Case study

PREMIUM CREDIT

Choosing the platform that will enable our ambition

Premium Credit (PCL) is the market leading multi-award-winning provider of instalment solutions for insurance premiums and other annually charged services in the UK and Ireland. Headquartered in the UK, Premium Credit provides flexible payment options through a network of over 2,500 insurers, brokers and other partners to over 3 million individuals and SMEs. Premium Credit supports access to much-needed protection and services by enabling customers to spread the cost of insurance and other essential services into monthly instalments. Premium Credit offers funded and non-funded solutions through a highly integrated tech-enabled platform, built on a long-standing reputation for reliability and compliance. Premium Credit creates opportunities through convenient payments.

Premium Credit completed a full migration to NiCE CX One by end of 2025, moving voice, IVR, email, quality management and Prima, its chat bot, across all operational teams onto a single platform. The migration was the first phase of a planned three-phase programme called 'Foundation', with two further stages called 'Acceleration' and 'Transformation'.

NiCE was chosen as the preferred partner given their product breadth and experience, and the Foundation phase was designed to give Premium Credit a stable platform to grow from on its journey towards serving 1 in 10 individuals and businesses by 2030.

Whilst the foundation was being laid, the Acceleration phase was already underway. AutoSummary was in use across 50% inbound contacts to test and learn before potential all-company rollout. Personal Connection provided new outbound capabilities the Operational and Sales teams were crying out for. At the same time, Premium Credit was exploring elements of its Transformation phase initiatives, trialing Proactive AI within its Direct Tax Team and working with NiCE and Cognigy on Automated Insights to help shape the future strategy for customer and partner interactions across the business.

Customer profile

About

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Industry
Financial Services

Website
premiumcredit.com

Location
EMEA (UK & Ireland)

Agents
Enterprise

Products
- NiCE CXone
- Prima (chat bot)
- Automated Summary
- NiCE Personal Connection
- NiCE Interaction Analytics
- NiCE Quality Management
- NiCE AI Agents for Proactive Engagement (Trial)
- NiCE Automated Insights

Goals
- Build a scalable operational platform capable of supporting our ambition to serve 1 in 10 individuals and businesses by 2030.
- Deploy AI across appropriate use cases in a safe, responsible and compliant manner, whilst creating tangible value for our customers, partners and colleagues.
- Maintain and improve the customer and partner experience that has earned Premium Credit its market-leading reputation, whilst increasing the scale at which we deliver it.

Features
- Omnichannel unified platform across voice, IVR, email and chat
- Generative summarization of calls
- Outbound dialing and proactive customer engagement
- Interaction analytics with real-time sentiment view
- Automated Insight to inform strategy & decision making
- Three-phase deployment model: Foundation, Acceleration, Transformation
- In-house AI capability program (AI Makers, AI Academy)

NiCE

46 sec

AHT reduction since start of Automated Summary trial

96%

Customer satisfaction (CSAT) vs. 90% target

96%

Partner satisfaction (PSAT) vs. 90% target

4.5 "Excellent"

Trustpilot rating across 115,000+ reviews

+80

Customer Net Promotor Score (NPS)

4.4

Glassdoor rating

01 Before

An operation built for the business of today, not the ambition of tomorrow.

Premium Credit enables millions of individuals and businesses to spread the cost of essential payments across manageable monthly instalments. More than three million customers and 2,500 Partners make use of their offering, which is supported end-to-end by a 300 strong operations team, spanning customer & partner onboarding, in-life servicing, renewals and end of contract.

The business has experienced sizeable growth in previous years, and its 2030 ambition is to serve 1 in 10 individuals and businesses across the UK & Ireland, a significant step up from the 1 in 18 served today. This ambition demanded an operation capable of scaling to meet it.

The previous platform that saw Premium Credit through its recent growth chapter had served this era well, but new products were becoming harder to layer on, the platform lacked the flexibility the next phase of growth would require, and the tools available to colleagues were limiting what the team could see, do, and act on.

The question was never whether to change; it was whether to change in a way that was 'adequate', or in a way that could carry the business all the way to its 2030 strategy, and beyond.

02 Desire to change

Choosing the platform that will enable our ambition.

The brief was simple: find a platform capable of supporting not just what existed today, but the one Premium Credit intended to build. With products spanning insurance, tax, education, and professional services, over 2500 Partners and a 2030 ambition to serve 1 in 10 individuals and businesses, the next platform had to be sized for that scale.

Paul Griffin, Head of Operational Excellence at Premium Credit, framed the migration as the first move in a multi-year capability build rather than a one-and-done modernisation. "It [NiCE] was an obvious choice for us, once we'd seen the product, met the team at NiCE and saw the capability that was there. They gave us the chance to quickly stabilise, modernise and give us the foundation needed to build our transformation on", Griffin said.

Critically, Premium Credit chose not to treat migration and transformation as sequential activities, with the strategy structured into three deliberate phases: Foundation, Acceleration, and Transformation. Rather than migrate first, build on later, the decision was made to begin building new and enhanced capabilities in parallel with the platform migration itself, a decision that set the tone for everything that followed.

Premium Credit also made an early deliberate choice to treat AI as a people and capability question rather than a technology one. Through enablement initiatives such as its "AI Academy", focused on providing the required upskilling to colleagues and its "AI Makers", a team empowered with helping shape how they adopt and unlock value across the business.

“We made a deliberate choice early on: capability before tools, and the right tools for the right use cases. It would have been easy to deploy AI and declare success. Instead, we asked how we build an organisation that genuinely understands AI, applies it where it creates value, improves the customer, partner or colleague experience and can be used responsibly.” Griffin said.

03 NiCE solution

Laying the foundation, accelerating the build, transforming the operation.

Phase 1: Foundation

By the end of 2025, Premium Credit had completed its migration to NiCE, moving voice, IVR, email, Quality Management, and Prima (chat capability), across all teams, into a single unified platform. The work was delivered in partnership with Cirrus, Premium Credit’s NiCE channel partner, who ran the migration alongside the operations team with a clear and deliberate mantra: do not take a step backwards on the day-one experience, choose the platform that will deliver today, and enable tomorrow.

The migration was never positioned internally as the destination; it was the Foundation phase of a three-phase programme, designed to give Premium Credit a stable, scalable platform from which the real work of capability building could begin . Operational stability was the first measure of success, with 99.9999% up-time in place, each of the operational teams boasting ‘green’ across every SLA, along with customer and partner satisfaction remaining at all-time highs.

Phase 2: Acceleration

Whilst building the foundation, the team at Premium Credit were already exploring and building capability to add in almost immediately. AutoSummary was the first of these and the first time Generative AI had been experienced within the Operation. The results spoke for themselves, 99% AutoSummary transcripts copied across ‘as is’, 46 seconds AHT reduction and improved quality scores. AutoSummary also strengthened something fundamental in a regulated environment. It changed what customers’ notes looked like. Before roll-out, Premium Credit ran a before-and-after comparison feeding in previous calls through the summarization. The contrast was impressive, previously notes would be more concise and contain many acronyms and whilst this is compliant, the notes the summarization produced were more detailed and provided richer information on the customers’ need(s), the action taken by the advisor, and the sentiment of the call, which can be used for celebrating and coaching as needed.

Personal Connection extended the acceleration phase into outbound capability, opening ways of contacting customers the operation had previously lacked, a capability that is critical for scaling the business and achieving its ambition.

Phase 3: Transformation

The Transformation phase is where Premium Credit began exploring what the platform could enable beyond the operation as it existed. The Direct Tax team provided the first opportunity with an inability to contact and hold conversations with the thousands of leads they had; they needed something that closed the gap. When Premium Credit took up an offer to trial NiCE Proactive AI at the end of 2025, the tax sales side was where it landed. The math was unforgiving. The tax team had identified roughly 40,000 outbound contact opportunities in December. A manually dialing operation could reach about 8,000 of them. The other 32,000 conversations were going unmade. The proactive AI trial put intelligence in front of the opportunities, so the 8,000 contacts the team did reach were warmer than the prior method could deliver.

Premium Credit’s second phase of Proactive AI work is exploring layering NiCE AI Agents (Cognigy) into the design. The discipline that organises each step is the size of it. The work is being tackled iteratively, breaking it down into steps deliberately small enough that adoption keeps pace with deployment. “Design what it could look like and then take it in really bite-size approaches,” Griffin said. “Otherwise you just grind to a halt really quickly.”

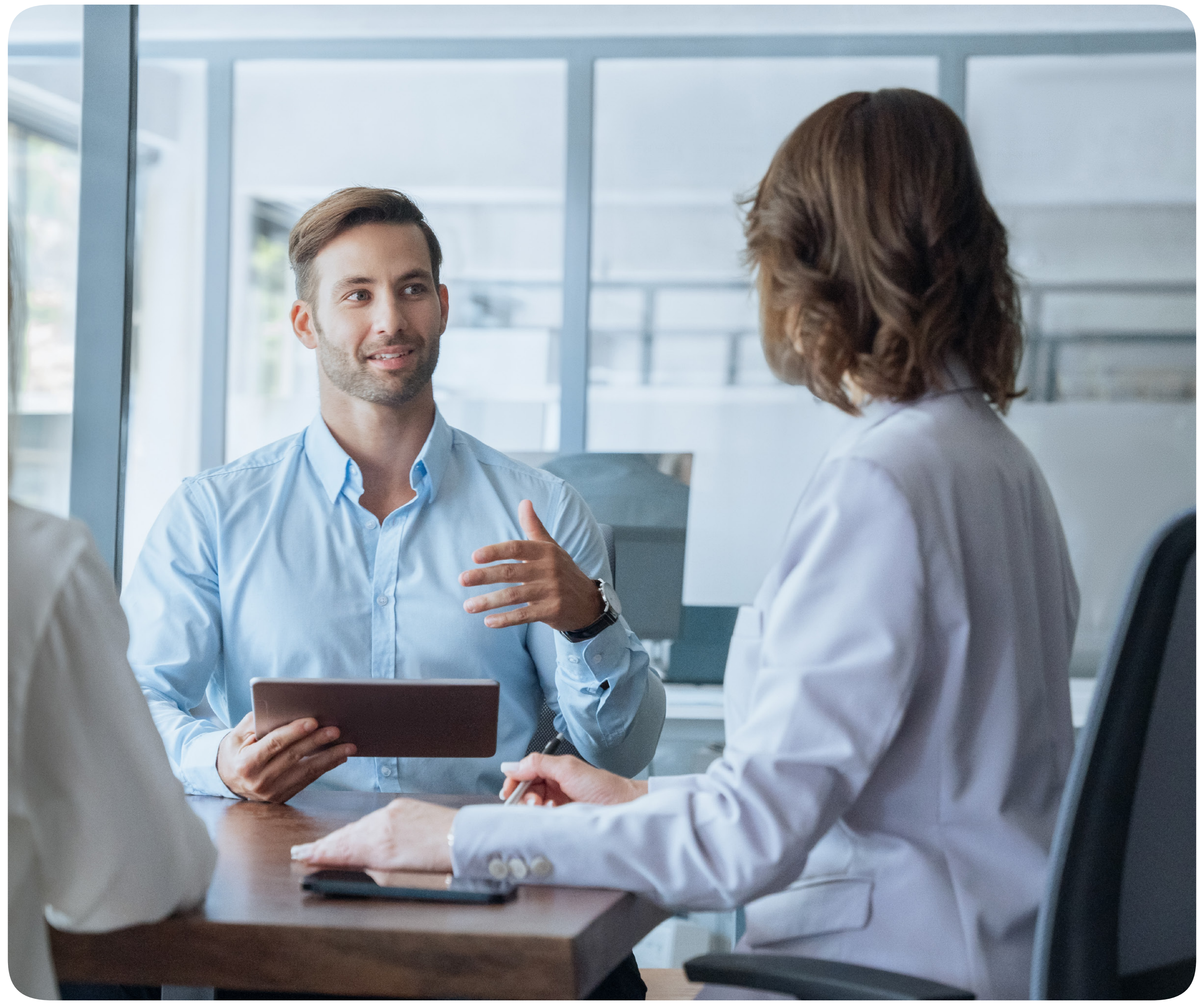
A real milestone moment

What followed is one of those moments that lets you know you’re doing the right thing, in the right way. Advisors from the Operational teams started bringing their own ideas and lists of ‘what next’. They identified use cases and opportunities where AI could help them, not just within the products they’d already used, but candidates for more products they’d seen that NiCE offer. Lisa King, Customer & Partner Interactions Manager, was instrumental in channelling that energy, bringing deep knowledge of Premium Credit’s operation and a relentless focus on improving the colleague, customer and partner experience into how each new capability was shaped and adopted. This was a real cultural proof point for Premium Credit.

Interaction Analytics: Shifting from production to insight.

Interaction Analytics changed something subtler about the analytic work. Premium Credit already boasted leading customer experience scores, CSAT at 96%, PSAT 96%, NPS +80, 4.5 “Excellent” Trustpilot rating across more than 115,000 reviews. The need was not better scores; the need was faster access to what was driving them. Griffin described the sentiment view that arrived with the platform like a traffic-light system for the happy face and sad face of customers and advisors, available at a glance instead of after weeks of manual review. Where understanding a four-point gap on CSAT would have meant commissioning people for weeks of work, the same insight now arrived in a heartbeat. The proportion of time spent producing the analysis dropped, allowing them to spend more time reviewing the insight and taking action.

> “They’re knocking on our door, saying we also think it could work here. Could we also use it there? We have a list!
>
> **Paul Griffin**
> Head of Operational Excellence
> Premium Credit



04 Results

Foundation delivered. Acceleration evidenced. Transformation begun.

Operational Stability: The foundation phase delivered what it promised. A stable system with 99.9999% up-time, all SLAs green.

Efficiency & Capacity: AHT reduction of 46 seconds, capability to reach more customers, both creating headroom available to support a business building towards serving 1 in 10 individuals and businesses by 2030.

Customer & Partner Experience: The numbers that matter most in a CX Excellence context were already strong, and they held strong, with the teams seeing signs that they could be even stronger.

That last point is the one Premium Credit returns to. These are not scores that were protected by doing less, they are scores that were maintained whilst simultaneously migrating an entire operational platform, deploying generative AI in a regulated environment, and beginning to build the capability for an operation ready to enable Premium Credit’s ambition.

05 Future

The journey to 1 in 10 has begun. Foundation complete. Acceleration underway. Transformation ahead.

The next phase of Premium Credit's capability build is already taking shape. Having established a stable, unified operational platform across all teams and begun demonstrating tangible results through the Acceleration phase, the focus now turns to deepening and extending what the platform can do.

Knowledge & Expert

NiCE Expert sits at the heart of the Transformation Phase. With 3 million customers and multiple products delivered through 2,500 partners, a unified knowledge management platform would address a challenge that has been on the table since the platform conversations began, ensuring that the right information reaches the right person, in the place they wish to receive it, whether that is an advisor handling a complex query, a partner supporting a customer, or a leader making an operational decision. Expert represents a significant step forward in how Premium Credit serves customers and supports partners and colleagues at scale.

Copilot & Autopilot

Copilot & autopilot represent the next evolution in how Premium Credit supports its colleagues in the moment. By surfacing the right information, guidance and next best action in real time during customer interactions, Copilot has the potential to reduce handling time further, improve first contact resolution and ensure that every colleague, regardless of experience level, has access to the same quality of information and support.

Premium Credit is currently exploring use cases across its teams to identify where Copilot could deliver value for customers, partners and colleagues.

Proactive AI

Premium Credit will continue to test and learn with Proactive AI through 2026. Assuming the positive results continue, it intends to make use of this capability across appropriate use cases, both within onboarding and in-life servicing. The ambition is to make proactive, intelligent outbound contact a core capability across the business, not just a capability within one team.

> You can measure handle times and satisfaction scores. And we do. But the result I am most proud of is that our teams are coming to us with ideas, not concerns. That tells you the culture is shifting in the right direction.
>
> **Paul Griffin**
> Head of Operational Excellence,
> Premium Credit

About NiCE

NiCE is transforming the world with AI that puts people first. Our purpose-built AI-powered platforms automate engagements into proactive, safe, intelligent actions, empowering individuals and organizations to innovate and act, from interaction to resolution. Trusted by organizations throughout 150+ countries worldwide, NiCE's platforms are widely adopted across industries connecting people, systems, and workflows to work smarter at scale, elevating performance across the organization, delivering proven measurable outcomes.

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