

India's leading Life Insurance Company Accelerates AI-Driven Retention with 3X Faster Deployment and Real-Time Insights: Persistency Reimagined with AI



About the Customer

India's leading Life Insurer, serving millions across urban and rural markets through a wide distribution network. The company offers a broad portfolio including term life, savings, investment-linked, retirement, and child plans.

The Challenge

To reduce policy lapses and improve persistency at critical premium intervals (13th, 25th, and 37th months), the life insurance company needed to predict customer payment behaviour and segment risk levels.

1

Fragmented AI development across segments.

3

Complex data integration hindering timely insights.

2

Slow, manual model deployment cycles.

4

Difficulty scaling AI across business functions.

The Solution

The life insurer implemented DSW's purpose-built vertical solution for insurance, that is built on top of UnifyAI & AgenticAI platforms; to streamline development and accelerate delivery of persistency prediction models.

What the solution Delivered:



AI & GenAI Studios: Unified space for fast, collaborative model development.



Data Ingestion Toolkit: Automated data prep accelerated feature engineering.



Centralized Feature Store: Reusable features ensured model consistency.



Model Monitoring: Real-time tracking enabled ongoing performance tuning.



Single-Click Deployment: Rapid rollout slashed model production time.

Business Outcomes

60%

less manual effort through automated pipelines.

3X

faster deployment, reducing time-to-production from weeks to days.

- **Real-time** risk scoring at policy issuance.
- **Improved collaboration** between business and data science teams.
- **Higher retention** by targeting at-risk policyholders early.

Scaling AI with Lasting Impact

Following the success of the persistency use case, the leading life insurance company deployed eight AI use cases in under a year, including Early Claim Prediction, GenAI Sales Assistant for sales productivity, Sales Agent Attrition Prediction and more.