OptiMax Insurance

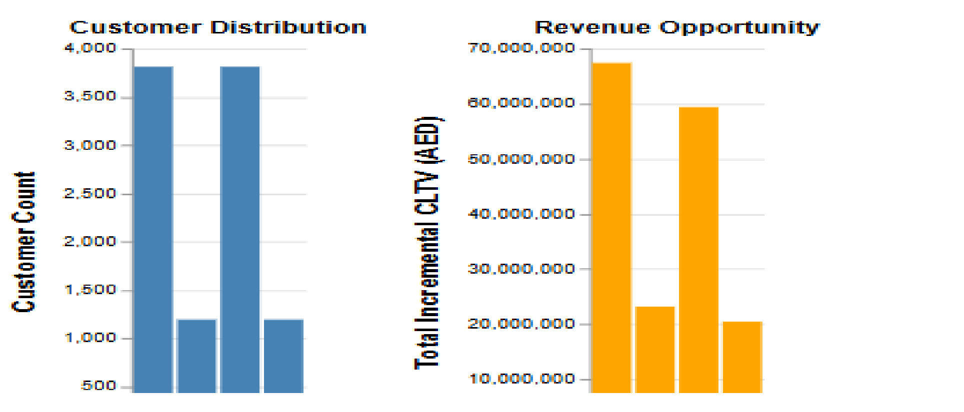
BigQuery Agent

Cross-Sell / Upsell ABCD Executive Report

1.How many customers fall into each ABCD cross-sell segment and what is their total incremental CLTV?

The following data provides a detailed breakdown of the customer distribution and the total potential incremental Customer Lifetime Value (CLTV) for cross-selling opportunities across the ABCD segments. Here's the query result for Cross Sell Segments Summary.

	abcd_segment	customer_count	total_incremental_cltv
1	A — VIP Loyalists	3,811	67,345,500
2	B — Budget Loyalists	1,189	23,216,300
3	C — At-Risk Low Value	3,811	59,347,050
4	D — At-Risk High Value	1,189	20,462,950



Insights:

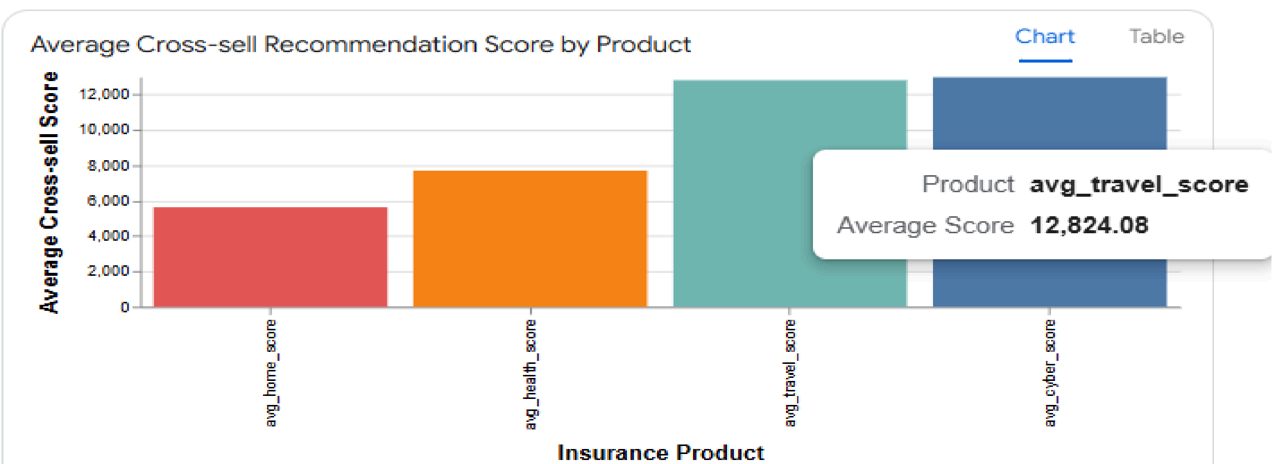
- High-Volume Opportunity: Segments A (VIP Loyalists) and C (At-Risk Low Value) contain the highest number of customers, with 3,811 each.
- Maximum Revenue Potential: Segment A represents the largest cross-sell opportunity, with a total potential incremental CLTV of over 67.3 million AED.
- Retention Value: Segment C, despite being "At-Risk," holds a substantial cross-sell potential of nearly 59.3 million AED. This underscores the high financial value of implementing effective retention strategies for this group to unlock future growth.
- Niche Segments: Segments B and D have fewer customers (1,189 each) but still contribute significantly to the total opportunity, with a combined incremental CLTV of approximately 43.6 million AED.

2.Which product has the highest average cross-sell score — Home, Health, Travel, or Cyber?

The analysis of cross-sell recommendation scores across the portfolio identifies Cyber Insurance as the product with the highest average cross-sell score, followed closely by Travel Insurance.

Here's the query result for Average Crosssell Scores.

	avg_home_score	avg_health_score	avg_travel_score	avg_cyber_scor
1	5,622.0599	7,695.0197	12,824.0823	12,990.3167

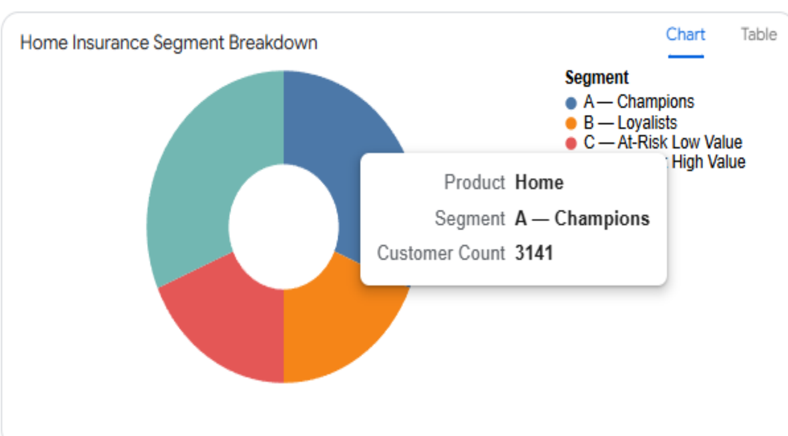


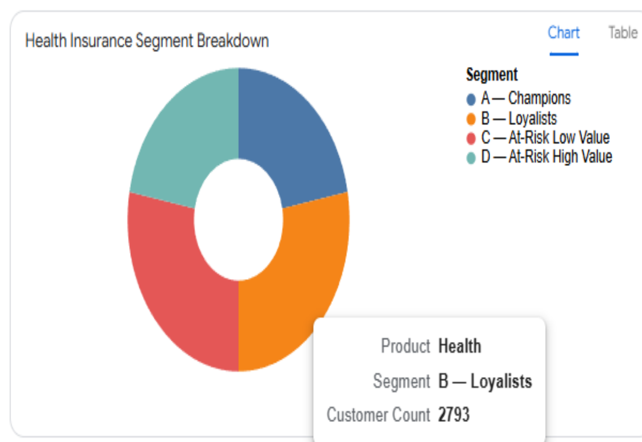
Insights:

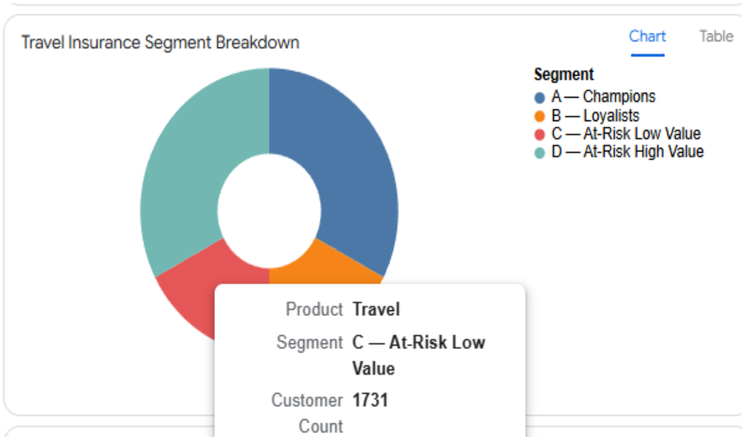
- Primary Recommendation Driver: Cyber Insurance holds the highest average cross-sell score (12,990.32), suggesting it is the most frequently or strongly recommended product for existing customers who do not yet have it.
- Strong Secondary Opportunity: Travel Insurance follows very closely with an average score of 12,824.08, indicating a robust market for travel coverage among the current policyholders.
- Health and Home: Health Insurance (7,695.02) and Home Insurance (5,622.06) have lower average cross-sell scores. This might be because a larger portion of the customer base already holds these core policies, or the propensity to add them is lower compared to supplemental covers like Cyber or Travel.
- Strategic Focus: Marketing efforts for cross-selling should prioritize Cyber and Travel products, as the model indicates these have the highest potential resonance with the current customer base.

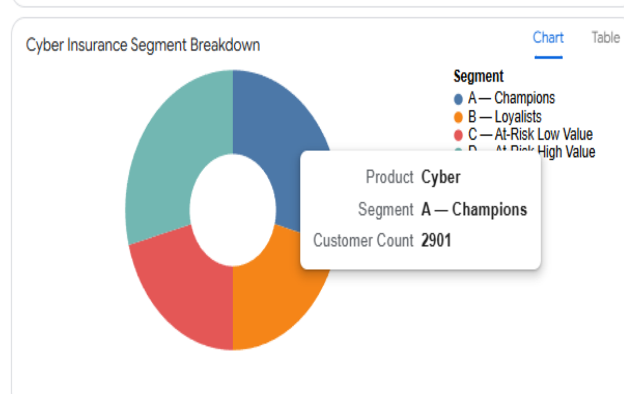
3.Show the ABCD segment breakdown for each insurance product separately.

The following breakdown displays the customer distribution across the ABCD segments (Champions, Loyalists, At-Risk Low Value, and At-Risk High Value) for each insurance product separately.









Insights:

- High-Value Risk in Home and Travel: Both Home and Travel insurance show a high concentration of customers in the "A — Champions" and "D — At-Risk High Value" segments. For Travel specifically, there are 3,269 Champions, but an equal number are categorized as "At-Risk High Value," indicating a critical need for targeted retention in this high-value group.
- Health Insurance Stability: Health insurance exhibits a different profile, with its largest customer groups falling into the "B — Loyalists" and "C — At-Risk Low Value" segments (2,793 each). this suggests a more broadly distributed, moderate-value base compared to Home or Travel.
- Cyber Insurance Trends: Cyber insurance follows a similar high-low distribution pattern to Home and Travel, with 2,901 customers in both the "A" and "D" segments, highlighting that significant value is currently balanced by significant risk.
- Consistent Segmentation Across Products: Across all four products, the sizes of the top-tier segments (A and D) and the lower-tier segments (B and C) are remarkably consistent within each product line, suggesting that the underlying drivers for value and churn risk are applied uniformly across the portfolio.

4.What is the total incremental CLTV opportunity sitting in Segment A across all four products?

The total incremental Customer Lifetime Value (CLTV) opportunity for Segment A — VIP Loyalists is 67,345,500 AED.This value represents the estimated future revenue gain from cross-selling additional insurance products (Home, Health, Travel, or Cyber) to customers who are already categorized as high-value loyalists.

Here's the query result for Segment A Total Cltv.

	total_incremental_cltv_segment_a
1	67,345,500

Insights:

- High Revenue Potential: Segment A represents the largest single pool of untapped revenue in the portfolio, suggesting that cross-selling to our most loyal customers is a highly effective growth strategy.
- Cross-Sell Synergy: Since these customers are already "VIP Loyalists," they have a higher baseline of trust, making them more likely to respond to bundling offers for the products they currently lack.
- Value Density: Although Segment A is not the "at-risk" group, the high individual CLTV of these customers means that even a small percentage of successful cross-sell conversions can drive significant bottom-line impact.

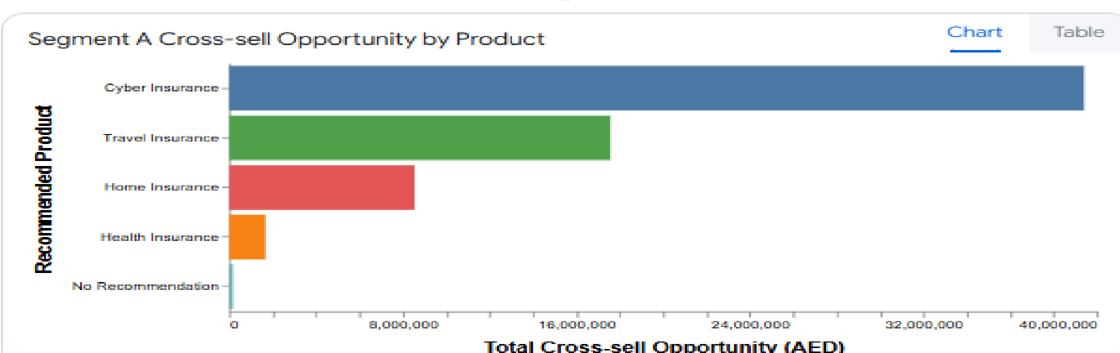
5.Which specific insurance products (e.g., Cyber, Travel) contribute most to this 67.3M AED opportunity in Segment A?

The 67.3M AED cross-sell opportunity in Segment A (VIP Loyalists) is primarily driven by Cyber Insurance, which accounts for approximately 39.4 million AED, or nearly 59% of the segment's total potential.

The following table and chart provide a detailed breakdown of the incremental CLTV opportunity for each product category within this segment.

Here's the query result for Segment A Product Opportunity.

	recommended_product	total_crosssell_opportunity_aed
1	Cyber Insurance	39,404,200
2	Travel Insurance	17,562,300
3	Home Insurance	8,541,000
4	Health Insurance	1,665,750
5	No Recommendation	172,250



Insights:

- Dominance of Cyber Insurance: Cyber Insurance is the single largest driver of growth for our most loyal customers, representing over 39.4 million AED in potential value. This suggests that VIP customers are either under-penetrated in this category or have high propensity scores for this modern risk protection.
- Secondary Growth Drivers: Travel Insurance follows as the second most significant opportunity, contributing 17.6 million AED. Home Insurance also offers a healthy growth path with 8.5 million AED in potential incremental value.
- Low Health Insurance Penetration Impact: Health Insurance represents a much smaller portion of the incremental value for this group (approx. 1.7 million AED), possibly indicating that most VIP customers already hold these policies or the incremental value of adding them is lower than for other products.
- Strategic Focus: To capture the 67.3M AED opportunity, marketing campaigns targeting Segment A should lead with Cyber and Travel bundle offers, as these have the highest resonance and financial impact.

6.Which product is most frequently recommended and what is its average profitability score?

The most frequently recommended product across the customer base is Travel Insurance, followed by Cyber Insurance. Travel Insurance also has the highest average profitability score among the top recommended products.

Below is the detailed breakdown of the recommendation frequency and average profitability scores for each product category:

Here's the query result for Product Recommendation Analysis.

	recommended_product	recommendation_frequency	average_profitability_score
1	Travel Insurance	4,102	0.281317
2	Cyber Insurance	3,878	0.194761
3	Home Insurance	1,263	0.277922
4	Health Insurance	667	0.196250
5	No Recommendation	90	∅

Insights:

- Travel Insurance Priority: Travel Insurance is the most frequently recommended cross-sell product,with 4,102 recommendations and a high average profitability score of 0.281.
- Profitability Leaders: While Travel Insurance is the most frequent, Travel and Home Insurance both show significantly higher average profitability scores (approx. 0.28) compared to Cyber and Health Insurance (approx. 0.19). This indicates that cross-selling Travel or Home policies might yield higher margins per conversion.
- Cyber Insurance Volume: Cyber Insurance remains a major opportunity with 3,878 recommendations, though it has a lower average profitability score of 0.195.
- Core Policy Saturation: The lower frequency for Health (667) and Home (1,263) recommendations suggests that many customers in the portfolio likely already hold these core policies, or the model identifies fewer high-propensity matches for these products.

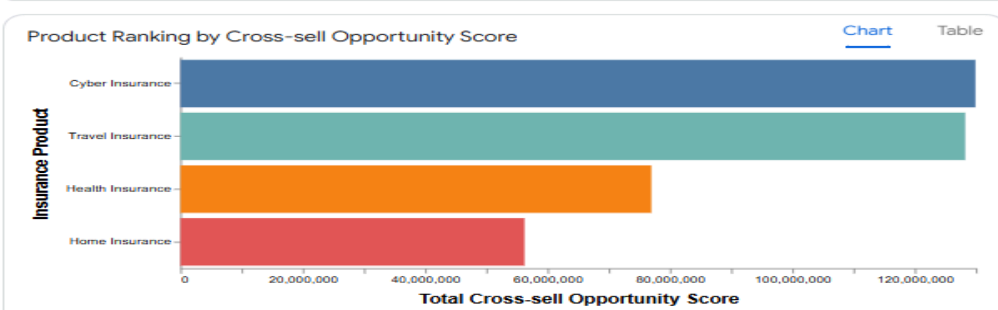
7. Rank all four products by total cross-sell score opportunity — which should we campaign first?

Based on the analysis of total cross-sell opportunity scores across the portfolio, Cyber Insurance and Travel Insurance are the clear leaders and should be the primary focus for upcoming marketing campaigns.

The data below shows the total aggregated opportunity score for each product, representing the combined likelihood and potential value of cross-selling these policies to existing customer

Here's the query result for Product Opportunity Ranking.

	product	total_opportunity_score
1	Cyber Insurance	129,903,167
2	Travel Insurance	128,240,823
3	Health Insurance	76,950,197
4	Home Insurance	56,220,599



Insights:

- Top Campaign Candidates: Cyber Insurance and Travel Insurance have significantly higher opportunity scores (over 128 million each) compared to Health and Home insurance. This suggests a much larger untapped potential for these products among current policyholders.
- Secondary Opportunities: Health Insurance represents a moderate opportunity (approx. 77 million), while Home Insurance has the lowest total opportunity score (approx. 56 million). This may indicate higher existing penetration rates or lower incremental propensity for these core products.
- Strategic Recommendation: I recommend launching a tiered campaign starting with Cyber Insurance, as it holds the highest score. Given how close Travel Insurance is in ranking, a "Safety & Travel" bundle or sequential campaign focusing on these two products would likely yield the highest conversion value.