:experian™

CGI Finance

PowerCurve® Strategy Management with integrated machine learning capabilities, enabling the company to deliver 1.5 million vehicle valuations every day, while ensuring further improvements to the accuracy of €1 billion asset re-sale valuations.

The challenge

Demand for CGI Finance's services continue to grow and expand. The business also wanted to ensure it could accurately and reliably offer consistent decisions on the 1.5 million quotations being requested every day, while at the same time, improving analysis and safe recovery of the €1 billion of assets being underwritten every year.

The solution

CGI created its so-called "D-squad", a small internal team of IT developers, data scientists and specialists, tasked with adopting a start-up mindset to look at ways to tackle and deliver innovative test projects within the company. Among them was the improvement in analysis of vehicles' predicted cash surrender values, a major risk component of the medium-term commercial agreements amounting to around €1 billion in financial commitments for the company.

To ensure CGI Finance continued to meet the needs of its 300,000 customers, it opted for Experian's PowerCurve Strategy Management with Machine Learning. The platform enables CGI Finance staff to plug into advanced analytics, create, edit and seamlessly update a combination of up to 80 decision strategies, which continually inform better customer decisions and help drive improved business performance. Backed up by Machine Learning techniques, PowerCurve also created a continual feedback loop to enable the ongoing development and delivery of more insightful and accurate strategies.

Results

CGI was delighted with the results. The move to PowerCurve Strategy Management with Machine Learning

CGI FINANCE
GROUPE SOCIETE GENERALE

CGI Finance is part of French banking giant Société Générale. It specialises in and has subsequently cornered a niche market in automotive financing, boat and maritime loans, as well as large-scale loan consolidation. It analyses and approves finance on behalf of a vast 900-strong online network of vast amount of commercial leasing agents, brokers and third-parties based right across Europe.

delivered a fast return on investment as it could quickly adapt to the needs of the market - at speed and scale.

" Thanks to PowerCurve Strategy Management, CGI Finance can call upon and deploy nearly 80 quotation models.

In addition to being able to quote future redemption values more precisely by using a large amount of available information, the challenge to be able to quote faster and in greater volumes to meet the expectations of new online partners. Today, the tool is handling about 1.5 million quotations every day."

— **Laurent Boudet**, Director of Strategy and Data Science at CGI Finance