India's #1 CDEP

BANKING & FINANCE | ANALYTICS

Star Health Amplifies Digital Engagement, Achieving a 2X Uplift in Policy Holder MAUs
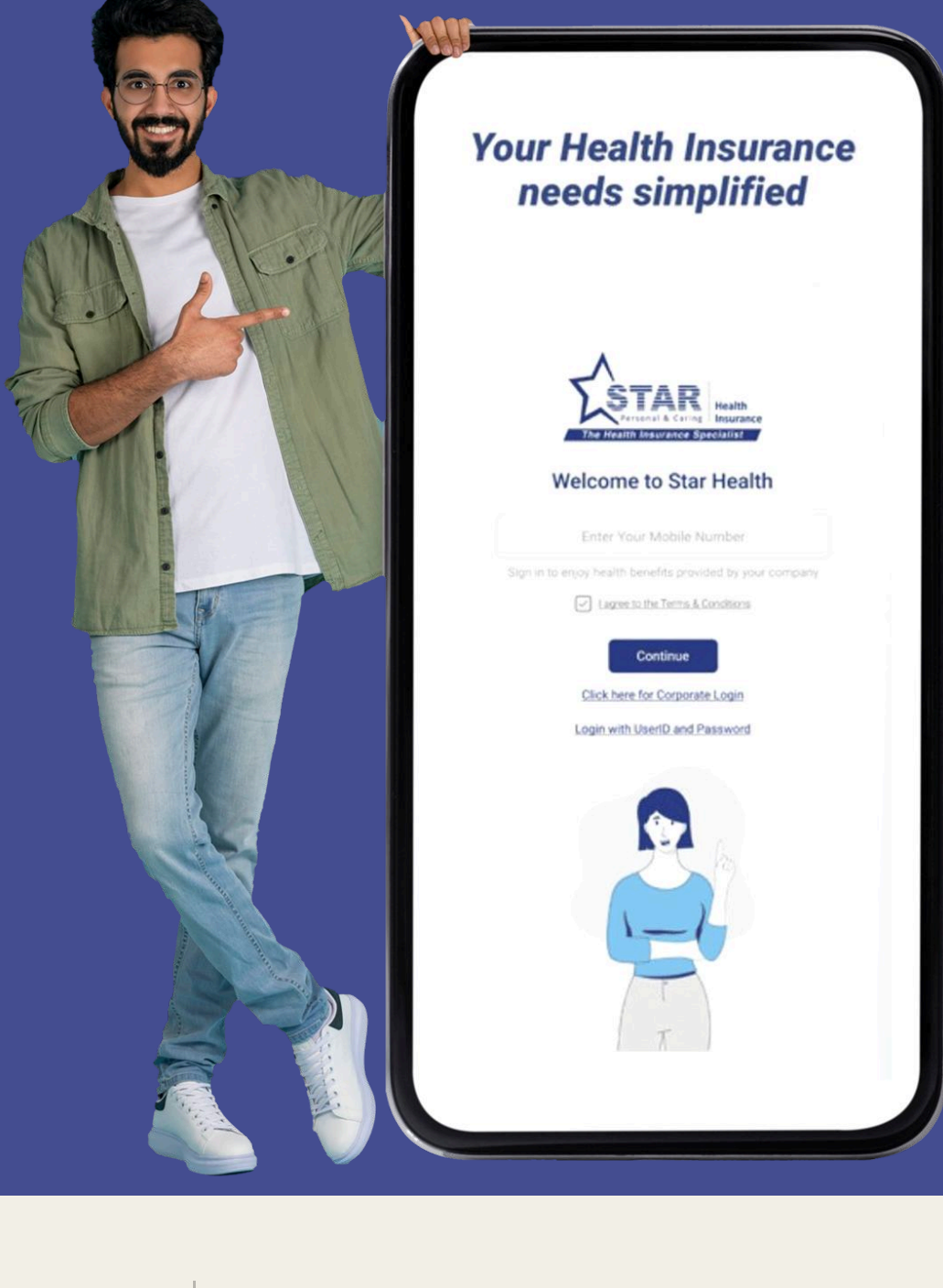
2x	**56%**	**50%**
Uplift in Policy Holder MAUs	Increase in Active Downloads	Drop in Go-live Time for Campaigns

ABOUT STAR HEALTH & ALLIED INSURANCE CO. LTD.

Star Health & Allied Insurance Co. Ltd. is a leading Indian health insurance company headquartered in Chennai. It began operations in 2006 as India's first standalone health insurance provider. Star Health offers a range of native products across health, personal accident, and overseas and domestic travel insurance, serving a large customer base with a commitment to health and financial security.

Happiness lies in the health of your family.
Insure your family's health with
STAR HEALTH INSURANCE

Business Challenge

As a market leader, Star Health sought to modernize its customer relationship, which was traditionally centered around the infrequent annual renewal cycle. While the brand successfully served a massive policyholder base, engaging these customers outside of their renewal window presented a significant opportunity. The primary challenge was three-fold:

Infrequent Digital Touchpoints: Engagement was highly seasonal, meaning policyholders were largely inactive on the Star Health app, limiting proactive communication and support.

Optimizing Digital Lifetime Value: The annual nature of the product constrained opportunities for year-round value delivery and accelerated adoption of new app features, services, and educational content.

Need for Data Unification: Valuable customer information resided in disparate legacy systems, preventing the necessary consolidated, 360-degree view required to deliver truly personalized and timely digital outreach.

The strategic goal for Star Health was clear: to proactively drive perpetual engagement through the app, transforming the policyholder experience from a passive, transactional relationship into an active, value-driven partnership.

> MoEngage has been a great Martech partner for us, enabling effective ways for us to engage with our large customer base. The partnership has already lead to a 2X uplift in Policy Holder MAUs and 56% increase in active downloads of our app. Features like Flows have also allowed us to automate rich customer journeys end-to-end leading to quicker go-live timelines and 50% reduction in dependency on tech teams.

Kotha Kartheek
Head of Brand Marketing & Digital Transformation,
Star Health & Allied Insurance Co. Ltd.

> Sherpa A/B testing for Push notifications is our go-to for feature adoption—simple content splits help us drive actions like FaceScan or online doctor consultation. The platform, complete with its minute Analytics and User Path insights, has left us very impressed.

Anand Gourav
AVP - Growth Marketing, Star Health & Allied Insurance Co. Ltd.

MoEngage Solution: Unifying Data and Automating Customer Journeys

Star Health recognized that enhancing the customer experience required integrating the app into a robust, comprehensive omnichannel strategy. They opted for MoEngage's Customer Data and Engagement Platform (CDEP) to achieve these strategic imperatives:

1. Centralizing Data for a 360-Degree View

The Star Health marketing team's first priority was to consolidate customer data from 4–5 disparate offline and online sources into a centralized system. This integration broke down data silos and delivered a 360-degree customer view, enabling Star Health to identify leakage points across the entire policyholder lifecycle and build precise cohorts tailored to specific insurance needs.
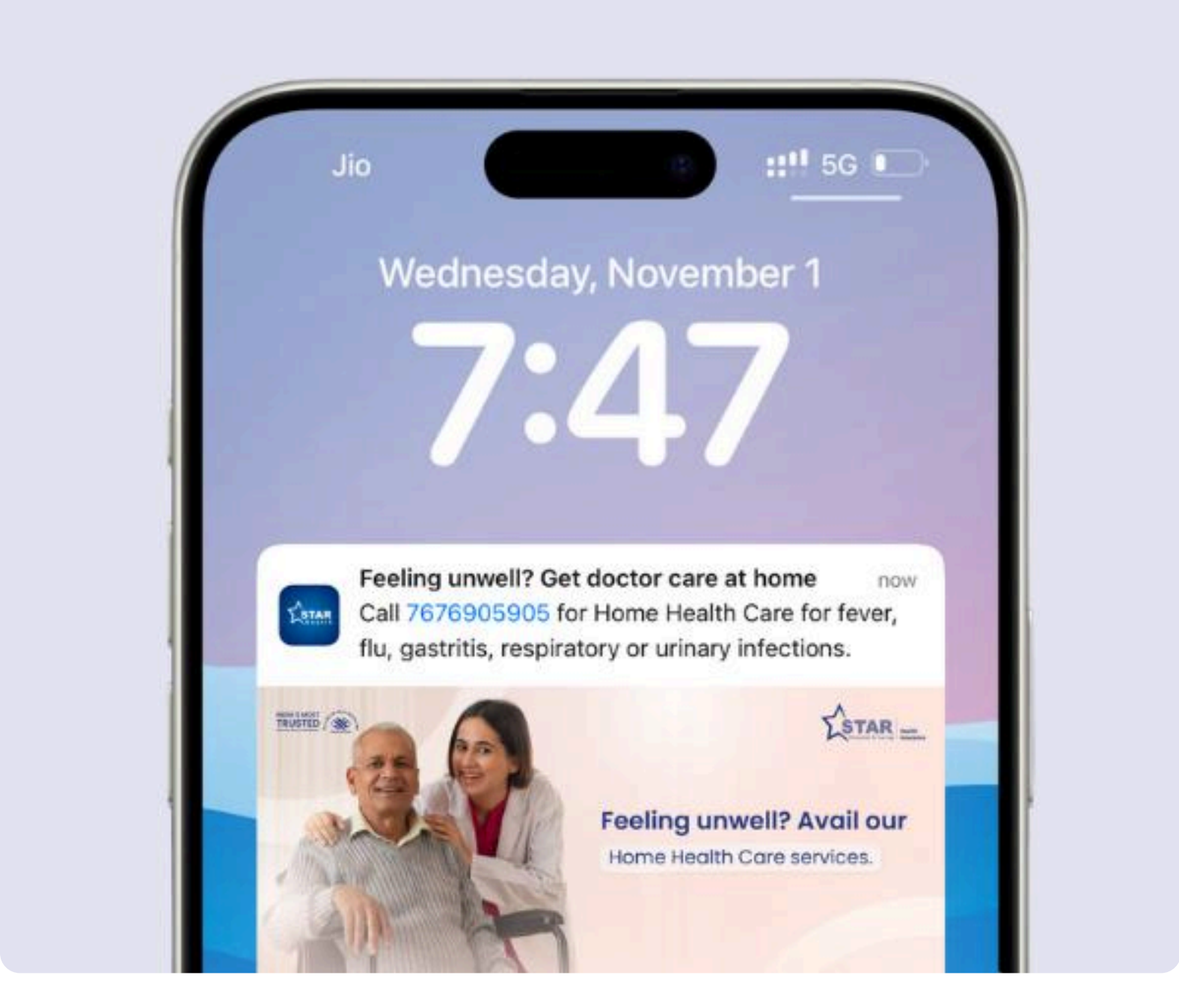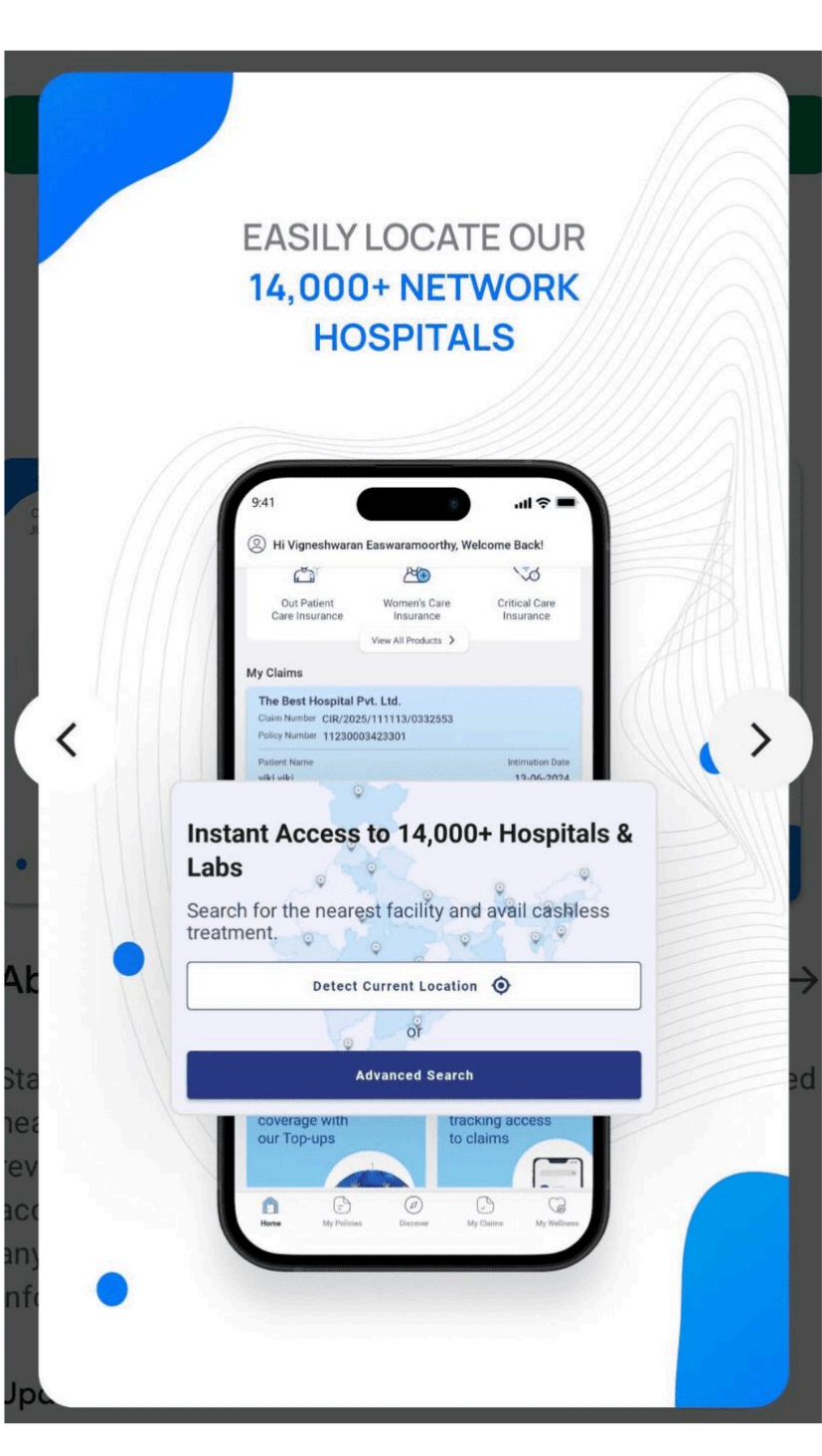
Relevant Engagement with Enriched User Profiles and Real-time Nudges

2. Orchestrating Real-time, Omnichannel Nudges

Leveraging these insights, Star Health integrated In-app Messaging and Push Notifications—adding to their existing Email and SMS channels—to amplify their engagement initiatives. MoEngage Flows became the game-changer, automating entire customer journeys with a clear focus on accelerating feature adoption. Real-time nudges ensured customers received relevant, timely interactions that drove engagement without disrupting their mobile app experience.

3. Boosting Operational Efficiency

They further enhanced their campaigns by automating them using MoEngage's Flows that delivered significant gains in operational efficiency. What once required the coordination of 3-4 distinct teams for campaign execution was consolidated, resulting in a 50% reduction in dependency on technical teams and faster go-live timelines.

Products Used

Customer Insights & Analytics
Create omnichannel, personalized experiences using AI-powered insights and analytics.

Customer Journey Orchestration
Create unique, seamless experiences at every stage of your customer's journey.

The Result

Using MoEngage, Star Health was able to:

- ☑ **2X** Uplift in Policy Holder MAUs
- ☑ **56%** Increase in Active Downloads
- ☑ **50%** Reduction in Campaign Go-live Timelines

About MoEngage

MoEngage is an insights-led customer engagement platform trusted by 1,350+ global consumer brands, including Unilever, Airtel, PNB, The Coca-Cola Company, IndusInd Bank, Titan, Tanishq, Samsung, Tata Capital, Flipkart, Domino's, The Indian Express, Nestle, OYO, Akasa Air, NDTV and more.

Built for enterprises, MoEngage operates at a vast scale, processing 1 Trillion+ Data points per month, sending 80 Billion+ Messages and 1 Billion+ Emails per month, and engaging 900 Million+ MAUs per month. By increasing campaign velocity, reducing the time to go live, and eliminating redundancy while maintaining data security and privacy, MoEngage helps enterprises become more agile, efficient, future-ready, and independent.

To learn more, visit www.moengage.com.