Complaint Management – Customer Retention Policy

# 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.