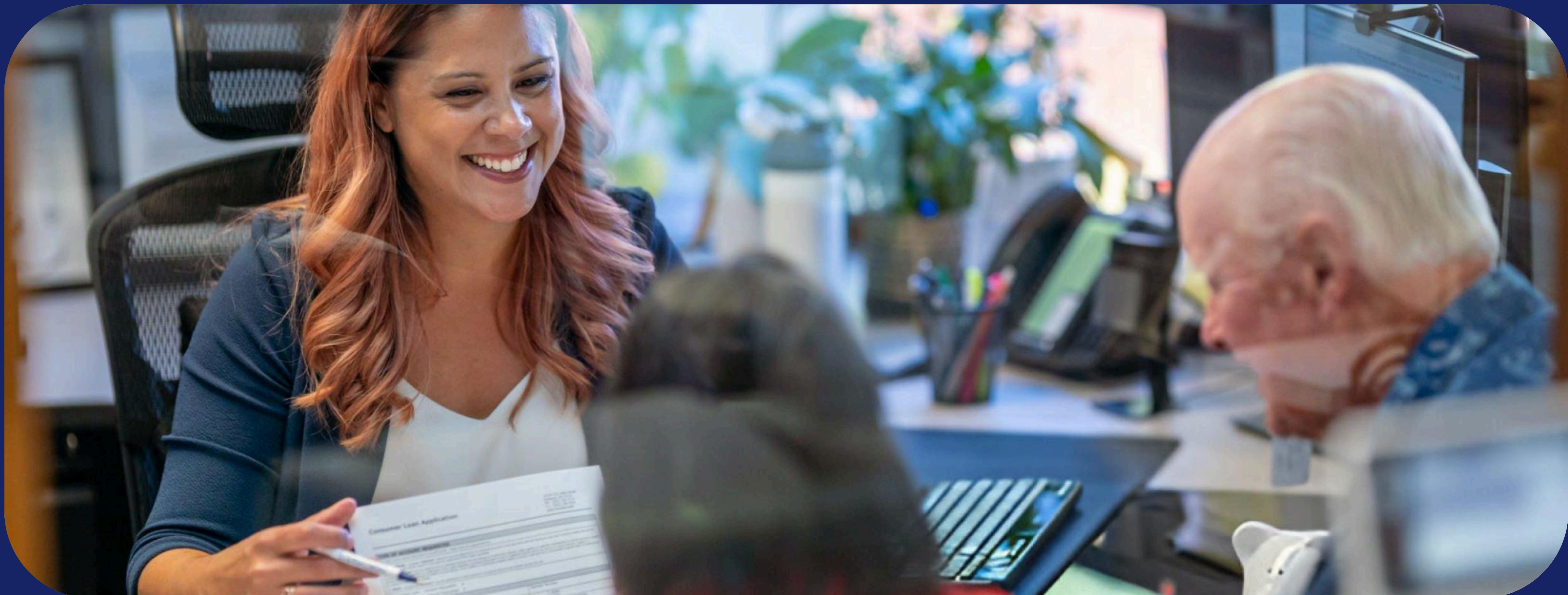


Accelerating Policy Renewals for a Leading Insurance Provider through Predictive Engagement with FirstHive CDP+AI Platform



A leading insurance provider in India with a diversified portfolio across life and general insurance, the company serves millions of policyholders through digital platforms, call centers, and a widespread agent network. Given the scale of its operations and customer base, ensuring timely policy renewals had become essential to maintaining recurring revenue and nurturing long-term customer relationships.



Result Metrics

What Success Looks Like with FirstHive

It’s not just automation – it’s intelligent engagement at scale

7 days to 24 hours
Time-to-market reduced for renewal engagement

40%
Reduction in manual outreach efforts through AI-driven automation

23%
Uplift in policy renewals among medium-risk customers

“FirstHive helped us move from a fragmented outreach model to a predictive, always-on engagement engine. The results on renewal uplift and team efficiency were immediate.”

– Marketing Leader, Leading Indian Insurance Provider

Business Challenges

Like many insurers, this organization struggled to deliver personalized and compliant customer experiences.

Call center agents lacked real-time context, had no access to AI-driven recommendations, and operated without **integrated consent management.** This led to **generic interactions,** poor customer engagement, and potential regulatory risk. **Low renewal rates** were fueled by:

- **Fragmented communication** across email, SMS, and call centers.
- **Manual outreach processes** with no unified view of policyholder journeys.
- **Lack of predictive insights,** resulting in one-size-fits-all messaging regardless of a customer’s likelihood to renew.

These gaps inflated marketing costs, delayed responses, and degraded the overall customer experience.

Business Impact

Automation and AI-led personalization streamlined engagement and boosted operational efficiency across renewal workflows.

Key results included:

- **23% uplift in renewal rates** among medium churn-risk customers
- **Time-to-market** for renewal engagement **reduced from 7 days to 24 hours**
- **40% reduction in manual outreach efforts,** enabling teams to focus on high-risk policyholders
- **Improved personalization and conversion** through AI-optimized channel and content targeting
- **Fewer customer drop-offs** due to timely and contextual engagement

By integrating FirstHive’s CDP with AI models, the insurer turned its renewal strategy into a scalable, intelligent system—boosting retention, cutting manual effort, and enabling data-driven engagement.

Solution Provided by FirstHive

To address fragmented customer experiences, poor lead qualification, and low policy renewal rates, the insurer partnered with FirstHive to modernize its engagement strategy using a unified CDP+AI approach.

Unified Customer Data Foundation

FirstHive deployed its enterprise-grade **Customer Data Platform (CDP),** purpose-built for regulated industries like insurance, to deliver a single, actionable view of each policyholder. The platform unified customer data across disparate systems including:

- **CRM systems**
- **Policy lifecycle and servicing data**
- **Web and mobile app analytics**
- **Call center logs and agent platforms**
- **Campaign performance history**

AI-Powered Intelligence Engine

Building on this unified data foundation, FirstHive’s **AI-driven decisioning engine** transformed the renewal process through **custom AI models tailored for the insurance sector.** These models delivered:

- **Real-time churn prediction** to identify at-risk policyholders
- **Customer lifetime value (CLTV) forecasting** for strategic prioritization
- **Cohort analysis** for precise segmentation and targeting
- **Renewal intent scoring** to optimize outreach timing

Intelligent Campaign Orchestration

The platform’s orchestration capabilities enabled sophisticated, compliant engagement strategies:

- **Automated journey orchestration** triggered by policy stage, digital behavior, and historical campaign interactions
- **Next-best action recommendations** empowering agents to proactively assist customers with the right product or coverage at the optimal moment
- **Personalized communication** delivered across multiple channels—SMS, WhatsApp, email, mobile app, and agent-assisted calls—optimized for timing and content relevance
- **Integrated consent management** ensuring compliance with evolving regulations such as GDPR and HIPAA