

# BAS Insurance gives travelers the All Clear with LANSA



BAS Insurance Services Limited (BIS) is based in Essex, U.K. and offers specialist insurance, marketing and administrative services. BIS is a market-leader with its AllClear Travel insurance, which provides cover irrespective of age, medical condition or disability. BIS used LANSA to take their AllClear Travel insurance product to the Web and to develop and run branded travel insurance sites for a growing number of well-known insurance companies.

**Nikki Hunt**, head of IT at BIS, says, "We host nearly twenty branded travel insurance sites and another ten branded member benefit schemes. Without LANSA's Web ability, we could not have grown to where we are today. We were the first to offer branded insurance and member benefit sites. While others have followed, no one has had the same success."

## A Unique Opportunity

BIS offers insurance, marketing, administrative, IT consultancy and software development services, including travel and home insurance for groups and individuals, medical screening solutions, third-party back office administration, call center and marketing services.

**Iain Sykes**, head of travel insurance at BIS, says, "Back in 2001, we saw an opportunity to offer travel insurance to impaired and elderly people, a large niche market in the UK, as many people in the UK rely on the National Health scheme and don't feel a need for private medical insurance."

"We would insure people up to any age and with more or less any medical condition. Other insurers would usually decline the client for travel insurance on medical grounds."

The new product, called AllClear Travel, didn't require a doctor's report. Assessment was based on the BIS medical screening system, which consists of a series of smart questions and responses. The answers result in a medical rate, which is then applied to calculate the appropriate premium.

"The questionnaire and rating can be quite complex, as some primary medical conditions may lead to one or more secondary medical conditions, which in turn may lead to further conditions that all needed to be properly surveyed and assessed," explains Hunt.

"When we launched the AllClear Travel Insurance product, all screening, inquiries and quotes were dealt with in our call center. We realized the window of opportunity we had with our product and wanted to expand fast. But we wanted to do so without growing

our call center exponentially. At that time we were mostly selling directly to the public, so we considered creating AllClear as a Web-based product."

"We evaluated several options. LANSA was the one that stood out as it allowed us to easily re-use existing functionality directly on our iSeries server. Everybody was talking about Windows solutions at the time, but I felt that the iSeries was more stable and reliable. I was not prepared to replicate data and logic, look after more machines or recruit specialized Windows developers."

"The decision to go with LANSA turned out to be an excellent one. The first product we took to the Web was AllClear Travel Insurance. The quote and buy logic was fairly simple, but the medical screening was incredibly complicated, as medical conditions can be interlinked. Even so, with the help of a LANSA consultant, it took us only two months to go live."

"This was a very successful proof of concept and from there it snowballed," says Hunt.

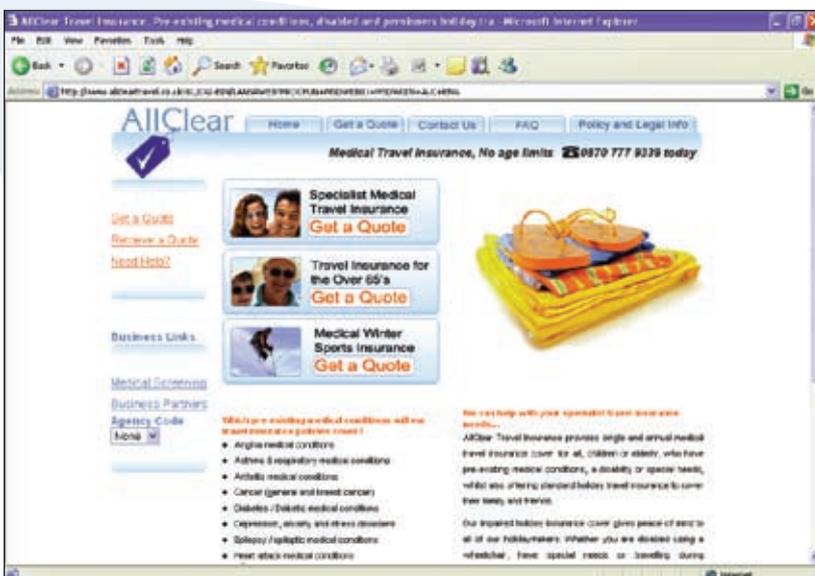
**"We now host 20 branded travel insurance sites and 10 member benefit schemes."**

## An Expanding eBusiness Portfolio

BIS now offers the AllClear Travel Insurance product through nearly 20 insurance companies. Insurers who would have previously declined a request for travel insurance on medical grounds, but were still keen to insure a client for everything else, now have an alternative.

"A growing number of insurance companies now sell and brand the product as if it was their own," explains Hunt. "Most clients prefer to get their insurance on the spot from the insurer they called. You get at least 50 percent leakage if you have to refer clients to another call center or Web site. Using our branded solution insurers can offer a service under their own name, the customer service number is theirs and the Web site acts like theirs."

"The system gives these insurance companies direct B2B access to management information, printing, amending, re-assessing and canceling of policies on our server. The insurers can do their own fulfillment if they choose." →



BIS used LANSA to take their market leading AllClear Travel insurance to the Web and now runs branded travel insurance and reward sites for a growing number of companies.

Hunt explains that the original AllClear system's design made it easy to extend and re-badge for third parties.

"There is hardly any programming involved in setting up a new branded site. There is some work involved in pointing to the customer's logos, graphics and color definitions. But we literally do most of the customization by adding data files and defining rules and rates."

"All in all, we can have a new customer up and running within two days," says Hunt.

More recently, BIS has used LANSA to offer a range of other insurance products over the Web, including a standard travel policy for healthy people, home insurance and life insurance for the impaired.

BIS plans to become an intermediary for a broad range of health and travel related forums and recently launched the AllClear Club site [www.allclearclub.co.uk](http://www.allclearclub.co.uk). This site links to the AllClear Extras benefits site where BIS policy holders can get shopping vouchers and discounts on airport car parking, car hire and other travel related services. AllClear Extra was developed in less than a month with LANSA Commerce Edition.

"We also host sites for another company in our group, Oakwood Promotions Limited, which runs affinity-based benefit schemes and motivation reward programs for about ten organizations."

"Using LANSA Commerce Edition we can set up a new member benefit site from scratch in about three days," says Hunt.

### A Lean IT Team

"Our core system is a mixture of LANSA and old-fashioned RPG, with all Web functionality done with LANSA," says Hunt.

"Everything has been developed in-house, by our programmers and Web designers, a team of five in total."

"LANSA let us take the iSeries and RPG into the 21st Century. It was straightforward and painless, as LANSA's integration with existing logic and data is seamless."

"Our developers can do LANSA and RPG with their eyes shut, but I also know that if there is something we don't know how to do, LANSA Services are there as mentors."



*From left to right: Sally Coppen – I.T quality manager, Lianne Payne – systems analyst, Andy Koulle – webmaster/designer, Julie Staerck – I.T support analyst, Julia Turner – web administrator/analyst, Hannah Pearce – I.T support analyst, Rye Mills – data analyst and Nikki Hunt (Sitting) – head of I.T.*

"From an infrastructure point of view, I am happy we are running everything from a central iSeries server, which is secure and easy to look after. I have the same equipment I always had and don't have to worry about synchronizing data with any additional machines."

"Our developers understand the business and are familiar with the iSeries. I don't need Web or Windows specialists to set up the HTTP servers and certificates."

"The insurance companies do care and ask what technology we are using. After all, they are betting part of their business on the site being available and secure."

"They feel reassured about the reliability when we explain we are using IBM iSeries and LANSA behind the scenes."

"We want to continue on the course we set out when we launched AllClear, that is to grow the business without growing our call center. All of our emphasis will be on the Internet. So as an IT department, we will become more prominent. Thanks to LANSA our IT team can stay lean while supporting a rapidly growing business," says Hunt.

## "LANSA let us take the iSeries and RPG into the 21st Century."

### Maintaining the Lead

"We now have insurers all over the country using our solution to sell our products. Our per-policy cost has been reduced and our volume increased," says Sykes.

"Our AllClear site generates around 20,000 policies a year. We also do in excess of 200,000 medical screenings a year over the Web for other companies."

"The Internet allows for a completely different business model. With LANSA we can very efficiently and quickly make use of each business opportunity."

"We were the first to offer branded insurance and member benefit sites, it was a real breakthrough in our industry. Several others have followed since, but no one has quite managed to do it with the same success. So we were and still are very much industry leaders," concludes Sykes. ■

### COMPANY AND SYSTEM INFORMATION

- BishopsCourt Affinity Solutions (BAS) is a subsidiary of BGS (holdings) and was founded in 1985. BAS Insurance Services Limited (BIS), located in Brentwood, Essex in the UK, was founded in 2001 and offers specialist insurance, marketing, IT consultancy, software development and administrative services including insurance for groups and individuals, medical screening systems, third party and back office administration and tailored call center services. Group companies are also involved in the leisure and travel industries. For more information see [www.bishopsCourt.co.uk](http://www.bishopsCourt.co.uk)
- LANSA-based Web sites hosted by BIS include [www.allcleartravel.co.uk](http://www.allcleartravel.co.uk), [www.allclearclub.co.uk](http://www.allclearclub.co.uk), [www.oakwoodpromotions.co.uk](http://www.oakwoodpromotions.co.uk) and a growing number of branded Web sites for customers such as Halifax, Royal Sun Alliance, Norwich Union and Going Places.
- BIS uses an iSeries model 810 as the application and data server and an iSeries model 170 as the Web server.