



Home Insurance

Upsell rule (AC-HOME-CONT-UP)

An upsell to the home policy should be proposed to customers in the following situation:

- Their policy covers only house structure, not the content;
- They recently said they are not satisfied with the applied coverage;
- The customer's propensity to upgrade is at least 0.4.

Thanks to this upsell, the customer will avoid similar problems next time.

Home Insurance

Voucher rule (AC-HOME-CONT-VOUCHER)

A **voucher** should be offered to customers in the following situation:

- Their policy **does not cover the content**, only home structures;
- The reason of their interaction is that they are **not satisfied** with the applied coverages;
- Their **CLTV percentile is at least 60**.

The market value of the voucher should be up to 200€ and can be used with one of our affiliate providers.

This can be applied to cleaning, repair services, etc.

Example of application of the voucher rule - water damage scenario:

- Water damage inside an individual house due to a broken pipe
- Insurance expert has established that the insurance policy does not cover damaged carpets (stains)
- The customer is unsatisfied with the coverages and explains that these carpets have sentimental value
- The customer is highly profitable so it is worth making an effort with a voucher providing good value to the customer.