

CASE STUDY

# Hiscox Europe


Driving Business Value  
by Building a Cloud  
Data Ecosystem



*"Celfocus presented a differentiated top-down approach that demystified the idea that building a data warehouse takes years. We were able to meet our pre-defined deadlines and address our business's main necessities and requirements."*

**Diogo Conceição**

Chief Operations Officer at Hiscox Europe

**CELFOCUS** 





## The Journey to Becoming a Data-Driven Company

As the adoption of digital technologies accelerates, the “want it now” consumer culture intensifies. We live in an increasingly hyper-connected world, with customers and businesses generating more (and richer) data than ever before.

As a result, data is considered the most valuable asset of the digital age. Companies worldwide are engaged in a data gold rush, particularly those committed to determining customer preferences and predicting their behaviour.

The existing context is one of a fiercely competitive environment in which digital-native customers demand to fulfil particular needs, and the traditional one-size-fits-all offers no longer attract consumers.



Thanks to the development of Analytics paired with emerging Artificial Intelligence (AI) use cases, organisations like insurance companies, for instance, have access to, collect, process and act on a much more significant amount of data, raising their profile as data aggregators.

**Insurance companies are increasingly using data to drive business by leveraging behavioural data to augment portfolio value through new lead generation and retention or to detect fraud.** They also use data for internal innovation, such as predicting asset risks.

Despite acknowledging the urge to make quick and well-informed (rather than assumption-based) business decisions in an ever-growing crowded digital space, it is very demanding for companies to cope with such an increased amount of data, which calls for great endeavours.

To unlock the value of data, besides a technological transformation (based on upgrading legacy systems), **companies need a cultural and organisational shift** to push people to evolve from “data gatherers” to “data users”.



## About Hiscox

Listed on the London Stock Exchange and headquartered in Bermuda, Hiscox is a leader in specialist insurance. They seek to provide the best protection for their clients through high-quality insurance products backed by excellent service. They are experts in covering a wide range of personal and commercial risks across 13 countries, with a proven track record in innovation, success, and excellence.

Expanding its presence across Europe, Hiscox underwrites specialist home and business risks in France, Germany, The Netherlands, Belgium, Spain, Portugal, and Ireland, offering a range of specialist insurance for professionals, business customers and individuals. Hiscox International includes operations in Bermuda, Guernsey and the USA.

For further information, visit [www.hiscoxgroup.com](http://www.hiscoxgroup.com)

## The Project in a Nutshell

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Top-down, phased approach to the building of foundations for a data hub with European scope to be delivered in approximately 1 year

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End-to-end data lifecycle management aimed at:

- *8 countries*
- *Over 100 daily users across Europe*
- *40 source systems*
- *11 business areas*

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Teams' upskilling and technical implementation both provided by Celfocus

## The Challenge: How to put data access to better use and seize value?

In early 2020, and due to data being scattered and underexploited, Hiscox Europe designed a comprehensive roadmap for data strategy highlighting the importance of creating a data hub to serve all European countries where the insurer operates. A central data repository and straightforward and accurate ways of obtaining information on underwriting processes and business KPIs were missing, compromising customer experience and business efficiency. **Two key goals can be associated with the creation of the data ecosystem** (which was integrated into a programme that encompassed Hiscox's core systems' transformation):

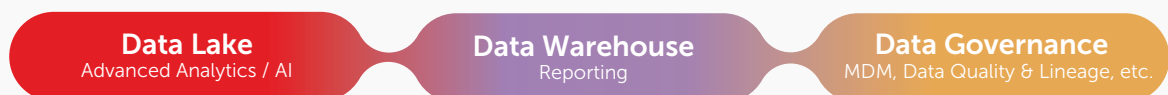
- 1 On one hand, **to ensure operational alignment and standardisation** among the company's several European teams, which would use the same platform with centralised information without overlapping different teams' responsibilities;
- 2 On the other, **revamp technical IT architecture** by replacing legacy infrastructure to ensure that business systems are fit for purpose.

Hiscox Europe challenged Celfocus to build a trustable data platform that could become the single source of consumption for self-service, reporting and advanced analytics in the European business unit, with different country views and GDPR compliance, among other specifications.

Beyond technical implementation, **Celfocus supported Hiscox teams' upskilling and increased autonomy**, adapting thoroughly to the company's requirements and objectives.

## The Solution: A Single Source of Truth for All European Countries and Functions

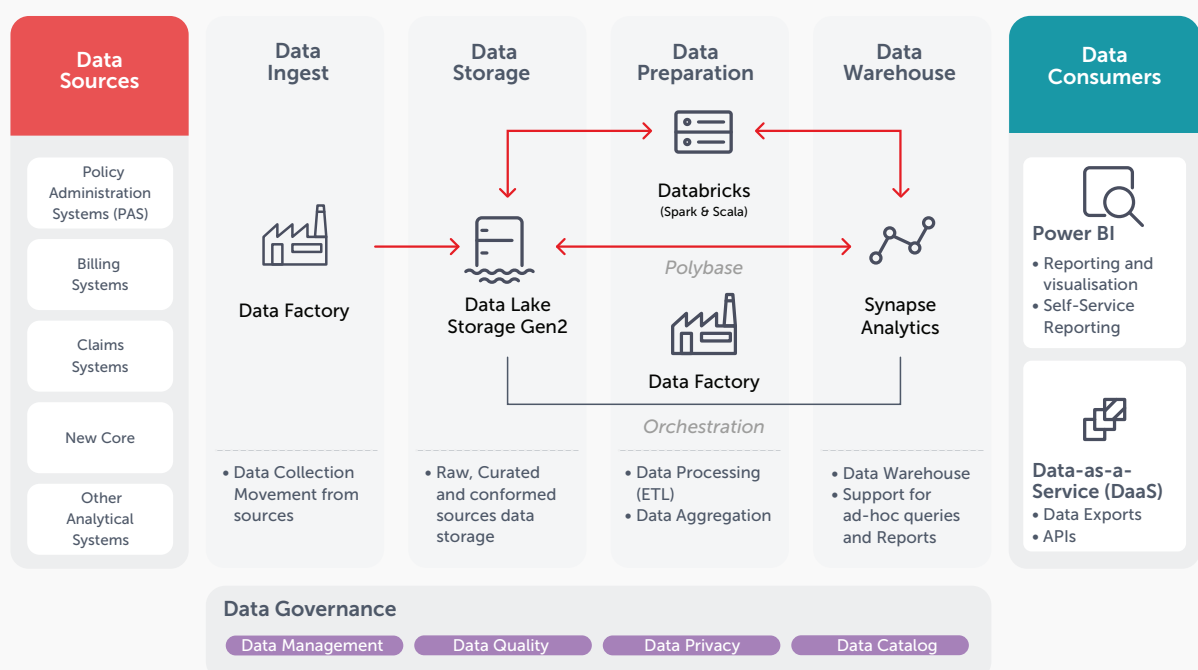
Adopting a safe and planned transformation approach on foundation and rollout, Celfocus followed an agile methodology and a seamless operating model to deliver an integrated enterprise data hub based on scalable cloud architecture aimed at consistently and cost-effectively covering Europe and country-level function requirements. It enables advanced analytics, acts as a basis for future AI/Machine Learning use cases, and ensures data user engagement. The solution empowers all users with self-service business intelligence (BI), promoting a data-driven culture.



The new Hiscox Europe data ecosystem, delivered with Celfocus, is a **multi-tenant**, fully **cloud-based** solution. It is ready for multiple local branch onboarding, supports different timelines and diverse source system landscapes, and improves scalability and efficiency for onboarding and maintenance.

The solution adopts a **data collection and processing framework** by using a powerful tool with a graphical interface to simplify implementation and maintenance and promotes automation and reusability through metadata configuration, which supports core and localisations.

In addition, the solution is **data governance-oriented** – meaning that processes and technologies are designed to manage the overall data governance (data quality, data privacy, cataloguing, and data lineage) – **and enables future advanced analytics use cases** (namely Artificial Intelligence, Machine Learning and data exploration).



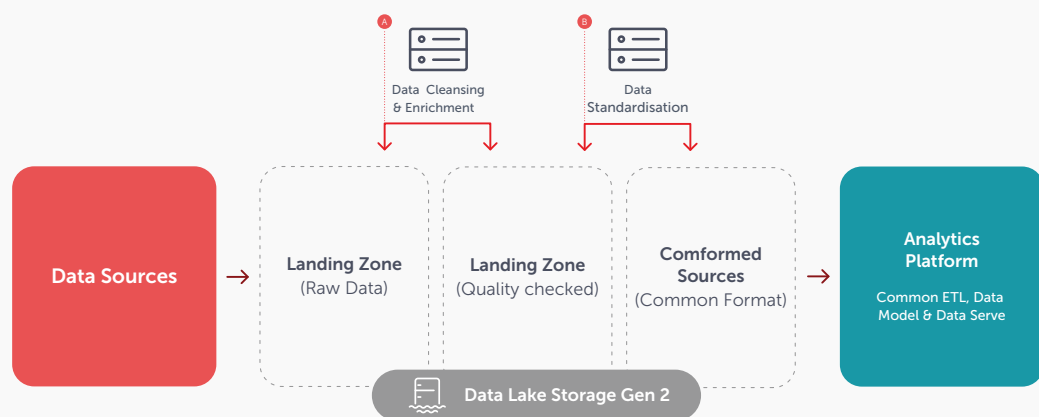
## Key Features

- Leveraged on Infrastructure-as-Code (IaC) to accelerate environment provisioning using Terraform™ modules and scripts
- Based on Microsoft® Azure native services and tools
- High availability and scalability
- Separation of computing and storage
- Storage cost optimisation
- Fully integrated with Microsoft® Azure DevOps to support CI/CD during the implementation
- Fully integrated with Informatica® Enterprise data catalogue
- Advanced analytics-ready
- Out-of-the-box features to support
  - Error Handling
  - Data access control
  - Dynamic Data Masking
  - Audit and Logging

# Benefits

Celfocus presented a top-down approach based on a methodology that looked at Hiscox's actual needs and business requirements (primarily KPIs and reporting). This allowed for a **functional, vertical solution to be created in approximately 1 year**, ensuring information consistency, relevance and granularity.

Celfocus's vision was to ensure **multiple source system data consolidation**, combining the data gathered from different core systems on a single platform.



The benefits of this approach are as follows:

- 1 Source system singularities are managed according to each source system's requirements.
- 2 Common ETL process and KPI calculation design are independent of source systems.
- 3 The impact of core source system changes during the coexistence period is minimised.
- 4 Historical data integration is simplified.
- 5 The focus is on development streams.

In addition, the solution allows for self-service and is a user-friendly tool for reporting, composing a **single source of truth** for Hiscox's business users.



## Why Celfocus?

Celfocus has an extensive track record in implementing similar multi-tenancy and cloud deployment data and analytics projects. This, combined with its experience in ideating a solution from a multi-country perspective, made it the right partner to support Hiscox on its journey to build analytics foundations, gather data from multiple sources systems and combine it into a centralised data ecosystem. Besides, Celfocus adopted a consultancy approach, helping the company provide training to its teams and preparing them to seize the value of the digital economy and improve their business operations while respecting the client's specific dynamics and requirements.

*"Besides having recognised technical know-how, Celfocus's approach and pragmatism were fully in line with Hiscox's expectations. We also discovered many organisational similarities between Hiscox and Celfocus. All this significantly influenced the decision to choose Celfocus as our partner in the first place, but it's also something we affirm today."*

**Bernardo Gomes**

Head of Data at Hiscox Europe

*"We assessed proposals from a handful of vendors, but Celfocus showed technological experience in building from scratch the kind of systems that we were looking for, as well as an approach and methodology that fit our purpose. We also deeply appreciated Celfocus's openness to working under a true partnership and joint journey logic. We have been working on a like-for-like basis as one single team."*

**Diogo Conceição**

Chief Operations Officer at Hiscox Europe

## Next Steps

The foundations of a data ecosystem and the onboarding of other European locations on the same platform have been established. The future holds a further development of the solution to accommodate more data and system sources, business requirements and areas. The solution is leveraged on the data stored in the data hub, consolidating the multiple core systems in a conformed format. It will play an essential role in data sharing, acting as a trustable source to support operational use cases such as risk calculation in the renewal processes.



## About Celfocus


Celfocus is a European high-tech system integrator, providing professional services focused on creating business value through Analytics and Cognitive solutions – addressing Telecommunications, Energy & Utilities, Financial Services and other markets' strategic opportunities.

As a highly specialised technology company, Celfocus helps clients undergo their innovation path, providing technological solutions to extract value from data for successful business evolution.

Serving Clients in 25+ countries, Celfocus delivers solutions such as accelerating digital network transformation in Autonomous Networks, elevating and monetising business services in B2B2x ecosystems, and providing highly relevant customer experiences through Hyper-personalisation solutions.

Founded in 2000, Celfocus started as a joint venture between Novabase and Vodafone Portugal and is now entirely owned by Novabase. The company is listed on the Euronext Lisbon Stock Exchange.

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[www.celfocus.com](http://www.celfocus.com)

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