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Domestic and General (D&G) automates Data Science with DataRobot and Earnix

The Challenge

Historically, warranties for white goods were sold based on the product and its attributes – make, model, and age. In 2016 D&G made the shift; they are now delivering product warranty plans based on customer attributes, in addition to product attributes. To become a truly customer-centric organization, D&G has relied heavily on DataRobot and Earnix.

The Solution

D&G began their solution search with a few base technologies and some homegrown systems in place. They were looking for a technology that can analytically personalize their extended warranty offerings at purchase – and at renewal - for improved customer and business metrics.

Domestic & General

Domestic and General, the UK's largest provider of extended warranties for white goods, has an over 100-year history of protecting people and their products. Today, D&G looks after almost 24 million products in countries around the globe – from Germany to Spain to Australia. With D&G's tremendous success and large market share, complacency could easily become a byproduct.

With a blank slate, it became evident D&G would need to account for several key components:

Enterprise-grade

D&G wanted a solution that could grow with the data science team as they evolved from simple pricing analytics to advanced multi-plan personalization. The solution also had to support the needs of the larger business, with 1500 agents delivering 13,000 quotes per day across multiple channels. D&G required a solution that could handle these volumes, speed, and automation levels.

Ease of use

The data science team at D&G, while innovative and experienced users of analytics technologies, did not have years of personalization experience under their belt. The solution they chose had to be easy to use – with simple but robust capabilities around data management, analytical modeling, scenario analysis, visualization, and rapid deployment.

Executive-level education

The pricing and personalization initiatives that the D&G data science team wanted to implement were new concepts to some executives inside the organization. Executive-level education on the topics of pricing and personalization was needed for everyone to understand the power of the joint solution they desired.

Results

With the help of the DataRobot/Earnix solution data science is now at the heart of the business at D&G. And while they feel that their usage of the joint solution is just beginning, they already see numerous positive results:

Time to value

The DataRobot/Earnix offering improved the D&G data team's speed in model creation and deployment. The new solution also lets a relatively small pricing team to set up complex analytical projects and processes using minimal resources. They are now pricing 40 times more plans per month - moving from pricing 10 thousand plans per month to 400 thousand plans per month.

Governance and compliance

D&G is now able to log, document, track, and audit what data is being used in what models or projects and in what capacity. It's important for D&G that both solutions provide the audit and documentation information needed to cover audits or inquiries from regulatory agencies.

Best of breed

By moving to best of breed analytical modeling solutions, D&G has improved targeted segmentation capabilities, tripled their model output per month, and increased their margins while maintaining conversion rates. With the automation that comes from these new technologies now in place, D&G can react to market changes faster, - satisfying customer expectations. The new technology is also a good fit with D&G's "no bottleneck" culture.

Finding the DataRobot / Earnix solution

After a thorough market research D&G understood that Earnix and DataRobot met their business needs best.

"Earnix gave us the ability to quickly test and integrate models in a robust way and an out-of-the-box manner. With DataRobot, we could develop faster, more accurate models and get them live more quickly. Now we can do everything an entire floor of pricing analysts can do with our team of only 6 or 7 data scientists."

Paul Davies
Head of Data Science at D&G.

End-to-end personalization

With the foundational components now in place, D&Gs Head of Data Science, Paul Davies and his team want to create a complete personalized marketing platform based on data science for their 6 million-plus customers. "We want to deliver the best product, at the best price, with the best messaging, into the best marketing channel in an extremely rapid fashion – and we are sure that Earnix and DataRobot will be critical in doing that," says Davies.

About *earnix*

Earnix enables insurers and banks to provide prices and personalized products that are faster, smarter, and safer. With Earnix, insurers and banks offer personalized value to every customer, every time, fully-aligned with the corporate business strategy, goals, and objectives. Our solutions offer systemized, enterprise-wide value with ultra-fast ROI. With numerous customers spanning the five continents, Earnix consistently innovates for banks and insurers around the globe since 2001. We have offices in the Americas, Europe, Asia Pacific, and Israel.

About **Data**Robot

DataRobot offers an automated machine learning platform for users of all skill levels – business analytics professionals, software engineers, data engineers, and data scientists – to quickly build, test, and deploy highly accurate machine learning models.