

Unlocking Financial Transparency for a High Growth Specialty Finance Company

How Peraison turned fragmented commission data into a strategic growth engine.

Executive Summary

The client had a powerful business model, but its potential was restricted by the complexity of managing thousands of commission statements from hundreds of agencies. Peraison partnered with their team to create an automated commission analytics platform that delivered clarity, confidence and control over revenue.

The client purchases future Medicare policy commissions from insurance agencies delivering those agencies immediate liquidity. The client earns profit from the margin between the up-front price paid and the commissions earned over time. To grow sustainably, the business needed a clear view of policy income, profitability by client, and overall portfolio performance.

However, every agency submitted statements in its own format. Some sent spreadsheets, others PDFs, others portals that required manual downloads. There was no uniformity, no automation and no reliable way to keep up.

Behind the scenes, analysts spent hours stitching together data, while leaders lacked the level of insight needed to steer the business. The company knew it could grow faster if it could rely on consistent and trustworthy financial information.

The Challenge



Unlocking Financial Transparency for a High Growth Specialty Finance Company

The Solution

Peraison developed a Commission Statement Loading and Normalisation Engine that automated the entire journey from data ingestion to reporting.

The solution included:

- **Web scraping** and **robotic process automation** to retrieve statements from multiple sources.
- A **medallion architecture** that provides standardised and cleaned data.
- **Metadata driven Azure Data Factory** pipelines that could be configured without writing new code.
- A **transformation layer** that mapped and converted each agency's statements into one consistent format.
- A complete **audit trail** for every insert, update and delete.

With business logic separated from code, the client's teams gained the ability to update rules and mappings without relying on developers.

The Impact

The project delivered clear business outcomes:

- **Consistency.** Every agency followed the same automated process which ensured trustworthy financial data.
- **Scalability.** New agencies and data sources were onboarded with minimal effort, reducing operational costs and speeding up commercial growth.
- **Simplicity.** Business users could understand and adjust logic directly, reducing dependency on technical teams.
- **Real time visibility.** The business gained near real time insights on revenue, policy performance and profitability, enabling faster and more confident decisions.

The result was a future ready analytics foundation that improved operational efficiency and strengthened the company's entire financial model.

Author

Tim Watson,
Partner

