



**ACKO Drives 93%
Reach and 20% Uplift
in Renewals With
WebEngage**

About ACKO

ACKO General Insurance (car, bike, health) and life insurance is a digital-first insurer redefining how Indians experience car and health insurance.

Known for its zero-paperwork policies and customer-first philosophy, ACKO leads the charge in delivering simplified, tech-powered insurance journeys across motor, health, and commercial verticals.



WELCOME CHANGE



The Challenge: Policy Engagement at Scale

As ACKO scaled across geographies and insurance categories, its team faced four key problems:

Low-intent drop-offs in car and health policy renewals

High acquisition costs from performance-heavy inorganic campaigns

Lack of funnel visibility across app, web, and partner channels

Heavy dependence on agent-led calling for re-engagement

The opportunity? Replace scattered execution with full-funnel automation – and do it in a way that moves the business needle.

The Strategy: One Platform, Four Plays

Use Case 1: Car Renewal

Objective

Boost car insurance renewal rates by delivering personalized, timely reminders through customers' most responsive channels, creating a seamless renewal experience for existing policyholders.



Execution Summary

1

Campaign Duration

90 days (60 days pre-expiry, 30 days post-expiry)

2

Channel Strategy

Omnichannel automation using WhatsApp, push notifications, RCS, email, bot & agent calls. Channel preference was dynamically selected based on individual user interaction history.

3

Audience Scale

60,000+ users engaged monthly.

4

Positioning Impact

Reinforced ACKO's image as a customer-first insurer through proactive and contextual communication.

Martech Stack Excellence:

Platforms Used

Segment (CDP), WebEngage, WhatsApp Business, [Subverse.io](#) (bot calling), Call center lead management system.

Analytics & Optimization

Real-time attribution and performance tracking via Amplitude and WebEngage.

Results

93%

Reachability

of the active customer base contacted via their preferred channels.

20%

Conversion Uplift

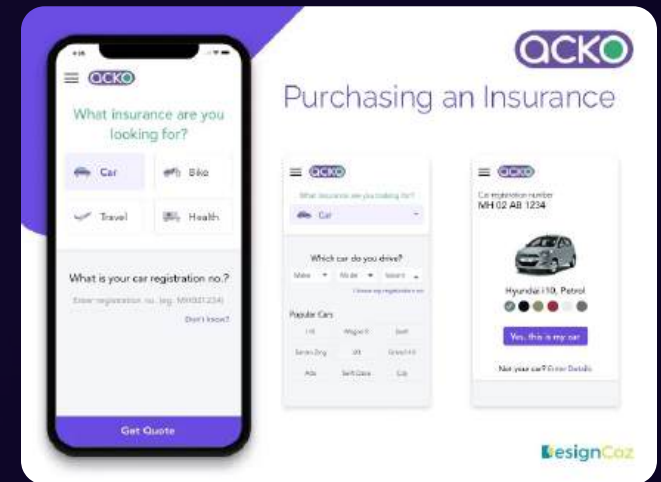
consistent improvement in renewal rates.

📄 **Operational Efficiency:** Demonstrated scalable CRM automation with deep personalization powered by WebEngage.

Use Case 2: App Download Campaign – Blending Performance with Outbound

Objective

Drive app installs among car owners in key geographies via utility-led WhatsApp automation–targeting a better cost-per-install (CPI) than traditional paid media (Meta, Google).



Execution Summary

01

Targeting Precision

Identified 4M+ car owners who had previously engaged with ACKO but hadn't downloaded the app.

02

Incentive Mechanism

Offered a free challan status check to spark engagement and drive downloads.

03

Cost Efficiency Levers

- Utility WhatsApp messages (1/4th cost vs promotional WhatsApp messages)
- Smart send-time targeting
- Availability-based delivery

Martech Stack Excellence:

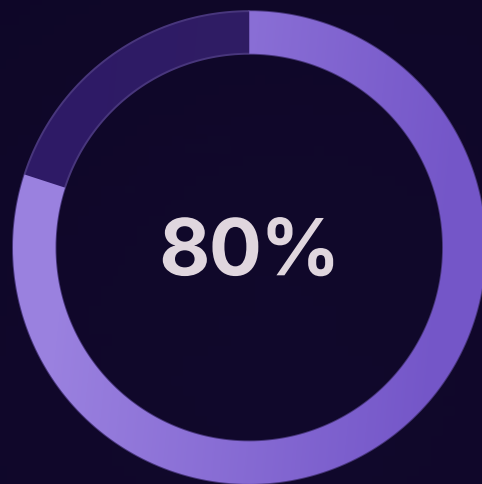
Platforms Used

Segment, WebEngage, WhatsApp Business

Analytics & Optimization

Real-time tracking via Amplitude and WebEngage for campaign tuning

Results



Reachability

contact rate across target users.



Scale Achieved

4M+ users nurtured within 2 weeks.



Performance Outcome

Achieved 5x better CPI than retargeting via inorganic paid channels.

Use Case 3: Fresh Car Funnel Optimization via Propensity Mapping

Objective

Optimize the car insurance acquisition funnel by segmenting high-intent, high-LTV prospects ("Core") from lower-fit leads ("Balancer"), enabling differentiated marketing and product strategies.

Car
insurance



Bike
insurance



Employee
health insurance



Execution Summary

Smart Segmentation:

Core Prospects

Higher purchase propensity, top-tier cities, favorable signals (low-risk profile, existing customer relationship).

Balancer Prospects

Lower purchase intent, higher risk, or weaker fit.

Strategic Differentiation:



Core

Competitive pricing, quick assistance, personalized retargeting across WhatsApp, Meta, DV360, SEM, and call center touchpoints.



Balancer

Cost-efficient messaging tactics and broad-reach channels.

Martech Stack Excellence:

Platforms Used

Segment (CDP), WebEngage, WhatsApp Business, Meta Ads, DV360, Google Ads - 360-degree user targeting with smart exclusion and DND management.

Analytics & Optimization

Amplitude & WebEngage enabled real-time campaign refinement and impact tracking

Results

30%

Conversion Uplift

increase in purchases from segmented high-fit leads.

~15%

Customer Sentiment

projected NPS improvement (final results pending).

📌 **Strategic Efficiency:** Achieved high marketing ROI by focusing resources on high-value audiences.

Use Case 4: Health Renewal Omnichannel Outreach

Objective

To drive cost efficiency in health policy renewals by automating periodic reminder calls using bots, thereby reducing reliance on agent-led calling without compromising customer engagement or renewal rates.



Execution Summary

Campaign Duration

120 days (90 days pre-expiry + 30 days post-expiry)

Channel Strategy

Omnichannel automation across WhatsApp, push notifications, RCS, email, and bot calls

Audience Scale

Engaged 10,000+ users per month

Martech Stack Excellence:

- [Subversive.io](#) – Bot calling engine
- WebEngage – CRM for journey orchestration & API-based lead routing to calling queues
- WebEngage + Amplitude – Campaign performance tracking & insights generation

Results



30% reduction

in operational costs for the renewal cohort.



Maintained Rates

Renewal rates were maintained at existing levels despite reduced manual effort.



Clear demonstration that automation can successfully substitute manual outreach without compromising on conversion or customer experience.



From the ACKO team

Partnering with WebEngage has helped us bring our customer-first philosophy to life at scale. By combining intelligent automation with contextual communication, we've been able to simplify insurance journeys, deepen engagement, and deliver measurable business impact. This collaboration continues to set new benchmarks in how we connect with customers - smartly, empathetically, and at the right time.

~Team ACKO



From our Growth Consultant

“Working with ACKO has been an exciting journey of growth and innovation. Through WebEngage’s powerful automation and segmentation capabilities, we’ve been able to deliver highly personalized experiences that have directly driven both engagement and conversion. The ability to tweak journeys in real time, based on behavioral data, has given ACKO the flexibility to rapidly test and optimize campaigns – and the results speak for themselves. Seeing their teams leverage the platform for smarter, data-driven decisions has been a great experience for all of us.”

Agastya Sharma, Senior Growth Consultant

Why This Matters

In an industry long dominated by call-heavy operations and generic bulk messaging, ACKO's partnership with WebEngage shows that insurance engagement can be:

- **Automated without losing empathy**
- **Personalized at scale**
- **Tracked across every user journey**
- **Optimized for both performance and cost**

Whether the goal is activation, renewal, or acquisition – ACKO proves that smart orchestration > brute force.

