

# Unlock insights on any data

## Customer Solution Case Study



**Customer:** Premium Choice Ltd.  
**Website:** [www.premiumchoice.co.uk](http://www.premiumchoice.co.uk)  
**Country or Region:** United Kingdom  
**Industry:** Insurance  
**Partner:** Northdoor  
**Website:** [www.northdoor.co.uk](http://www.northdoor.co.uk)

### Customer Profile

Premium Choice is an independent insurance broker that operates in the automotive sector in the United Kingdom. Founded in 1999, it has sold more than 1 million car, van, and motorbike policies.

### Software and Services

- Microsoft Office 365
  - Microsoft Office 365 ProPlus
  - Microsoft Power BI for Office 365
- Microsoft Server Product Portfolio
  - Microsoft SQL Server 2014 Standard Edition

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## Insurance Broker Transforms Performance Through Real-Time Insight Into Operations

*“Delivering better, faster insight is crucial to our survival. For the first time, we can now see the entire business picture on a real-time basis, helping us act quickly to seize new opportunities.”*

Rupert Gladstone, Head of IT, Premium Choice

In a highly competitive market, insurance broker Premium Choice needed to better understand performance in real time, in order to make faster, more informed decisions. By centralizing data through Microsoft SQL Server 2014 and making it available through Microsoft Excel and dashboards created in Microsoft Power BI for Office 365, it has greater control over operations, leading to an increase in high-quality sales of 11 percent.

### Business Needs

Working with leading insurers, Premium Choice specializes in providing tailored, high-quality insurance to customers in niche markets, such as young drivers and those with rare or unusual vehicles.

Premium Choice operates in an extremely competitive market where prices can change in real time, which means that it needs agility and flexibility to deliver affordable, yet profitable, insurance policies. Consumers increasingly research and buy online, particularly through price comparison websites, so efficiency and a close, real-time understanding of business operations and opportunities are vital for success.

Although Premium Choice had invested heavily in technology, it was finding barriers to converting its information into actionable insight. Its Business Intelligence (BI) team had to manually create reports in spreadsheet form and email them to business users. It was difficult to quickly see the impact of changes in one part of the business on other areas and any follow-up queries required a completely new report to be built and run.

The company generates more than 70,000 quotes daily, and that volume of data made it difficult for the team to produce reports that were based on the latest information; some contained data that was up to three days old. This hampered the company's ability to compare current and historical information and make real-time

pricing and margin decisions. There was no early warning when the business was moving outside desired parameters. Premium Choice also needed to be able to understand the spread of its business with individual insurers, in order to qualify for discounts while delivering optimum pricing.

“Our individual systems were generating detailed reports, but they were not meeting our needs,” says Rupert Gladstone, Head of IT at Premium Choice. “They were not easy for business users to understand nor were they available quickly enough. We didn’t have access to the sales and financial performance data that we needed to make informed business decisions.”

## Solution

To solve its BI issue, Premium Choice decided to work with Northdoor, a member of the Microsoft Partner Network, which already provided it with Microsoft SQL Server software support and had considerable experience creating similar solutions for financial services providers.

Northdoor recommended Microsoft technologies to centralize data, conduct analysis, and deliver reports. The solution included Microsoft SQL Server 2014, Microsoft Power BI for Office 365—a set of online analytical and reporting tools—and Microsoft Excel. This maximized the investment Premium Choice had already made in Microsoft Office 365 ProPlus, which gives its employees cloud-based access to Microsoft Office applications, such as Excel, on a subscription basis. “We consider Excel a fundamental tool across our business, so the ability for employees to access BI reports through it was a real plus point,” says Gladstone. “The fact that we already had many of the necessary building blocks in place with Office 365 was a major attraction, as it reduced costs and sped deployment.”

Premium Choice chose to upgrade to the latest version of SQL Server to future-proof its infrastructure. The geographical

visualization and mapping capabilities within Power BI were also significant factors in the company’s decision. “Customer location is vital in the insurance market, because it has a major effect on risk and consequently premiums. We’d tried internally to create our own maps, but it was complex and time-consuming. When I saw a Power BI demonstration, I was really impressed with its ability to visually represent geographical information in seconds—similar work had taken us nearly a year.”

The project began with Premium Choice creating the business intelligence framework and populating it with 1.5 terabytes of data from its eight production systems, which includes quotation, sales, and financial information. In the second phase, the company made this data made available to 39 business users through web-based dashboard reporting capabilities with Power BI.

## Benefits

The new system is providing Premium Choice with considerable benefits:

- **Faster reporting.** Business users now have direct access to real-time information. Beginning-of-day reports are now available three hours earlier, while dashboards are updated every 30 minutes, which gives employees far more current information than previous daily, emailed reports. The graphical representation of complex data on mobile devices allows management to quickly focus on key changes, especially during out of office hours.
- **Increased agility.** Premium Choice can now quickly respond to market changes. “We’re able to monitor key parameters and take action if they move out of line,” says Gladstone. “This has helped us increase high-quality sales by 11 percent because we don’t have to wait until the next day to see how we are performing.”

- **Easier identification of new sectors.** Identifying and moving into new niche markets is now faster, which provides Premium Choice with additional revenue streams. Finding those opportunities in time used to be very difficult because the company’s volume of data was too large and complex to process quickly enough.

- **Improved quality, reduced risk.** Premium Choice now has greater insight into customers and the factors affecting their risk profiles, which enables more accurate price setting. This ensures that Premium Choice provides competitive prices and retains high-quality customers who meet its criteria. Costs from less-qualified customers have reduced by 7 percent.

- **More efficient operations.** The move to self-service reporting has reduced the load on the BI team by removing the need to create reports and respond to ad hoc queries. Team members are each saving 5 hours per day, which is being spent on predictive modeling.

“The number of small insurance brokers has been decimated by the web, meaning that delivering better, faster insight is crucial to our survival,” says Gladstone. “For the first time, we can now see the entire business picture on a real-time basis, helping us act quickly to seize new opportunities.”