. Key features include:

- notification
- fraud detection
- administration
- payment
- document management
- workflow
- audit trail

Landscape has provision for a scripted journey for first notification of loss (FNOL), which can be used either in-house or on an external basis where FNOL is outsourced to a third party. The claims system integrates seamlessly with Landscape's policy module and ensures that the details submitted at the time of the loss are used when validating the claim. Checks against existing claims are carried out to ensure duplicate claims cannot be entered in error.

Each claim handled leaves a full audit trail, enabling claims advisors to view the status of a claim at any given time. Landscape provides a full payments system and a powerful workflow component which allows insurers to control how, when and by whom certain types of claims are handled.

RATING ENGINE

Landscape has its own comprehensive rating engine designed to enable new products to be built and brought to market quickly and to allow existing products to be modified. Key features include:

- Common functionality across all lines of business, so that product components such as tables, rules and endorsements can be reused across multiple schemes
- Ease of use – the rating engine is based on a standard Windows user interface and in day-to-day use does not require programming code
- Versioning of product components so that elements of schemes can be amended independently. For example a new version of a rating area table can be created and used without the need to amend any of the schemes that use it
- The ability to define how premiums are split between all the parties involved

LANDSCAPE CUSTOMERS HAVE REPORTED:

- A reduction of up to 25 per cent in policy administration and underwriting headcount
- Operational savings of up to 20 per cent
- A doubling of the number of policies handled per customer service advisor
- Faster handling times for quotes, policies and claims

- A 75 per cent reduction in turnaround time for processing quotations for household insurance
- Time taken to bring new products to market reduced to days instead of weeks or months
- Reduced development time and cost
- IT headcount reduced by 10 per cent

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ACCOUNTS

Landscape has a full accounting suite that delivers effective control of the financial aspects of an insurer's business. The system is linked to Landscape's workflow so accounting tasks can be automated and diarised.

- double-entry accounting
- claims payments and recoveries
- cash receipting, splitting and allocation with full audit trail
- automated online payment card authorisation
- BACS payments
- web-based account reconciliation for brokers
- bordereaux production
- extensive reporting capabilities

GRAPHICAL WORKFLOW

Landscape has a powerful workflow tool that integrates with Microsoft's Windows Workflow Foundation and allows for highly efficient business management. Tasks, events and escalation procedures can be generated from trigger points and assigned to users based on their roles and workloads.

- re-allocation of tasks
- generation of tasks or events from external systems or applications
- context sensitive task records
- automatic deletion of tasks when action is no longer required
- summary view of tasks and history for MI purposes

CHANNEL MANAGEMENT

Landscape contains a complete channel management module that allows the insurer to handle different types of business relationships. As Landscape's key policy and claims business logic is exposed as web services, insurers can easily create websites to serve their customers or intermediaries or allow third parties to securely integrate with Landscape.

- full accounting support
- documentation support including paper and online statements
- graphical analysis of performance
- support for three levels of partner
- modification of key rating factors for the channel

MANAGEMENT INFORMATION

Landscape is built on Microsoft SQL Server and uses its facilities to create a data warehouse that is updated daily. From this, online analytical processing cubes are generated. These enable insurers to carry out multi-dimensional analysis of their data, instantly determining, for example, which risks are causing problems and what type of claims cost the most. It is possible to drill down to an individual policy or claim.

Landscape also provides insurers with graphical representations of key data within the application, such as business volumes for various periods broken down by class.

OUR CUSTOMERS SAY:

"Landscape is streets ahead of the other platforms. Its flexibility and agility brings a real competitive edge, enabling us to rapidly develop and deploy bespoke solutions" – The Collinson Group

"Landscape is key to our business and is the best system around."
– Carraig Insurance Company Ltd

"Landscape streamlines our business processes for maximum efficiency and gives us the flexibility to support growth and change" – ARB Underwriting Ltd

"Building insurance products can be a complicated business and the ability to do this ourselves, quickly and flexibly, is enormously attractive"
– Towergate Partnership

"Landscape is a powerful business enabler and supports our business effortlessly. It is a crucial part of our growth strategy."
– Kennco Underwriting Ltd

"The users have taken to Landscape like a duck to water and are inputting quotes far quicker than before. This really will provide us with a platform for the future."
– Sterling

"Since implementing Landscape, we have doubled the number of policies processed per advisor for the customer service and credit control teams. "
– Covea Insurance

Landscape can be configured to support nearly any line of business. Those currently in use by our clients are:

Line of business	Number of live clients	Type
Private motor	8	Standard car, classic car, kit car, modified car
Family fleet	3	Private car and small commercial fleet
Commercial motor	5	Minibus, taxi, motor trade, coach, haulage, van
Fleet	2	Fleet
Motor breakdown	1	Motor breakdown
Private motorcycle	5	Motorcycles and scooters
Agricultural vehicles	1	Single policy, CV, PC, horse boxes, farm machinery
Household	6	Ultra/High/Mid net worth, UK holiday homes, let property
Small craft	1	Small crafts
Pet	1	Cats and dogs
Travel	2	Individual and group
Personal accident (as an add-on)	1	Individual and group

Landscape can be configured to integrate with any third party our clients require. Existing integrations include:

Third party	Use
Site Intelligence	Visitor behaviour management tool for websites
BACS	Automated payment handling
Datacash	Secure processing of internet payments
CUE	Claims data
Hunters	Fraud detection
MID	The Motor Insurance Database upload (MID1 AND MID2)
QAS and PAF	Postcode lookup
HPI	Vehicle history checking