

Turning Lead Prioritization into Acquisition Efficiency

Reducing CAC by Focusing Agents on High-Intent Buyers

By introducing predictive lead scoring at intake, this digital-first auto insurer shifted agent focus to the highest-propensity buyers, reducing acquisition costs and improving conversion efficiency across paid lead sources.

Customer Overview

A high-volume, digital-first auto insurance organization competing in a paid-lead environment where controlling acquisition cost is critical to growth.

The Challenge

The business purchased inbound auto leads at a fixed cost per lead, but all buyers were worked the same inside sales workflows, regardless of intent.

The Impact of Undifferentiated Leads

- Rising acquisition costs
- Agent time wasted on low-intent buyers
- No signal to guide bidding, or follow-up

The Solution: Predictive Scoring

Fenris deployed a real-time predictive scoring model at intake to rank every inbound auto lead by likelihood to bind.

What Changed

- Leads scored by likelihood to bind
- Agents focused on top-intent buyers
- Spend aligned to conversion probability

Why It Matters

In paid-lead environments, efficiency comes from focus. Fenris helps insurers concentrate spend and agent effort where it converts.

Results & ROI

Business Impact

- **CAC reduced from \$499 to \$360** through predictive prioritization
- **97% of all conversions** captured in the top three scored segments
- No increase in lead volume required

Business ROI

- Lower customer acquisition cost without increasing lead volume
- Higher agent productivity and faster days-to-bind across segments
- Predictable ROI across paid lead sources

CAC reduced by 28%
without increasing lead
volume