

Swinton

Swinton chooses Experian to help drive efficiencies

Address capture and accurate data provides Swinton with the opportunity to generate £2m, and gain a deeper understanding of their customer base

Help drive efficiency

Background

Swinton is one of the UK's largest insurance brokers, with a leading presence on the high street in the shape of some 440 branches nationwide. The company sells many different types of insurance, including home, car, pet, travel and commercial insurance.

Situation

Up until February 2005, Swinton was using an address management system from a well-known supplier. The system performed adequately in the company's branch network and contact centre but around this time, Swinton started to make plans to relaunch its online offering. It began assessing the capabilities of its current solution for use online. Swinton found that its incumbent supplier was not able to provide a solution that would work online in a cost-effective way, and so turned to Experian Data Quality.

Solution

Experian Data Quality recommended its address capture solution, which could be deployed in the company's branch network, contact centre and also online. Address capture is an award-winning contact data capture solution that brings together Experian Data Quality's experience of rapid contact data and web service technologies, and ensures the integrity of customer data captured over the web or in a browser based environment. After assessing the solution against competing products, Swinton deployed it initially across its branch network and contact centre.

"When you're selling insurance, the accuracy of the data is immensely important for underwriting purposes. It's vital that when a specific risk is being rated the exact location, for example, where a car is kept overnight, is specified accurately," says Swinton's Head of Information Systems Development, Paul Cassidy. "Our insurer partners spend many millions of pounds on gathering and analysing location related data in order to deliver accurate and competitive premium quotations.

Added to that, we operate entirely electronically. We have links with 30 or so leading insurance companies and all our communication with them is done electronically, so the accuracy of the data is massively important, given that it flows directly from our systems into theirs." Address capture for websites runs on a server, with the branches accessing it via a Wide Area Network. The Experian Data Quality software enables the company's retail staff to enter data more rapidly and more accurately. It ensures that customer contact data is validated at point of entry and consistently formatted across the organisation. While Swinton has found address capture intuitive to use and extremely fast, Cassidy says there were other factors that influenced the company's decision.

"A lot of it was down to the Experian Data Quality team," he says. "We got a really good product at a really good price, but we felt like these were people we could do business with. They haven't sold us a solution and then walked away. They have stayed in touch, kept us up to speed on new developments and been really sensible about everything. As a result, there are other Experian Data Quality services that we are now actively considering." Cassidy says the Experian Data Quality offering is also strengthened by being part of the Experian group. Swinton already use several Experian products and recognise them as a global leader in offering value-added information solutions in the data quality arena.

"We have calculated that address capture presents us with the opportunity to generate £2 million a year of new business income."

— Paul Cassidy, Systems Development, Swinton Insurance



Swinton

Results

Cassidy is in no doubt that since Swinton deployed address capture in February 2005, it has generated a substantial return on investment. "We have calculated that using address capture to reduce keystroke time presents us with a time saving that translates into more than £2 million a year of income," he says. Alongside clear cost benefits, Swinton also believes that through accurate customer data they can provide a more efficient service to their customers across the UK as well as their business partners. The software enables Swinton's retail staff to capture a full customer address from minimal information, quickly and accurately, offering sub-second response times for over 2,000 users. The system is embedded within Swinton's retail application, so the transition to the address capture tool is virtually seamless.

Future Plans

Swinton is looking to increase its use of address capture on its e-commerce offering. The company anticipates that efficient contact data capture online will minimise potential website drop-offs. Swinton is also looking to use Experian Data Quality software to clean, verify and suppress some of the older data within its database. "We are very confident in all the data that is verified by Experian at the point of data capture," says Cassidy. "But we also have other data that we are less confident in, so we are talking to Experian Data Quality about running clean-up routines on this data to ensure that all our contact data is as accurate as it can be." Data suppression is also a consideration. Swinton currently outsource this activity but is discussing the option of bringing this function in-house using a desktop solution from Experian Data Quality.

"We are very confident in all the data that is verified by Experian Data Quality at the point of data capture."

— Paul Cassidy, Systems Development, Swinton Insurance

