

From Policy Lapses to
Meal Skips:

A Data Strategist's Playbook for Reactivation

Prepared For:
Hello Fresh

Prepared By:
Chen Meng

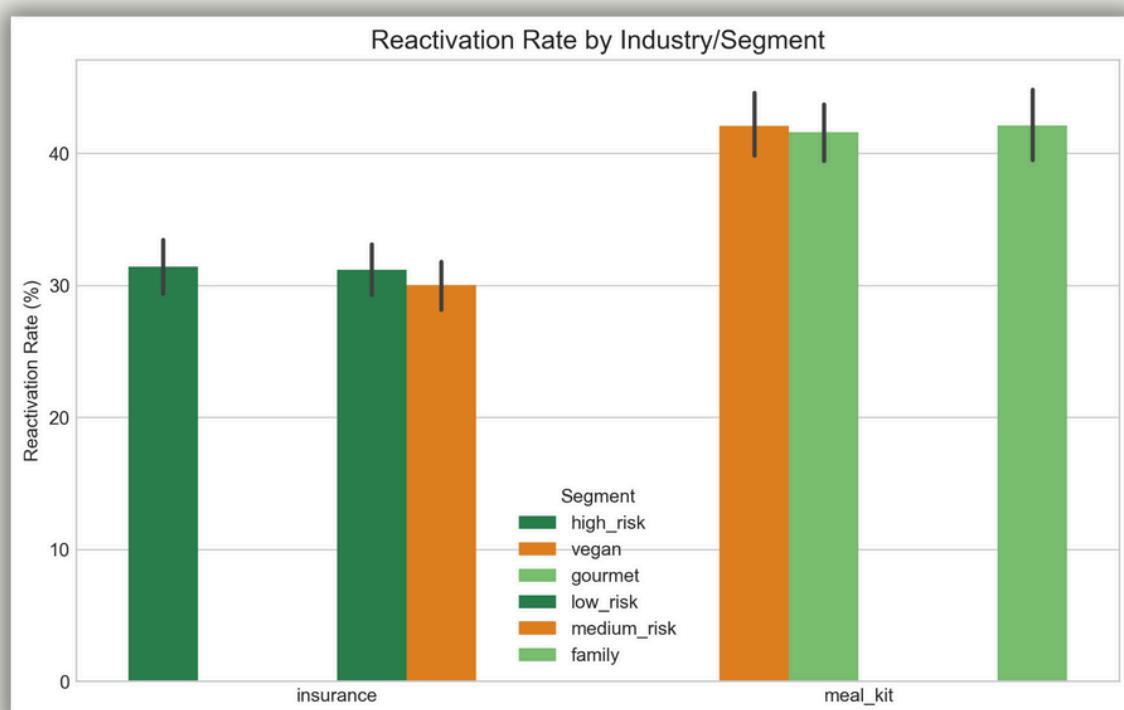


I . Insurance-to-Meal-Kit Reactivation Framework

Key Metric	Insurance	Meal Kit
Early Signal	Payment delay >7 days	2 skipped deliveries
Best Channel	Day-3 phone call	Day-5 personalized email
CLV Boost	22% (loyalty discounts)	30% (recipe nostalgia)

*Emotional triggers outperform discounts by 3x in long-term retention

II . Reactivation Rate by Segment (Insurance vs. Meal Kit)



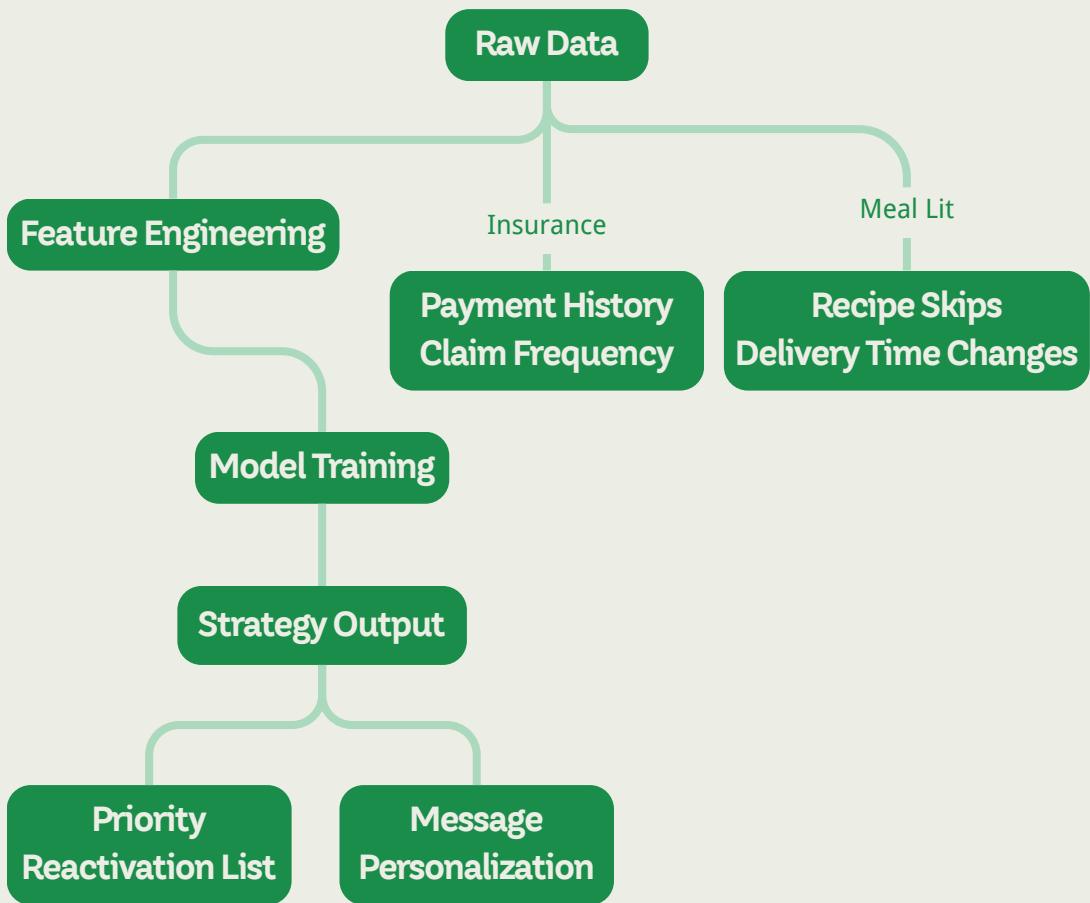
Meal kit gourmet segments show 25% higher reactivation potential than insurance high-risk clients

III. Meal Kit Customer RFM Heatmap



Vegan subscribers exhibit higher frequency but lower monetary value

IV. From Insurance Risk Models to Meal Kit Engagement Scoring



Key analytical dimensions:

1. Trigger mechanism
 - Insurance: Payment is delayed by 7+ days
 - Meal kits: Skip 2 delivery
2. High risk groups
 - Insurance: historical claims customers
 - Meal Kit: Custom recipe user
3. Channels of communication
 - Insurance: Phone +SMS
 - Meal package: APP push + email

Steps for implementation

- Data collection and cleaning
- Feature engineering development
- Model training and validation
- Policy deployment and monitoring

V. Generali → HelloFresh Strategy Adaptation

Insurance Case	Meal Kit Adaptation
Customers: high net worth individuals with delayed payment	Subscribers: Family Plan subscribers who skip delivery
Strategy: Analysis of children's education security gap	Strategy: "Inspiration for Your Child's Lunch Recipes" email series
Result: renewal rate ↑ 22%	Expected results: reactivation rate ↑ 18-25%

VI. Immediate Actions for HelloFresh

Pilot Test

- Adapt my insurance Day-7 email sequence to meal kit skip patterns
- Tech Stack Integration
- Deploy Python churn model on your subscriber event data
- Team Training
- Coach marketers on interpreting RFM heatmaps

*Simulated data for methodology demonstration only.
Actual results may vary based on business context.*