CASE STUDY

Land Title Automates its Paper-Based Document and Image Management Systems with UniData Database Technology

Land Title has provided title insurance and services in Colorado for more than 40 years. As with any title company, its core business activity involves document and image generation, storage and delivery. LT Systems, a wholly-owned subsidiary of Land Title, provides IT services and support to Land Title's 47 offices.

Situation

Land Title has developed an in-depth understanding and expertise in handling closing and title insurance documents over the years, but its document-processing needs outgrew its paper-based system. The result: limited document access and high handling costs. Land Title found itself with a fully-staffed warehouse for old documents, and its employees often waited more than 24 hours for document requests to be fulfilled. The process to fill customer requests took even longer.

Land Title wanted to reduce the cost of producing and handling documents while improving retrieval and processing times. This would require an automated system that would allow them to acquire, identify, store, and deliver documents and images to customers, vendors, employees, and government agencies quickly and cost-effectively. In addition, the company wanted to use Open Source or reliable vendor solutions wherever possible, and it was also critical to protect customer information and conform to the highest IT auditing standards.

Implementation

Land Title's LT Systems group had assembled a talented staff of application and system programmers over the years, and the company believed it had the in-house talent to build the system it needed. At the same time, it knew that design and deployment would be no easy task.

After reviewing its needs and its options, Land Title created **The Land Title Expert Document and Image Management System**, composed of IBM AIX servers, the Rocket U2 UniData database, a variety of Open Source products, and software developed in-house by LT Systems.

Today, Land Title documents and images are stored on a central IBM AIX server that can accommodate hundreds of simultaneous requests for documents and images. The Rocket U2 UniData database maintains an extensive set of cross references that can be modified at any time, as well as the core transaction data used to create the documents needed for each real-estate closing and title insurance policy. And the "Expert" Web application, written using Unibasic, Java Script and Python, runs on all standard browsers.

Rocket U2™

Powering Business Solutions

Key benefits:

- Increased productivity per employee, with fewer mistakes, through streamlined document processing and delivery
- Enhanced customer service, including 24/7 accessibility and multiple, customer-tailored delivery methods
- Reduced handling costs per transaction, IT maintenance, overhead, and document warehousing costs
- Massively scalable to handle extreme market volatility

"Our UniData multivalue database has been a game-changer for us. We have been using UniData for many years and have always been able to use it to rapidly implement complex business rules against large databases. Our competition, even with much larger IT budgets, struggle to roll-out systems that are as functionally rich as ours is."

— Ron McKinney, Vice-President of Information Systems, Land Title

Benefits

Land Title's new system has reduced the company's warehousing and staffing costs while enabling the company to deliver more and better services to its customers. And it will continue to do so in the future as its flexible design and use of scalable components, including the Rocket U2 UniData multivalue database, prepare it to respond to market swings and regulatory changes.

As in the past, documents are created prior to each real estate closing Land Title handles, and images are acquired from a variety of internal and external sources. Today, however, the Land Title Expert Document and Image Management System automates the management of these documents to greatly reduce overhead while improving document management speed, accuracy, and security.

The new system allows customers and employees to log onto the system to retrieve and submit documents themselves. Java Script and Python routines fetch information, documents, and images from internal sources and send requests to external databases. Standard XML requests allow for access to both .NET and UNIX external servers, allowing users to send images back and forth between the company and county government web sites.

Barcode technology is used on every Land Title document. Once a real estate closing is complete, a company employee scans the signed documents into the local office scanner and the images are stored in standard Adobe PDF format on the IBM AIX server using Rocket U2 UniData database technology.

The documents and images associated with issuing a real estate title insurance policy are also maintained in the Expert System. Changes to a document can either be tracked with multiple stored versions, or overwritten every time they're updated, leaving only one, up-to-date stored image. Documents and images are assigned to one category or another and processed automatically.

In delivering these and other features, Land Title's new system has reduced the company's warehousing and staffing costs while enabling it to deliver more and better services to its customers. And it will continue to do so in the future as its flexible design and use of scalable components, including the Rocket U2 UniData multivalue database, prepare it to respond to market swings and regulatory changes.

Rocket U2 Office

4600 South Ulster Street
Suite 1100
Denver, CO 80237

Tel: (720) 475-8000

Fax: (720) 475-8009

www.rocketsoftware.com/u2

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