A LEADING HEALTH INSURER · INSURANCE | CUSTOMER LOYALTY

Loyalty that pays for itself in healthier renewals

How a health insurer turned an annual renewal notice into a daily wellness habit, linking steps, screenings and vitals to reward value, and renewal behaviour to claims outcomes.

CAPABILITIES USED

CUSTOMER LOYALTY

Three-Tier Wellness Earning Engine

Members earn across transactional events (renewals, auto-pay, claim-free years), wellness actions (steps, HRA completion, vitals, tele-consults) and relationship actions (family linking, referrals, feedback), all on one rolling points ledger.

HEALTH INFRASTRUCTURE

Wearable & Partner Network Integration

Direct integration with Apple Health, Google Fit and wearable devices with anti-spoofing checks, plus a partner ecosystem of labs, e-pharmacy, gyms, therapy networks and wellness devices for redemption.

THE CHALLENGE

A product customers only thought about once a year

Health insurance has a structural engagement problem: the customer buys once, hears nothing for twelve months, then receives a renewal notice. Nothing in between builds a reason to stay. The insurer had no mechanism to reward the behaviours that actually reduce claim severity, preventive screening, chronic-condition tracking, everyday activity, and no way to see which cohorts were drifting toward lapse before the renewal window opened.

- **Embed value into daily health actions,** - not just the annual transaction
- **Reward preventive behaviour** - in a way that is measurable at cohort level
- **Ingest device and lab data reliably,** - with anti-spoofing and consent controls
- **Translate engagement into actuarial signal** - over a 12-24 month horizon

COMPANY PROFILE

INDUSTRY
Insurance

PROGRAM
Wellness & Rewards

REGION
India / South Asia

USE-CASE
Customer Loyalty

THE SOLUTION

One engine linking health behaviour to reward value

The insurer launched a wellness-first loyalty layer on Xoxoday Loyalife, wired into its policy administration stack and a network of health partners. One points ledger spans transactional, wellness and relationship actions, with status evaluated on a rolling 12-month basis across four tiers, so it rewards sustained habit rather than a single good month.

Health data needs stronger safeguards than a generic points engine offers, so Loyalife adds opt-in consent per data source, anti-spoofing checks and full audit logs, with renewal discounts kept within approved product filings. The same engagement data also becomes an early-warning signal, flagging disengaged cohorts months before renewal and tracking claim severity against them over a 12-24 month horizon.

- **Three-tier earning:** - transactional, wellness and relationship actions all post to one rolling points ledger
- **Wearable integration:** - direct integration with Apple Health, Google Fit and wearable devices, with anti-spoofing checks on activity data
- **Consent-first governance:** - explicit opt-in per data source and full audit logs on every earning, adjustment and redemption event
- **Filing-compliant incentives:** - health performance maps to controlled renewal discounts within approved product filings
- **Risk scoring:** - cohort-level health engagement mapped against claim probability models, with attrition surfaced before the renewal window

THE RESULTS

Renewals up. Screening up. Claims severity down.

The program reframes the economics of retention. Instead of buying renewals with discounts, the insurer earns them by making the policy useful every week, and the same engagement that drives retention generates the health signal that improves cohort claims performance. Preventive screening, historically the hardest behaviour to move, responds fastest because the reward is immediate and the partner network makes acting on it easy.

Takeaway: in insurance, loyalty is not a retention tactic bolted onto a policy, it is the mechanism that converts customer behaviour into underwriting advantage. Reward the habit and the renewal follows.