



# Award-winning high-growth motor broker



Case Study





## Overview

In 2019 the directors of One Call Insurance set out to launch a new motor brokerage with **unparalleled data enrichment** at point-of-quote and full customer self-service.

They called the company **Yoga** and chose Ignite Systems to provide the end-to-end system. Ignite was selected to provide the policy administration system, rating engine and customer front-end journeys.

In 2022 Yoga Insurance won **Digital Broker of the Year** at the Insurance Age awards, boasting over 100,000 policyholders and industry-beating renewal retention.

**This is the story of their journey with Ignite.**

## The Challenge

As a start-up, Yoga found that many of the bigger software providers could only do so much to support them. While they could meet some of their needs, they were unable or unwilling to go the extra mile to develop their services to match their ambitions to change the face of brokering.

Yoga needed an **adaptable, flexible, and adventurous software house** that shared their innovative mentality.

“With Yoga we wanted to do something really innovative and give customers total flexibility. To achieve this, we needed a software house that could deliver a high-quality digital experience overload on a proven policy system.

After considering the providers available, Ignite was the only choice and we’re delighted with both the efficient build process, the communication throughout, and the end result. We have big plans for Yoga with Pay-as-you-Drive, Multi-Policy, and Short-Term products all to be released on the Ignite platform in the near future”

Oliver Rose  
Managing Director, Yoga Insure

## One System, Many Roles

With matched ambitions and excitement at the possibilities, Yoga partnered with Ignite to develop and launch an online-only fully self-service motor brokerage, offering unparalleled customer experience, highly competitive pricing, and cutting-edge data enrichment.

Although at the time Ignite didn't offer some of the services and automation Yoga were looking for, they developed their offering to meet these needs and incorporated them into their single code base.

## Key Partners

To attract a high-quality customer base Ignite seamlessly integrated leading third-party data enrichment sources such as **MyLicence, LexisNexis, and Locate GBG**. This means Yoga's customers enjoy an incredibly short question set as the comprehensive and finessed data enrichment provides information about claims, convictions, and NCB years.

Yoga is fully self-service so customers can do any MTAs, Cancellations, and Renewals online themselves, as well as retrieve documents and receive claims statuses.

## Yoga's AI chatbot

In 2020, Ignite integrated an AI chatbot, affectionately known as **Yogi**, to directly address customers' needs

Yogi fields **over 60%** of incoming customer enquiries, allowing Yoga to focus on supporting their customers when they need it.



## Results

Ignite were able to take Yoga from concept to launch in a matter of months. Yoga achieved an initial milestone by writing **over 1,000** policies/month within 4 months of launch. Over 1,000 policies/week by the end of their first year and **4,000/week** by 2023.

Yoga customers do all of their own MTAs, with an MTA take-up rate of over 55%. **Quote-to-policy** conversion is over 50% in 2021, and feedback from customers has been excellent (4.6/5 stars on Trustpilot). Customers also value bespoke premium finance options with over 60% choosing to pay this way.

Yoga has added more insurers to their panel - such as Ageas, Markerstudy and Premier - to boost the existing **renewal rate of >75%** for business acquired through aggregators. Powered by the Ignite policy administration platform, Yoga retains a development team within Ignite to continually improve its technology offering.



>100,000  
policyholders  
in 2022



>60% of customer  
queries answered  
by AI Chatbot



>75% policy  
renewal  
rate

"Ignite's philosophy is that everything's possible. The Yoga project presented a major challenge but one that we were really excited by. The Yoga team wanted to change the face of broking and Ignite's systems should enable just that sort of ambition. Following such a successful launch and growth trajectory for Yoga to date, Ignite is constantly innovating so we remain a strong partner for Yoga.

Yoga are the kind of broker you want to work with as a software house. They're ambitious, creative, and leave us to solve their tech challenges for them."

Toby MacLachlan, Managing Director, Ignite  
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