

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:

1

Disconnected systems made model development slow and siloed.

3

No real-time insights meant missed chances to intervene early.

2

Lack of centralized infrastructure blocked deployment and team collaboration.

4

Manual workflows created delays and inconsistency across channels.

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:



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.