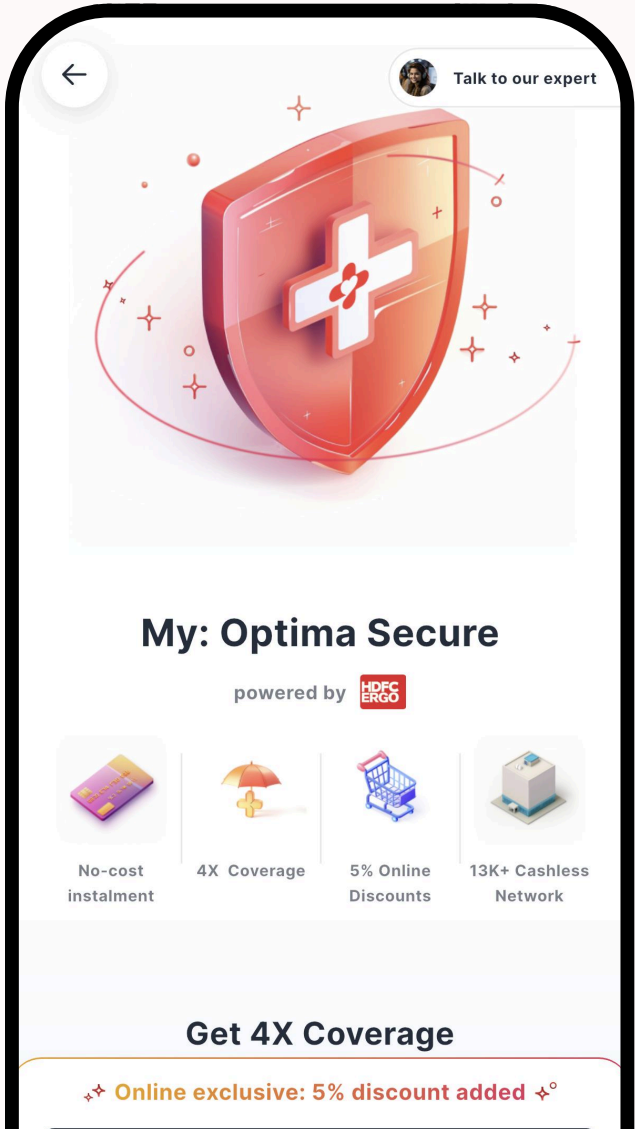


Case Study

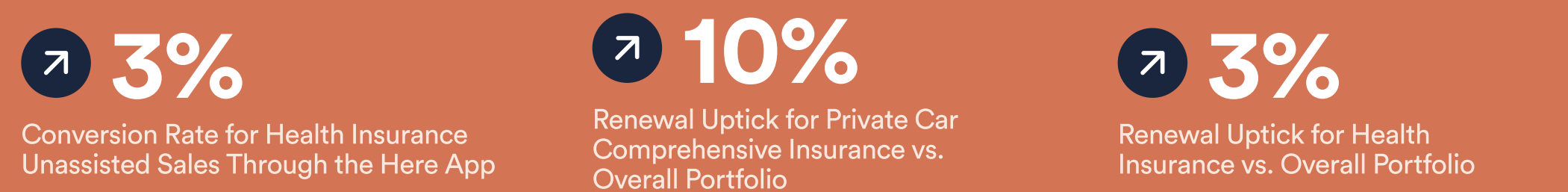
# HDFC ERGO Boosts Unassisted Health Insurance Sales, Achieves 2x Higher Conversions on Here App

HDFC ERGO General Insurance is one of the leading general insurance companies in India, offering a complete range of general insurance products, including Health, Travel, Car, Home, and more in the retail space. HDFC ERGO’s technology platform has empowered customers to avail services digitally on a 24x7 basis, with over 70% of claims for retail products intimated digitally, and over 80% of service interactions catered digitally, of which 10% are AI-led.

As part of the company’s digital-first and customer-centric approach, HDFC ERGO launched the Here App, a one-of-its-kind insurance-led ecosystem, to address customers’ anxieties and queries related to health, motor, cyber, and pet insurance. To further elevate the customer experience, HDFC ERGO partnered with CleverTap to bring tailored, smarter engagement from conversion to renewal, real-time personalisation, and an expanded omnichannel strategy.



## Impact



## HDFC ERGO’s Vision for Smarter Engagement with CleverTap

- ❗

**Smarter Segmentation for Personalisation at Scale:** HDFC ERGO aimed to move from broad user groups to dynamic, real-time segments. This would enable timely, personalised communication across channels and empower both marketing and sales teams.
- ❗

**Agility Through Real-Time Insights:** The team wanted to strengthen their ability to act instantly on customer behaviors across the user journey and key touchpoints. This included using event-triggered communication to drive greater responsiveness and proactive engagement opportunities.

## HDFC ERGO’s CleverTap Solution

By integrating CleverTap, HDFC ERGO enhanced the Here App’s engagement capabilities - delivering contextual, timely, and highly relevant communications across the customer lifecycle. Let’s take a closer look:

- ✔

**Real-Time Segmentation for Targeted Communication:** Segments based on policy expiry window and channel preference, enabled targeted push notifications and WhatsApp nudges for on-time renewals in real time.
  - Contextual segmentation helped reconnecting with users who had dropped mid-journey, encouraging them to complete their transactions.
  - High-intent prospects engaging with ecosystem features were identified and converted via a targeted omnichannel mix.
- 🏆

**The win:** Groundbreaking 3% conversion in health insurance unassisted sales & significant renewal uplift for customers.
- ✔

**Optimized Communication Across Multiple Channels:** With CleverTap-enabled access to a range of channels and their real-time performance, HDFC ERGO optimised how each channel is used:
  - Push Notifications: Driving feature engagement, timely nudges, and reminders.
  - In-App Messages: Highlighting offers, new products, and feedback opportunities.
  - WhatsApp: Managing drop-off recovery, EMI reminders, and renewals with A/B-tested messages for peak performance.
  - Native Displays: Showcasing user-specific banners and sales nudges at various touchpoints within the app.
- 🏆

**The win:** Strategic multi-channel orchestration maximizes omnichannel engagement.
- ✔

**Customer Journeys for Enhanced Engagement:** CleverTap Journeys supported personalised, automated flows for both new purchases and renewals:
  - Contextual omnichannel nudges set up in journeys increased renewal uplifts and the adoption of app features.
  - Journey branches with drop-off triggers boosted unassisted sales for health and travel insurance, achieving significant funnel conversion improvements.
- 🏆

**The win:** Proactively orchestrated journeys created an engaged user base, driving measurable business outcomes.

## What’s Next?

HDFC ERGO plans to leverage the scale of A/B testing extensively, implement linked content, and utilise the CleverTap recommendation engine to enhance personalisation across all touchpoints in order to drive all transactional and non-transactional communications, thus creating a unified customer engagement ecosystem.

“

At HDFC ERGO General Insurance, customer centricity is at the core of our digital strategy. By integrating our customer facing platforms, Here App & website, with CleverTap, we are able to offer a hyper-personalised, timely, and contextually relevant experience to our users, ensuring every interaction adds value and strengthens our relationship.”

**Somesh Surana**  
Joint President - Digital Business Group & Marketing

