



## Mango Solutions demonstrates increased efficiencies with data-driven approach



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“Mango is a fantastic, pragmatic partner, helping us to differentiate our offering through analytics. They have helped us drive that cultural change in how we use data, supporting our technical infrastructure and defining how we use [data] and prioritise projects to ensure tangible value from our investment. Mango has really helped shape where we are today, ensuring our analysts can work effectively through the business”

**Steven Wilkins**  
Group Head, Hiscox Data Labs

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Headquartered in Bermuda, the Hiscox Group employs over 2,700 people in 14 countries. Through the retail businesses in the UK, Europe, Asia and the US, the firm offers a range of specialist insurance for professionals, business customers and homeowners. Hiscox UK has over 100 years' experience in insurance, protecting businesses of all sizes as well as home insurance cover for over 60,000 homes in the UK.

### Challenge

For the insurance sector, data analysis is in the DNA. With accurate, risk-based pricing a key capability for successful companies, Hiscox embarked on a data journey that would enable a step change in the way it uses data and analytics to increase efficiency and add value for customers.

It was the job of Steven Wilkins, group head of Hiscox's Data Labs team, to secure buy-in – both cultural and financial – from the firm's senior leadership team. He aimed to demonstrate the value-add to the business of increasing investment in data analytics and build the case for further investment.

To support this goal, Wilkins decided to enlist the support of a specialist consultancy.

“Data is a strategic asset,” explained Wilkins. “We have the skills to use a broad spectrum of data to improve business decision-making and create more value for customers and shareholders. But we needed help with specific high value-analytics and in instilling cultural change across the business.”



## Solution

It was the need to drive cultural change that led to Wilkins selecting Mango Solutions as a strategic partner – despite meeting with numerous consultancies'. "Many of the Big 4 pitched large projects with significant headcounts. Mango emphasised the need to transfer knowledge to Hiscox and this is the real value add – long-term capability growth. We just loved Mango's transparency; we could have very real and honest conversations about what would and wouldn't work."

Mango's ability to scale and its pragmatic approach meant that Wilkins was comfortable testing the water with smaller projects, without feeling under pressure to work at an unrealistic speed: the firm needed to execute well on these projects and showcase the benefits of a data-driven approach.

"It came down to selecting a partner that could understand the firm's operating model and deliver tangible results quickly," Wilkins explained. "We knew that getting the engagement right would also prove important in the longer term: Mango helped us with the small projects we needed to start with and also built enthusiasm for data in order to achieve the cultural change – and their engagement with Hiscox has grown over time."

## Approach

According to Mango's Rich Pugh, the success of these projects hinged entirely on the execution of a cultural transformation within the firm and on the upskilling of staff and internal training. Mango worked with Hiscox to run education programmes for the leadership team and other key areas of the business – inspiring people by exploring the possibilities of advanced analytics. Mango also advised Hiscox on its use of core technology, including work on the R operating model and the POLO platform, to ensure the team was deriving maximum return on the project investment.

With this process of cultural transformation and training in place, Mango then supported the firm on several digital transformation projects:

**Greater personalisation of service:** Hiscox wanted to offer the most appropriate, relevant products to its customers and Mango was tasked with three key business challenges:

- Do we understand customer habits well enough to ensure they are adequately insured?
- When the phone rings in the Customer Experience Centre, who should take which call?
- How do we ensure every conversation is personalised and offers a true value exchange?

Mango took millions of rows of data and built a system which answered these questions, enabling staff to hold better conversations and come up with valuable recommendations. The analysis also offered insights into pricing policies and product buying habits.

**Resourcing modelling:** There are around 250 claims handlers in Hiscox and it's important to understand how that resource is managed and how it evolves in terms of efficiency and customer satisfaction. Using analytics, the firm ensures the most efficient resourcing by adding historical data into the equation – this might include extreme weather patterns which influence numbers and types of claim, or seasonal changes which required more or less resource.

Reporting back to the business on resource requirements for particular time periods was a powerful way for Wilkins' team of six to demonstrate how data analytics can provide the insight required to make sound commercial decisions – "Here's a business decision which we can go and change."

## Results

"It's been about focusing on the right data and getting value out of what we are investing in," said Wilkins. "As a key reinsurance market, we have access to large data sets: we needed to get value out of those and really understand our clients – differentiating our offering through advanced analytics."

"We have been working with Mango for two years and we're now seeing tangible traction in the use of data," explained Wilkins. "We love the pragmatism of Mango's data consultancy – we're not investing 6-figure sums into projects, but working through milestones to really achieve something. We also like having Mango consultants working alongside our teams, really getting value out of the projects we are working on but also sharing knowledge and upskilling our current team. That's a real partnership that has allowed us to progress and achieve a significant return on our investment."

## Future plans

Due to the success of the initial projects Mango undertook for Hiscox, Wilkins has been able to demonstrate the real value of being a data-driven business to the leadership team and secure budget for more projects and resource. Wilkins admits there is still a long way to go before Hiscox can call itself data-driven, but he has buy-in from the leadership team to keep progressing and looks forward to working with Mango on further projects – both big and small – across the company.