Dataroid

The Insurance Whitepaper

Enhancing Digital Customer Experiences with Real-Life Use Cases and Data-Driven Solutions

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Introduction

The insurance industry is at a pivotal moment in its digital transformation journey. From obtaining a quote to filing a claim, policyholders now expect fast, seamless, and personalized interactions across every touchpoint. As digital-native competitors and insurtech disruptors raise the bar, traditional insurers face mounting pressure to reimagine the way they engage, serve, and retain customers.

Shifting consumer preferences and the pace of technology innovation have accelerated the reinvention strategies of insurance carriers more than any other external factors.[1] This underscores the reality that customer expectations and rapid tech disruption are no longer secondary concerns. They are now the primary forces driving change. In this evolving landscape, relying solely on legacy systems and traditional engagement models is no longer enough. Success depends on the ability to harness real-time data, understand customer behavior in depth, and act on insights instantly. By doing so, insurers can deliver proactive experiences that build trust, reduce churn, and maximize lifetime value.

This whitepaper explores how Dataroid empowers insurance providers to unlock the full potential of their customer data. Through a series of real-life use cases, we demonstrate how insurers can optimize policyholder journeys, boost engagement, streamline claims processes, and identify critical moments for conversion. The strategies outlined here are designed to help insurers navigate the digital era with confidence, turning customer insight into measurable business impact.

POTENTIAL IMPACT of REAL-LIFE USE CASES

*The metrics provided reflect averages from Dataroid's existing markets

33%

increase in offer conversions using personalized engagement

2x

increase in conversion rates during critical high intent moments

18%

increase in the engagement rate of inactive customers

21%

increase in transaction completions

Accenture. (2023). Global Insurance Consumer Study 2023 – Seeing the People Behind the Policies.

USECASE 1

How to Recover Abandoned Travel Insurance Intent

CHALLENGE

Health or vehicle insurance customers often visit the travel insurance page but abandon it before purchase. Common reasons include complex forms, unclear coverage, or hesitation. This results in missed cross-sell opportunities and lost revenue, as these customers may still be interested but need timely nudges or incentives to complete the process.

RESPONSIBLE TEAMS

MARKETING | SALES | CUSTOMER EXPERIENCE

STEP by STEP SOLUTION

1. **Pinpoint drop-off moments:** Analyze the purchase journey using Funnel and User Path analysis to identify the exact moments in a real time manner, such as during payment or coverage selection, where users abandon the flow. Use these insights to streamline and simplify those steps.

2. **Segment and prioritize high-potential leads:** Group users who viewed but didn't purchase travel insurance, factoring in their engagement levels and past policy history to focus efforts on the most likely converters.

3. **Re-engage with timely, persuasive offers:** Send personalized push notifications and in-app messages within a set timeframe (e.g., 24 hours), highlighting urgency and incentives such as limited-time discounts to encourage completion.

IMPACT: Up to 3x more travel insurance purchases

DATAROID CAPABILITIES

FUNNELS | USER PATHS | PUSH NOTIFICATIONS | IN-APP MESSAGES

Bonus: Leverage Dataroid's AI Agent, D

Ask D about your users' session data to make an analysis via natural language. With D anyone in your organization can make data analysis without knowing SQL or identifying data events.

USECASE 2

How to Drive Smarter Cross-Sell with Loyal High-Engagement Customers

CHALLENGE

Many insurers miss cross-sell opportunities by focusing only on abandonment or generic offers. Yet the most fertile ground lies with customers who already show strong engagement and high NPS, proving they trust the brand and are open to deeper relationships. Failing to detect and act on these signals means losing a chance to expand product penetration and lifetime value.

RESPONSIBLE TEAMS

MARKETING | SALES | CUSTOMER EXPERIENCE

STEP by STEP SOLUTION

1. **Detect cross-sell potential:** Use retention and stickiness analysis to identify customers with existing policies (e.g., vehicle) who also exhibit high app activity and strong NPS scores.

2. **Segment and target effectively:** Prioritize this “loyal, engaged” group for upsell opportunities like health or travel insurance.

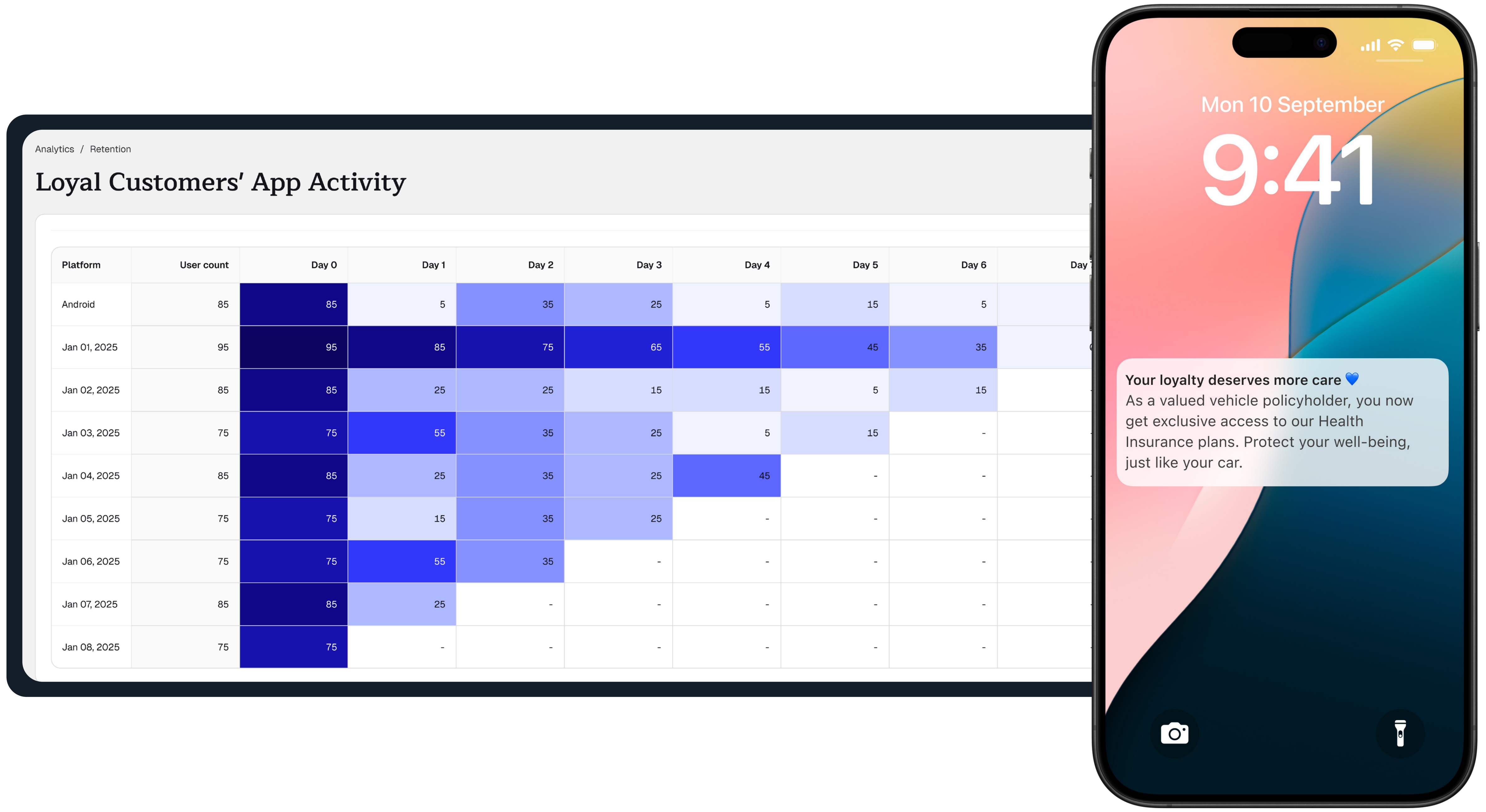
3. **Deliver contextual offers:** Trigger personalized recommendations based on current coverage gaps. For example, show health insurance offers to active vehicle policyholders, positioning them as a natural next step.

4. **Engage across channels:** Reinforce with push notifications and in-app prompts that highlight tailored benefits, strengthening trust while maximizing conversions.

IMPACT: Higher cross-sell conversions and boosted customer lifetime value

DATAROID CAPABILITIES

RETENTION | STICKINESS | BEHAVIORAL TARGETING | PUSH NOTIFICATIONS



Dataroid

USECASE 3

How to Re-engage Infrequent Users in the Medium Term

CHALLENGE

Active policyholders who rarely use the app often fail to build an ongoing connection with the brand. This low engagement puts renewals at risk, as customers may not feel enough value or loyalty when it's time to renew. In addition, they may overlook important policy updates, added benefits, or exclusive offers that could strengthen their relationship with the insurer.

RESPONSIBLE TEAMS

MARKETING | SALES | CUSTOMER EXPERIENCE

STEP by STEP SOLUTION

1. Spot low-engagement customers early: Track app stickiness to identify active policyholders who log in infrequently or have minimal feature usage. These customers are more likely to churn at renewal time.

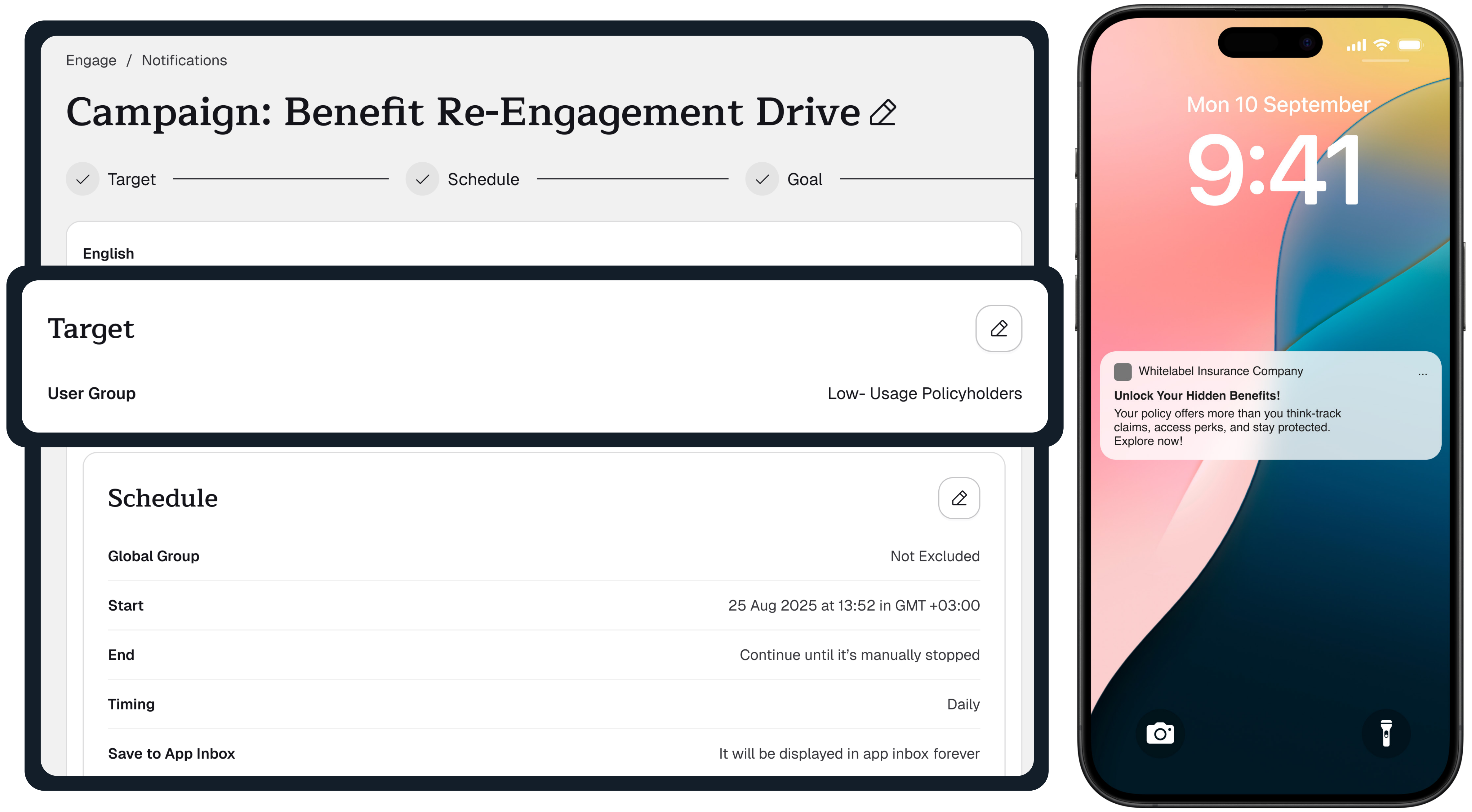
2. Predict renewal risk before it peaks: Apply retention analyses to detect patterns of disengagement and forecast which low-usage customers are most at risk in the upcoming renewal cycle.

3. Re-engage with targeted value reminders: Use customer clustering to tailor re-engagement campaigns by usage pattern. Trigger personalized push notifications or in-app messages after a set period of inactivity, highlighting underused benefits or new features.

IMPACT: Reduction in churn rate and higher renewals

DATAROID CAPABILITIES

RETENTION | STICKINESS | PUSH NOTIFICATIONS | IN-APP MESSAGING | CUSTOMER CLUSTERING



Bonus: Leverage Dataroid's AI Agent, D

Create your messages with D in 3x less time. Create with D allows you to generate, proofread, and translate messages with Generative AI.

USECASE 4

How to Reduce Claim Submission Frustration

CHALLENGE

Insurance customers often abandon their claim submissions due to lengthy, complex forms and unclear instructions. When the process feels confusing or time-consuming, frustration builds, causing users to drop off mid-way. This not only delays claim resolution but also erodes customer trust and reduces satisfaction.

RESPONSIBLE TEAMS

PRODUCT | CUSTOMER EXPERIENCE

STEP by STEP SOLUTION

1. Pinpoint exactly where users struggle: Use funnel analysis to track every step of the claim submission journey and identify high drop-off points—whether it's form complexity, missing documents, or unclear next steps.

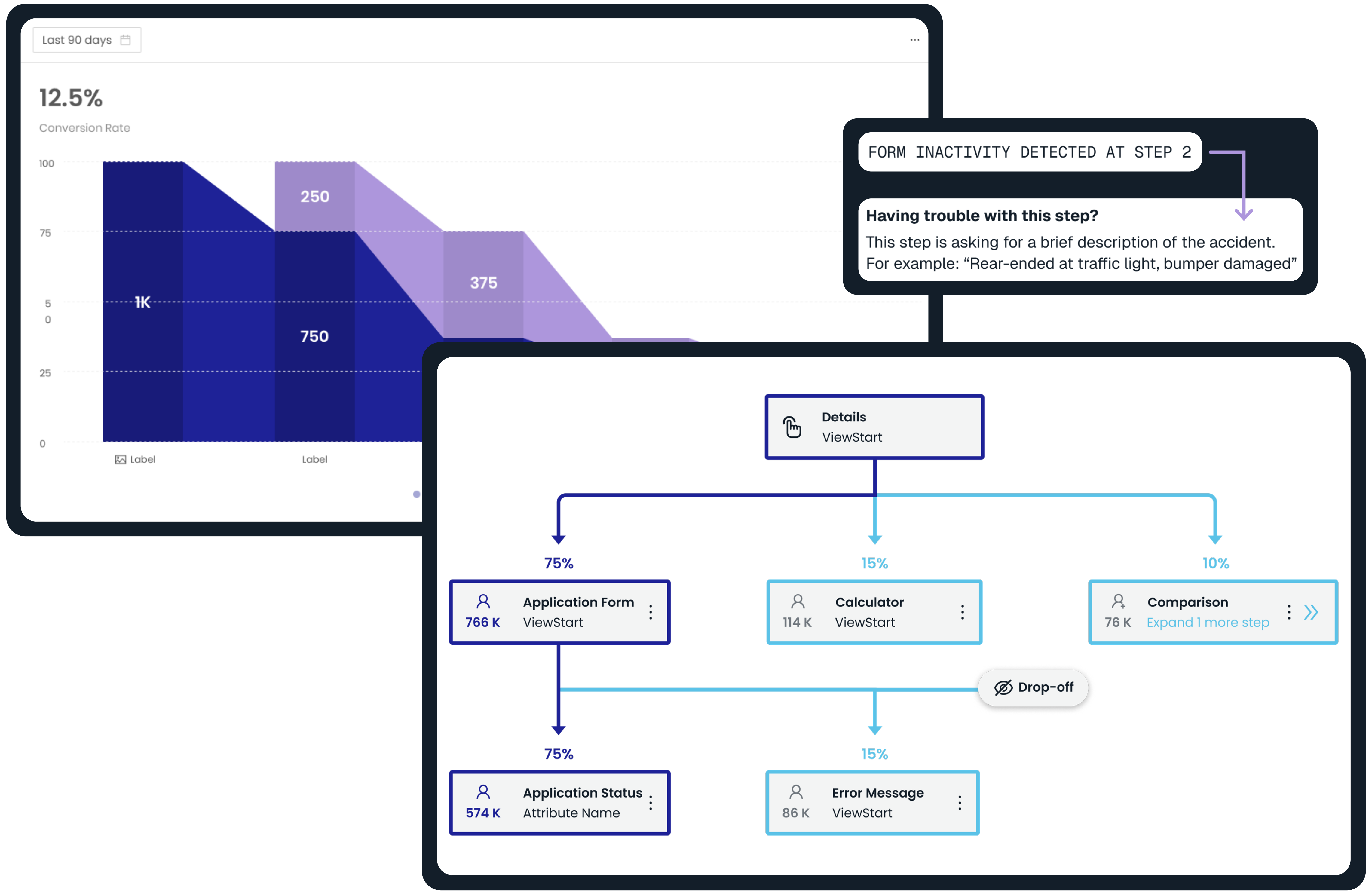
2. Spot friction patterns in user behavior: Apply user path analysis to see where users hesitate, loop back, or get stuck. Use these insights to simplify instructions, shorten steps, or auto-fill known information.

3. Offer real-time assistance before abandonment: Set event triggers to detect when a user spends too long on a step. Use behavioral targeting to send real-time, in-app tips that offer help.

IMPACT: Increased claim completion, improved customer satisfaction

DATAROID CAPABILITIES

FUNNELS | USER PATHS | BEHAVIORAL TARGETING



USECASE 5

How to Build Personalized Engagement, Satisfaction & Feedback Loops

CHALLENGE

Without a structured way to capture and act on feedback, insurers miss critical opportunities to resolve dissatisfaction, improve the customer journey, and build long-term loyalty. This lack of responsiveness not only accelerates churn by turning at-risk customers away but also drives higher acquisition costs to replace them.

RESPONSIBLE TEAMS

CUSTOMER SUCCESS | MARKETING

STEP by STEP SOLUTION

1. Capture feedback at the right moments: Collect dynamic, personalized feedback immediately after key interactions such as purchases or claim submissions. Tailor questions based on the user's recent activity to ensure relevance and actionable insights.

2. Link feedback to the customer journey: Use funnel and user path analysis to connect feedback scores with specific points in the app journey, pinpointing where dissatisfaction or frustration occurs.

3. Act fast to close the loop: Segment customers by satisfaction level using retention cohorts and trigger personalized push notifications or in-app messages to low-satisfaction users. Acknowledge their feedback, offer solutions, or guide them to helpful resources.

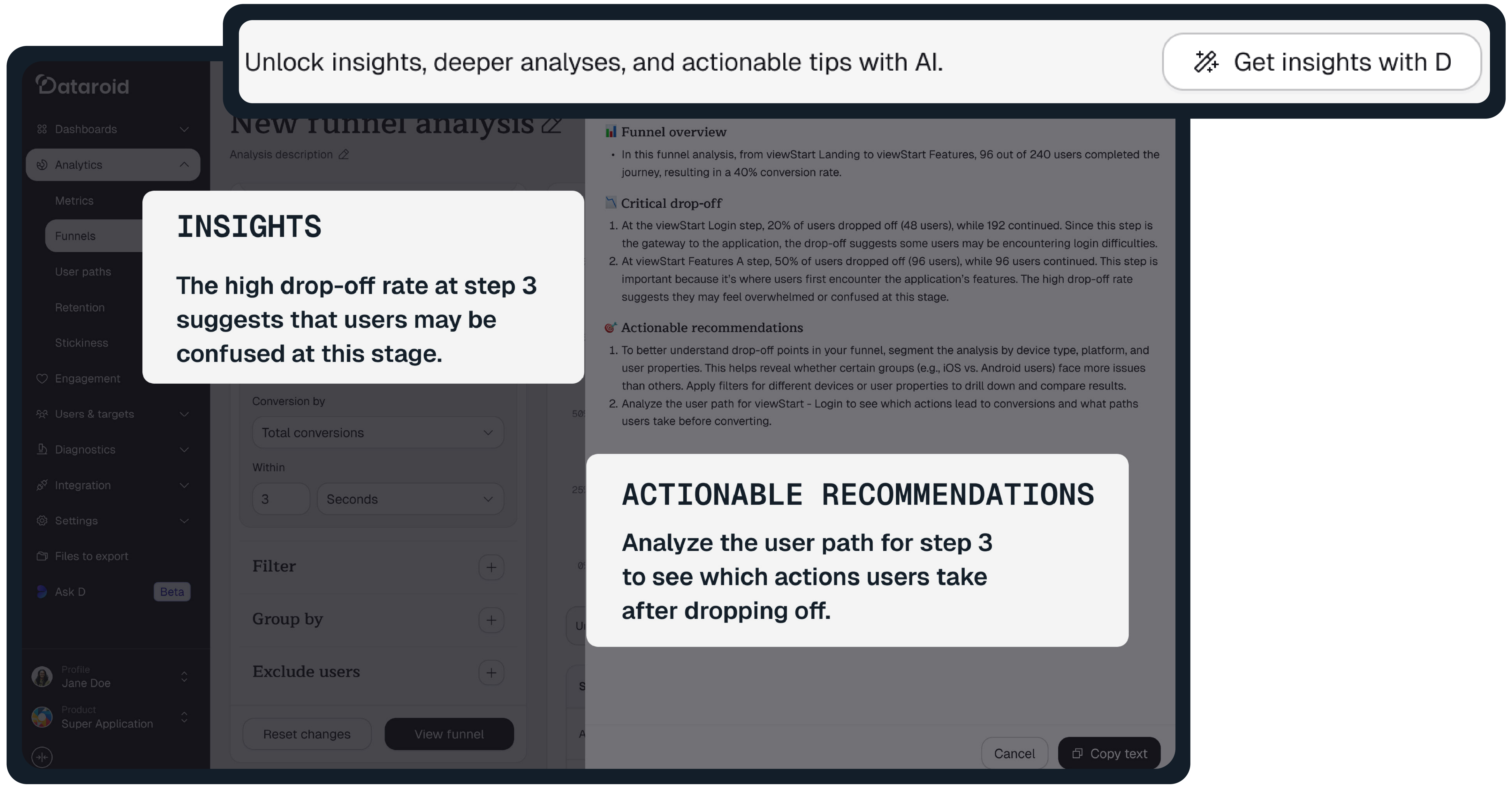
IMPACT: Improved customer loyalty, reduction in support tickets

DATAROID CAPABILITIES

FUNNELS | USER PATHS | PUSH NOTIFICATIONS | IN-APP MESSAGING

Bonus: Leverage Dataroid's AI Agent, D

Get Insights w D. After analyzing customer behavior, D recommends action plans to enhance digital engagement.



USECASE 6

How to Capture High-Intent Moments with Location-Based Geofence Engagement

CHALLENGE

Insurance customers often miss out on timely actions—whether it's activating travel coverage at the airport, using partner benefits at pharmacies, or receiving safety alerts in risk zones. Without location-based engagement, insurers fail to capture the critical "right place, right time" moments when intent, need, and impact is highest. This results in lost upsell opportunities, underused benefits, and weaker loyalty.

RESPONSIBLE TEAMS

MARKETING | SALES

STEP by STEP SOLUTION

1. **Detect contextual moments with geofences:** Set triggers around key locations such as airports, hospitals, repair shops, or high-risk areas to identify when customer need is naturally heightened.

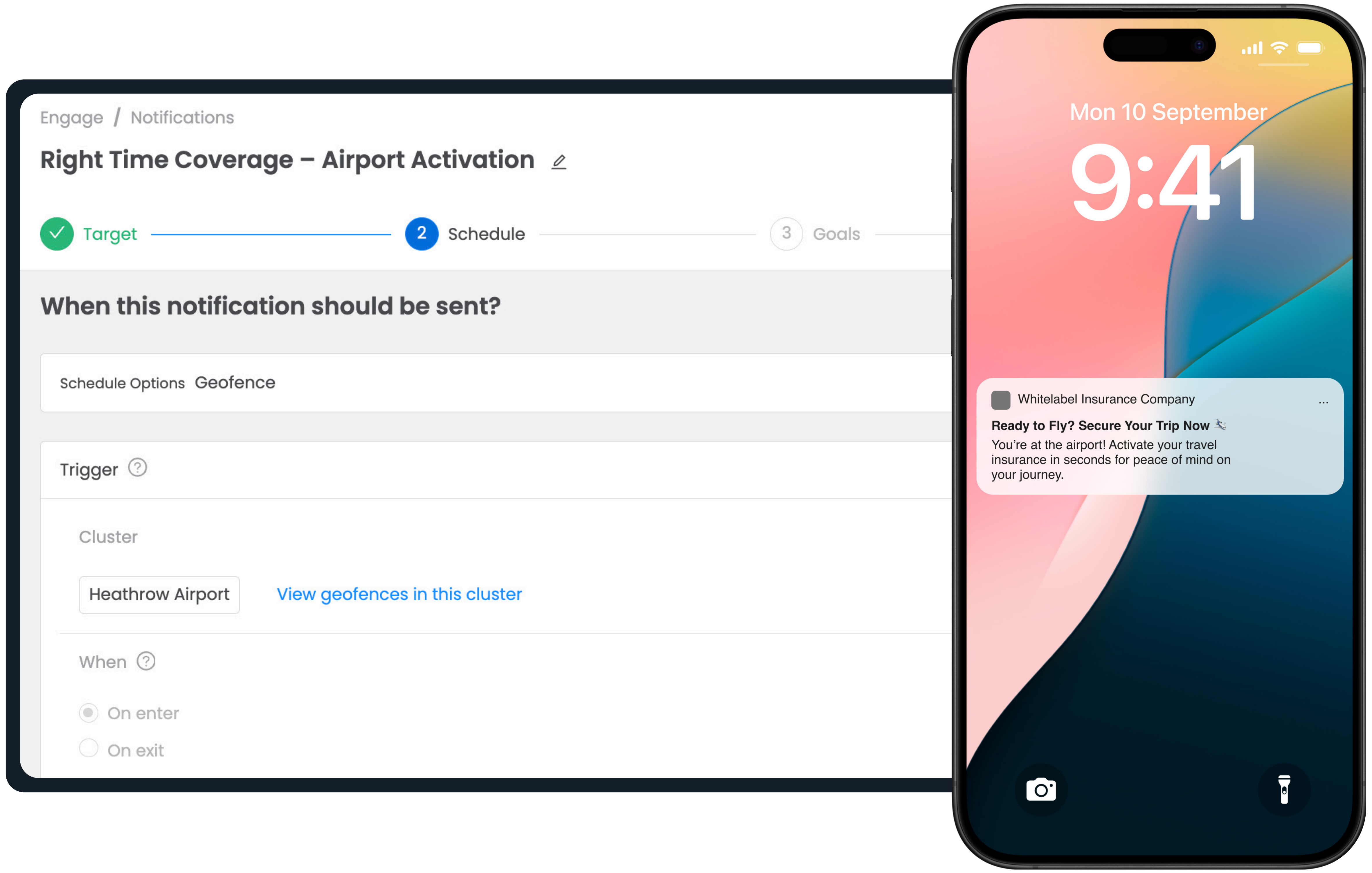
2. **Segment for relevance:** Target only users with matching context—upcoming trips, health policies, or risk exposure—to keep engagement precise.

3. **Engage instantly with value-added offers:** Deliver personalized, time-sensitive messages that remind, protect, or reward customers on the spot, driving conversions and deeper trust.

IMPACT: Increased conversion, improved customer lifecycle value

DATAROID CAPABILITIES

GEOFENCE API | BEHAVIORAL TARGETING | PUSH NOTIFICATIONS | IN-APP MESSAGING



USECASE 7

How to Prevent Early Churn After First Purchase

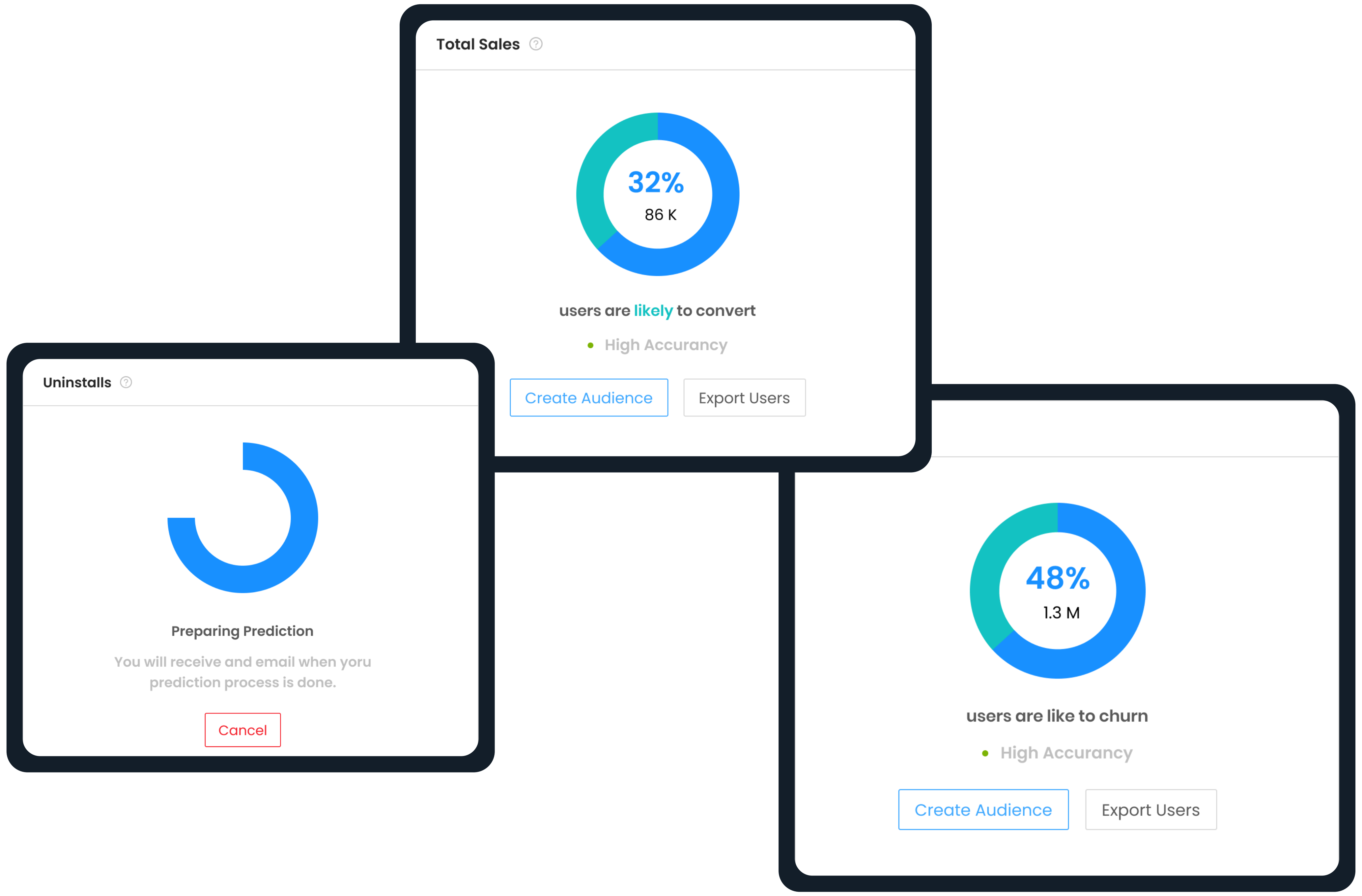
IMPACT: Reduced digital transaction-related support tickets by up to 90%

DATAROID CAPABILITIES

PREDICTIVE CHURN ANALYSIS | USER PATHS | BEHAVIORAL TARGETING

CHALLENGE

New insurance customers often fail to return to the app after purchasing their first policy. Within six months, many churn due to low engagement and limited awareness of policy benefits. This early disengagement erodes loyalty and lifetime value while acquiring a new customer costs 6x more than retaining one.



RESPONSIBLE TEAMS

CUSTOMER SUCCESS | MARKETING

STEP by STEP SOLUTION

1. Anticipate churn before it happens: Use predictive churn analysis to identify new customers most at risk of leaving within the first 90 days. This allows you to act before disengagement becomes permanent.

2. Understand where engagement drops: Map the post-purchase experience with User Path analysis to reveal exactly where users stop interacting—whether it's skipping benefit details, not renewing, or ignoring key features.

3. Set up Behavioral Targeting: Deliver personalized push notifications and in-app messages at moments of inactivity. Focus on reminding customers of untapped benefits, offering tips to maximize coverage, and prompting small, value-adding actions that keep them engaged.

Garanti BBVA | Dataroid

How Garanti BBVA Decreased Overdraft Account Churn by 34.25%

CHALLENGE

Garanti BBVA, a global finance leader, noticed a concerning trend: many customers were closing their overdraft accounts (KMH), unaware they were giving up a valuable financial buffer. This often stemmed from not understanding the benefits, such as avoiding penalties or unexpected expenses. The bank needed a way to highlight these advantages without overwhelming customers with irrelevant information.

SOLUTION

Garanti BBVA used Dataroid to trigger timely in-app messages when customers attempted to close their overdraft accounts, highlighting zero-cost maintenance, flexible payment options, and its value as a financial cushion. By educating users on avoiding unexpected costs and overdraft fees, and providing clear, relevant guidance at the right moment, the bank retained many customers who might otherwise have closed their accounts.

[Access Garanti BBVA's full playbook]

OTHER METRICS by GARANTİ BBVA

16M+
digital users

9.4%
reduction in cancellation of automatic bill payments

250+
funnels analyzed to understand digital customer behavior

> "Reaching our customers through digital channels at the moments they need us most and delivering the right interventions is incredibly valuable to us as one of the banks with the largest customer base in Turkey. In this regard, Dataroid is our trusted partner, empowering us with deep customer insights and real-time engagement to take customer experience to the next level."
>
> **Merve Çakır**
> **Head of Digital Marketing, Garanti BBVA**

How Pegasus Airlines Drove 72% More Ticket Purchases

CHALLENGE

Pegasus Airlines, Turkey's digital airline with over 20 years of experience, faced the challenge of keeping up with frequent regulatory updates and diverse passenger needs in a rapidly evolving airline industry. Without timely updates or relevant guidance, many travelers missed critical information, leading to frustration and lower satisfaction. Pegasus needed a way to deliver clear, real-time communication to keep passengers engaged and informed throughout their journey.

SOLUTION

Pegasus Airlines used Dataroid's Instant Push API and Live Activities API to send operational notifications that enhanced the travel experience. Passengers received real-time flight detail updates, personalized service reminders for special needs, pre-flight service promotions like the PGS Café menu, and loyalty game offers to earn extra BolBol points. By providing timely and relevant information at the right moments, Pegasus improved customer engagement, convenience, and long-term loyalty.

[Access Pegasus's full playbook]

OTHER METRICS by PEGASUS AIRLINES

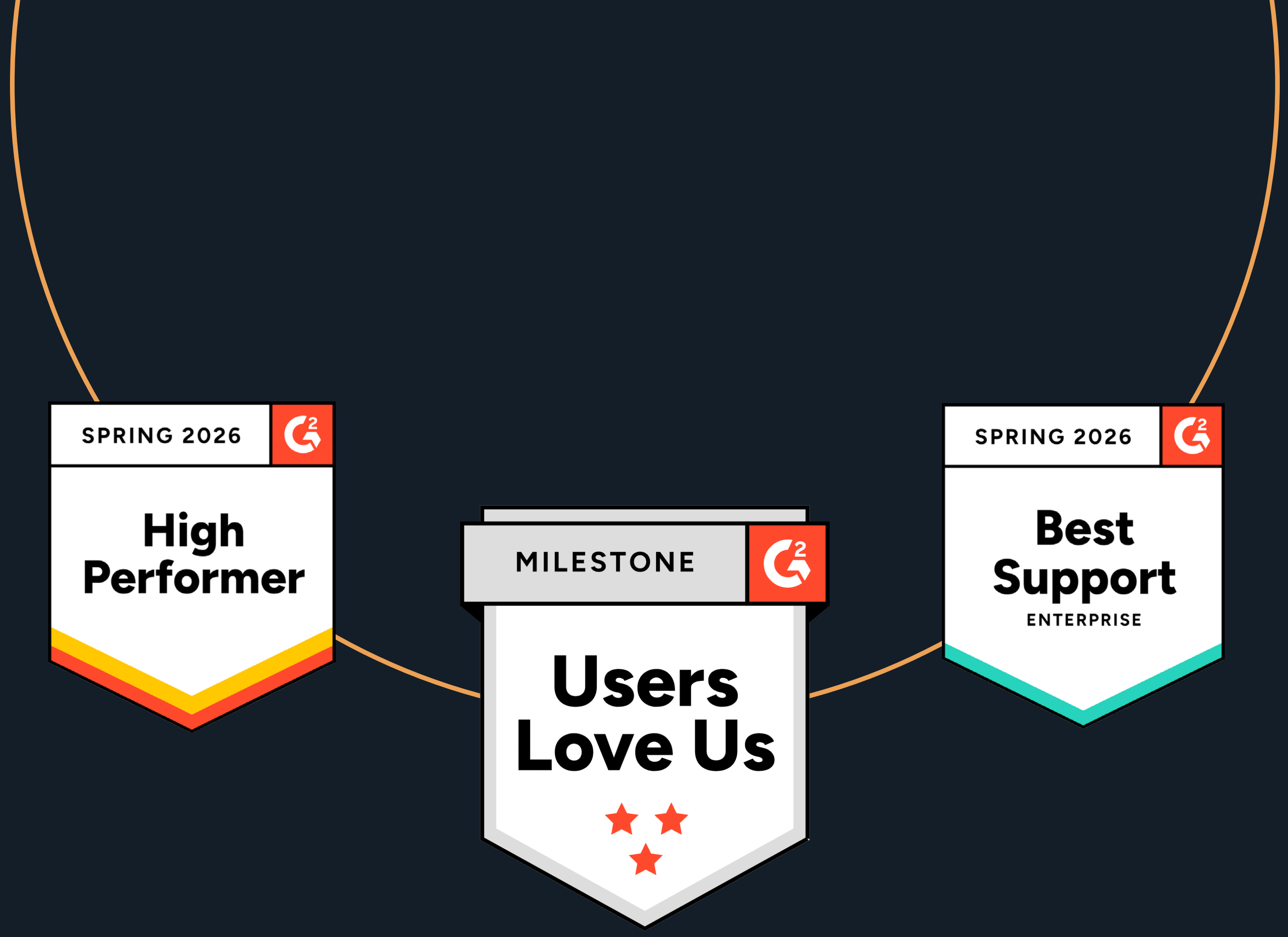
13.2%

increase in notification opt-ins

x2

ticket sales with follow-up reminders

> "Striving to become Turkey's leading digital airline, we've been heavily investing in advanced technology and digital transformation in recent years. Our partnership with Dataroid has been key in strengthening this vision, helping us better understand our digital users and connect with them on a deeper level."
>
> **Onur Dedeköylü,**
> **Chief Commercial Officer, Pegasus Airlines**



Dataroid

Meet Dataroid

Dataroid is an AI-powered digital analytics and customer engagement platform that empowers companies to measure and optimize customer interactions across multiple digital channels, enabling data-driven analysis and real-time actions.

By combining enriched individual customer data, behavioral analytics, application performance management, and advanced data modeling, Dataroid delivers a unified platform that provides marketing, product, and technology teams with the insights they need. Trusted by medium to large enterprises in industries such as financial services, airlines, and retail, Dataroid is already reshaping the digital experience for over 120 million users worldwide.

Dataroid has successfully transformed the digital experiences of leading banks, including Garanti BBVA, ING, İşbank, and QNB, enhancing customer engagement, streamlining operations, and driving long-term growth. With recognition from G2 as a top platform for digital analytics, product analytics, and customer journey analytics, Dataroid is helping businesses unlock their full potential.

Request a demo