

# How one of India's top Life Insurers Accelerated Policy Persistency at Scale with Real-Time AI

## About the Customer

This Insurance company is a top-tier life insurer in India, serving millions across urban and rural markets. The company offers a wide range of life insurance solutions, from term plans to retirement products, through a strong distribution network.

## The Challenge

To strengthen policy persistency, the insurer set out to enhance its Pre-Issuance Verification Call (PIVC) process. The goal: predict a customer's likelihood of continuing premium payments and classify them as High, Medium, or Low Risk - enabling proactive outreach and lapse prevention. However, existing challenges stood in the way:

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| <p><b>1</b> Disconnected systems made model development slow and siloed.</p>                  | <p><b>3</b> No real-time insights meant missed chances to intervene early.</p>     |
| <p><b>2</b> Lack of centralized infrastructure blocked deployment and team collaboration.</p> | <p><b>4</b> Manual workflows created delays and inconsistency across channels.</p> |

## The Solution

The insurer partnered with DSW to deploy the vertical purpose-built AI solution for insurance, built on top of the horizontal platforms DSW UnifyAI & DSW AgenticAI. This enabled the automation and real-time execution of the PIVC use case-scaling it into a production-ready, business-impacting solution.

### What the solution Delivered:

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|  Automated ML pipelines for ingestion, training, and inference.          |  Centralized, collaborative environment with CI/CD and version control. |
|  Real-time and scheduled predictions for timely business actions.        |  Built-in monitoring and governance to manage model health.             |
|  User-friendly dashboards for actionable insights across business teams. |   |

## Business Impact

The purpose-built AI solution for insurance by DSW, transformed a fragmented process into a high-performance, real-time decision engine. It empowered business teams with visibility and speed and helped create a data-driven culture that fuels broader AI adoption.

### Business Outcomes

**70%**

Reduction in manual effort.

**3X**

faster deployment into production.

- **2X** improvement in decision-making speed.
- **Real-time lapse** risk insights across sales and distribution.

DSW's purpose-built insurance AI solution delivered faster models, smarter outreach and stronger persistency.