

Which renewal action is worth taking?

Connect the data. Check the insight. Approve the action. Measure what changes.

Churn risk alone is not a profitable intervention. A high-risk policyholder may not respond to a follow-up; its cost and the agreed objective matter as much as the prediction.

A risk score is not an action plan.

Separate an observed renewal result, a prediction of non-renewal and the decision to intervene. A prediction does not show that an intervention will change the outcome.

Renewal — Signed policy, issued invoice or received payment? Choose the event before counting renewals.

Cohort — Align policy dates, renewal window and eligibility. Make exclusions visible.

Intervention — Name the approved follow-up, owner and cost. Assess it against an agreed objective, not risk alone.

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| 01 / ASK | Join policy, renewal, acquisition and finance data. Ask which eligible renewal cohort warrants a human-reviewed follow-up. |
| 02 / CHECK | Inspect the cohort, time window, exclusions and executed query. Distinguish observed outcomes from predictions and review follow-up cost. |
| 03 / ACT | A human approves a renewal follow-up and assigns an owner. Execute the scoped task through a supported integration, such as Jira, with a deadline. |
| 04 / MEASURE | Monitor execution status and the agreed renewal outcome. Schedule an impact review, for example in 14 days; do not infer intervention value from churn risk alone. |

EXECUTION / Jira · Human approval · Scheduled review: 14 days

States: executed / expired / failed. Review status separately from the outcome.

One metric. Show the definition.

Loss ratio: specify the claims basis and earned-premium denominator. State the period, cohort, paid or incurred claims, expense treatment and exclusions. Inspect the executed query before comparing results.

No automated pricing or coverage decisions. Human approval, eligibility and supported actions are scoped with your team.

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Illustrative workflow. Deployment and supported actions scoped with your team.

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