99GRIT × AI

GROWTH & CHANNELS · DAY 145

Lapsed, Not Lost: Why Win-Back Is the Cheapest Growth You Are Not Buying

Every lapsed policy is a priced, proven risk you are paying full price to replace with a stranger.

THE NUMBERS

70%

less than acquiring a comparable stranger

24

months — the freshness limit on a win-back list

IN SHORT

- The lapse file is longer than the pipeline, and nobody has their name against it.
- The win-backs that come on their own are the worst selection: the customer who needs you again, priced blind.
- Models separate three departures that look identical in your system: price, life event, and bad handling.

DO THIS WEEK

01 Build one narrow list: gone inside two years, no disputed claim, price-driven, and where today's rate genuinely wins for that risk.

02 Put anyone who left over a claim you mishandled on a suppression list until the handling is fixed.

03 Give the list one named owner and a price you are willing to hold — otherwise it becomes another unread report.

PASTE INTO COPILOT · EXCEL

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From this lapse export, build a win-back shortlist:
lapsed within 24 months, no open or disputed claim,
and cancellation reason indicating price. Add a
column with current premium versus premium at lapse,
and sort by the gap. Exclude anyone with a complaint
logged in the 90 days before leaving and list those
separately.
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Run it on your own export. Two minutes, no project needed.

TAKE THIS TO YOUR NEXT MEETING

How many of last year's departures could you re-price profitably this quarter, and who owns that number?

Your turn.

1. Comment with the number from your own book — that is where the useful argument starts.
2. 146 field notes, English and Polish, no sign-up and no paywall.
3. Score your AI readiness in two minutes and see where you sit.

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