

# Unlocking Conversions with Smarter Journey Routing

## Turning Predictive Intelligence into Conversion Gains

By applying real-time predictive models at the point of intake, this multi-brand insurance organization corrected misrouted applicants, unlocked suppressed conversion, and improved yield across standard and non-standard sales journeys.

### Customer Overview

This organization operates multiple insurance brands across standard and non-standard auto insurance, managing high inbound lead volume across parallel sales pipelines with distinct conversion paths.

### The Challenge

Applicants entering the non-standard flow were automatically routed into rigid, low-conversion journeys.

While many belonged there, a meaningful portion had a higher likelihood of converting through standard insurance channels, but there was no early intelligence at intake to reliably identify and route them correctly.

- **Suppressed conversion** in standard pipelines, limiting performance where demand was strongest
- **High-value prospects** routed in low-conversion flows reducing overall yield
- **Misaligned agent effort** and limited intent visibility, impacting prioritization at first contact

### The Solution: Real-Time Predictions

Fenris deployed insurance specific predictive models at intake to evaluate each applicant across:

- Likelihood to bind as **standard**
- Likelihood to bind as **non-standard**

Rather than forcing buyers into a single predefined path, Fenris enabled real-time journey reassignment, dynamically routing applicants into the conversion path best aligned with their true intent and risk profile. This intelligence was embedded directly into intake workflows without changes to lead volume or downstream systems.

Leads dynamically rerouted at intake were **3X more likely to convert** once placed into the correct journey.

### Results & Business Outcomes

- **3X higher conversion** for dynamically rerouted applicants
- **Increased yield** from existing inbound traffic
- **Expanded standard sales capacity** without additional spend
- **Improved alignment** between buyer intent and agent expertise
- **More predictable performance across sales pipelines**