



Insuring innovation: How Avantia Enhances Efficiency with PayPal Braintree

Avantia helps UK customers get the home insurance coverage they need – all online. Their tech-forward proprietary platform leverages machine learning and intelligent decisioning. The results empower customers to be able to protect their homes and the things they love.

Thanks to their people-centric approach and smart technology, Avantia has emerged as a market leader.¹

We spoke with Daniel Huddart, Chief Technology Officer at Avantia, about the importance of a payment processor that not only meets, but exceeds, the demands of their dynamic business.

40%

reduction in outbound contacts for updated payment details.²

100%

uptime for PayPal Braintree.³



The opportunity.

Avantia wanted a Fintech company to complement their Insurtech finesse.

Avantia is committed to providing coverage to almost every potential customer, regardless of their history. This requires a thorough qualification process. Huddart noted, "We guide them through our quote process, and to disappoint them at the final hurdle, at the end of the funnel, would be a letdown." That's why developing a seamless checkout was essential to Avantia.

They wanted a processor to support business-critical needs without the heavy lift of a new integration. Two of those needs were 3DS and automated account updates. 3DS is a mandated global authentication solution designed to make ecommerce transactions more secure and reduce fraud. Avantia also needed a solution to automatically update customer payment information to support seamless customer renewals.

Avantia knew the time was right for a change.



The solution.

PayPal Braintree provided Avantia the strategic solutions they needed – and more.

Avantia found their answer in PayPal Braintree. Huddart emphasized the integration process with PayPal Braintree was transparent and efficient.


Huddart noted, "There are two things I would say about PayPal Braintree. The first was we were able to examine the API documentation before signing, and it does exactly what it says it will do. And secondly, we found it to be exceptionally stable.

"And of course, if we have a payment outage, our customers and staff are unable to finish buying, changing or renewing policies. In the time we've been working with PayPal Braintree, I don't recall ever having an issue."

In addition to the power of PayPal Braintree's stability, Huddart stated, "Making the renewal process smooth for our customers is fundamental." Essential to this process is the ability to have a customer's information automatically updated.

Avantia simplified the renewal process thanks to PayPal Braintree's Account Updater. With Account Updater, customer payment information is updated automatically. This translated into fast renewals and a seamless customer experience.

"We had to switch to a 3DS regulated environment, as being PCI compliant is non-negotiable." Huddart said. With the addition of 3DS for security with PayPal Braintree, Avantia ensured compliance with the European Union's regulations. Beyond that, Avantia customers can rest assured that their payment data and transactions are safe and secure.



We wanted the best-in-market, and for us, that was PayPal Braintree. It just works.

Daniel Huddart
Chief Technology Officer, Avantia





The impact.

Account Updater provided a powerful 40% reduction in the number of customers Avantia needed to contact for updated payment details.

PayPal Braintree checked all the boxes for Avantia – and more. PayPal not only met Avantia’s needs for PCI compliance with 3DS, but they also helped increase operational efficiencies with Account Updater.

Account Updater resulted in an impressive workload reduction for their customer retention team. Thanks to PayPal Braintree’s Account Updater, the number of customers Avantia needed to contact for renewal payment details was reduced by 40%.² “Those customers no longer have to do anything when their card details have changed,” Huddart said. “And it reduced our costs as well.”

Huddart continued, “A good proportion of customers renew their policy each year, and expect it to be totally seamless. Therefore, taking renewal payments is fundamental, and

we were seeing frustration from customers who wanted to renew automatically and couldn’t. Account Updater has significantly reduced that frustration.”

Huddart was enthusiastic about PayPal’s customer service too. “With some companies, you don’t get to speak to a human. But the PayPal Braintree team is always available and helpful.”

PayPal helps underscore Avantia’s emphasis on prioritizing customers by enhancing real-time outcomes. “It’s just a one-stop-shop for us. PayPal Braintree was the right solution,” summed up Huddart. As two tech-enabled businesses focused on digital innovation, PayPal Braintree is the perfect solution for Avantia.

¹ Source: <https://www.avantiagroup.co.uk/record-turnover-for-virtual-insurer-avantia-following-uplift-in-customer-acquisition>

² Data source from Avantia Insurance, Feb - Mar 2022.

³ Data source from Avantia Insurance, 2023.

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