India-based Prominent Health Insurance Company Automates **Insurance Renewal Communications Journey with Newgen**

Improves renewal rate by 15% per month and renewal revenue by INR 2 crores per month

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The client is a leading player in the Indian health insurance industry and is a joint venture between renowned global health services providers serving 160 million+ customers worldwide. The company offers a full suite of insurance solutions for individual customers and employer-employee groups to meet their diverse health needs.

The company wanted to increase its client retention by streamlining customer communications across channels. They were looking to invest in a modern omnichannel customer engagement platform that could automate communications like reminders to customers, improving customer experience and renewal rates.

Challenges Faced by the Customer

Completely manual renewal communications journey

Inopportune renewal reminders sent to end customers

Low visibility and lack of tracking capabilities of customers' renewal status

Lack of automated switchover to the next best communication channel

Missing centralized communications tracking dashboard

Streamlined Renewal Communications Journey with Newgen

The client implemented Newgen's Omnichannel Customer Engagement capabilities, part of NewgenONE Digital Transformation Platform. The platform enabled the client to automate the renewal communications journey, ensuring that end customers receive relevant and timely reminders to renew their policies. The in-built communication designer allows business users to design multi-lingual e-mails, SMS, WhatsApp notifications, and policy documents, catering to different stages of the customer journey.

The low code process automation platform enables the creation of communication journeys, map timelines and events with corresponding reminders and notifications, and create rules for switching over to the next best channel if the primary channel of communication fails or is non-responsive. Real-time dashboards provide an end-to-end view of customer interactions and insights.

Products Implemented

NewgenONE Low Code Process Automation Platform **(BPM)**

NewgenONE Omnichannel Customer Engagement Platform **(CCM)**

Solution Highlights

Automation of renewal communications journey to notify end-customers of their policy renewal through different modes – E-Mail, SMS, PDFs

End customers receive reminder notifications on their preferred channels based on respective policy lapse dates, e.g., 45 days before policy lapse

Rules can be configured to automatically switch to the next best communication channel in case of primary communication channel failure. For e.g., if an e-mail bounces, automated SMS can be sent; if it is un-delivered, the customer can be notified via WhatsApp

Real-time integration with core systems to fetch customer data

Performance and effectiveness measurement of various customer engagement channels such as e-mails/SMS/WhatsApp delivery status, open rate, click rate, etc.

Customer actions can be tracked, such as payment link click rate, payment status, and renewal status

Real-time journey updates to business users for corrective actions

Implementation Impact

15% improvement in renewal rate per month

INR 2 crores incremental revenue per month from renewals

100+ communication templates configured

Multiple output channels, including E-Mails, SMS, WhatsApp, PDF

5 million+ multi-lingual communications generated per year

End-to-end visibility and tracking

About Newgen

Newgen is the leading provider of a unified digital transformation platform with native process automation, content services, and communication management capabilities. Globally, successful enterprises rely on Newgen's industry-recognized low code application platform to develop and deploy complex, content-driven, and customer-engaging business applications on the cloud. From onboarding to service requests, lending to underwriting, and for many more use cases across industries. Newgen unlocks simple with speed and agility.

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