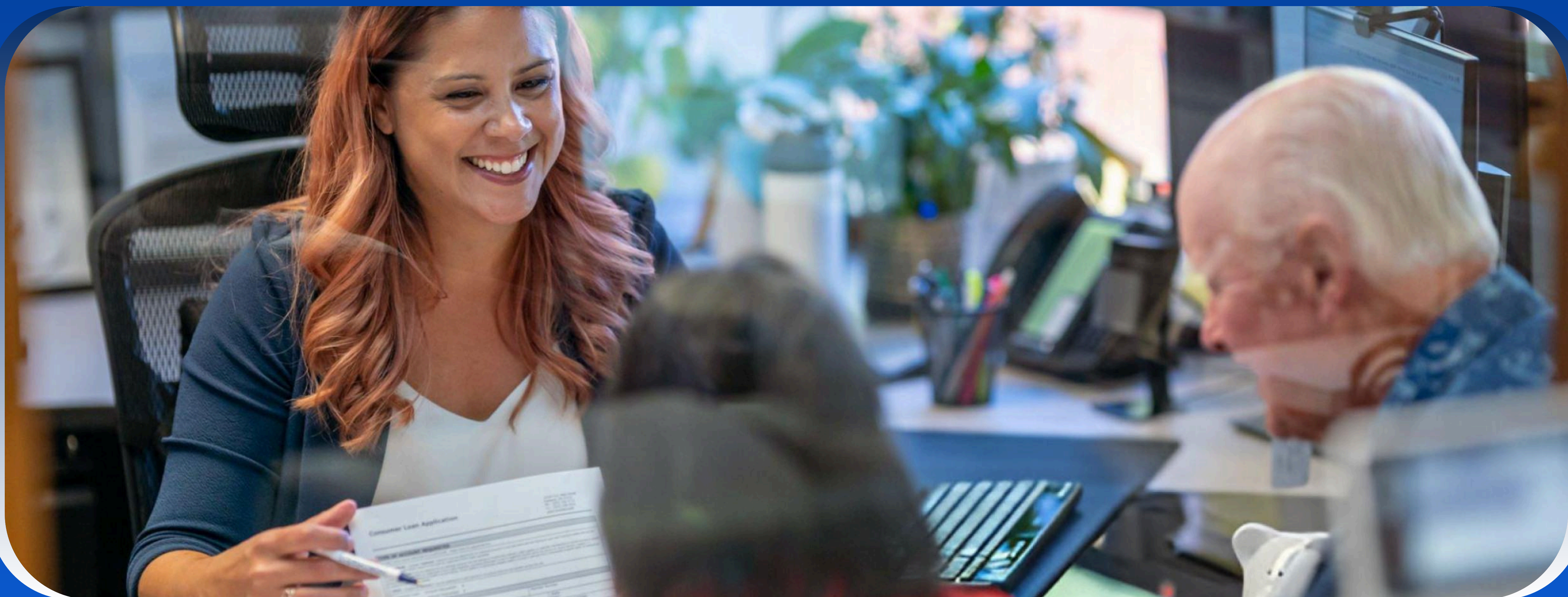


# Accelerating Policy Renewals for a Leading Insurance Provider through Predictive Engagement with FirstHive CDP+AI Platform



A leading national insurance provider 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 under frameworks like GDPR and HIPAA. 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.

- **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

### 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
- Next-best action and renewal path recommendations for personalized engagement

#### 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

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.