

Swinton Insurance opt for marketing leading Debt Recovery Software

Founded in 1957 Swinton Insurance has achieved successful growth in a very competitive marketplace and is now the UK's largest high street insurance retailer, employing over 4,800 people.

Operating from **over 580** branches and 3 UK call centre's Swinton services the needs of more than 90 insurers and control a 'book' of over 3 million policies. The Swinton business model combines a highly-visible and well-branded High-Street presence with a sophisticated Internet option. This allows Swinton customers to deal with the company in their preferred manner, unlike the restrictive practices of many new entrants that offer 'web-only' services.

Motor insurance is a highly volatile marketplace with a large number of policies sold on monthly installment plans. Customers can search for, initiate, cancel and change policies several times throughout the year giving the service provider a high maintenance workload. Over the years Swinton has invested in the sophisticated computer hardware and software systems needed to handle all of these tasks and provide an excellent level of customer service, both face-to-face at the familiarly-signed High Street branch or via the Internet.

Unfortunately the success of Swinton did bring with it one significant problem. The policy underwriter is paid in full for the year's insurance, leaving Swinton with the risk of customers defaulting on their monthly-paid direct debits. Obviously in such a high-volume environment this can quickly add up to a large amount of money.

When a customer defaults it is imperative that the timescale between default and cancellation of the policy is minimized. When a policy is cancelled cover ceases and a refund, based on the remaining period, is made to Swinton. Also, a decision needs to be made as to whether the debt will be written off or chased for payment. Current manual systems were working but were not 'scalable' and therefore unable to cope with the growing branch workload. A solution that improved operations in these areas was needed.

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The team decided that as well as giving them the functionality to meet their current needs any system installed would need to be flexible and capable of modification (by Swinton themselves) to meet future requirements. Any system chosen would also have to provide excellent reporting facilities and be capable of coping with the expected growth. Finally the system must be able to interface to and exchange data with existing Swinton systems. In-house development was considered but discounted on grounds of timescale and available resource.

The decision to source a system externally was made and an exhaustive and detailed selection process began. The Swinton team looked at a number of available packages and after detailed discussions, in-depth product demonstrations and a series of reference site visits, the decision to install DeptimeSQL was taken.

Jon Howells (Head of Credit) – ‘it was important to us that any system selected had a proven pedigree in the debt recovery marketplace. Our business is very fast-moving and we did not have the time (or the inclination) to spend time and money implementing unproven software. The DeptimeSQL user base, which included companies we work with on a daily bases, was evidence that the product fit this criteria’.

The implementation team at Swinton was made up of debt recovery users, business analysts from Swintons IT Department and product/technical specialists from Linetime, working closely together to meet the tight project timescale.

Keith Hutton (Sales Manager – Linetime) – ‘although the timescale was tight we were confident from the beginning that we could, as a team, achieve it. The project team ‘gelled’ really quickly with everyone knowing and understanding their role. The close relationship between Swinton user and IT departments was a key factor’.

As part of the overall implementation plan members of the project team were trained in the use of Designers (the integral Workflow design tool) and began customizing the standard system to meet Swinton’s individual requirements. Some 3 months after order placement the system went live with 12 branches being used as a ‘pilot’ exercise. At the time of writing this has been extended to include c. 70 branches and the plan is to roll the service out to the entire Swinton network during 2009.