

HCLSoftware

MACIF Transforms Mass Marketing into Real-Time, Personalized Member Journeys with HCL Unica



MACIF, France's leading mutual insurer, wanted to be present in the moments that matter most: a new home, a growing family, a retirement on the horizon. With HCL Unica, the team personalized every communication around each member's life and delivered it in real time, at exactly the right moment. Unsubscribe intent dropped by more than 3x. Members felt the difference.

What we achieved

15-25%

increase in open/click-through rates

30-40%

reduction in unsubscribe rates

50%

faster marketing campaigns' time-to-market

Executive Summary

Leading French mutual insurer Macif transitioned from a fragmented, siloed marketing environment to a unified, automated platform with HCL Unica. This strategic shift enabled the company to move beyond mass outreach and deliver ultra-personalized, real-time marketing that builds lasting member relationships. By consolidating its MarTech stack, Macif empowered its teams to orchestrate contextual, cross-channel campaigns that respect member preferences and privacy regulations. The result is a more efficient, secure, and data-driven marketing operation focused on loyalty and customer satisfaction.

To who

Industry: Insurance

Products: HCL Unica/HCL Unica+

Region: Europe



The Challenge

Before partnering with HCL Unica, Macif's marketing operated at a 'craft stage' where every campaign was built manually, one piece at a time, hindered by fragmented tools and manual processes. Marketers spent excessive time consolidating data, which severely slowed time-to-market and made it challenging to measure campaign performance effectively. The existing MarTech stack could not support the company's vision for true personalization; instead, teams were stuck in a mass-marketing mindset.

Data was siloed and disconnected from activation channels, preventing meaningful, real-time marketing and cross-channel orchestration. This made it nearly impossible to build lasting, trust-based relationships with members through timely, relevant communication. Furthermore, managing compliance with complex regulations, such as GDPR, felt like an obstacle rather than an integrated part of their strategy. Macif needed to move away from chasing campaign volume and find a unified solution to deliver high-value, personalized experiences efficiently and at scale.

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We chose Unica because it was a solution that allowed us to adapt to users, not the other way around

Thomas Ricoux,
Marketing Automation Lead at MACIF

The Solution

To achieve its vision of human-centric marketing, Macif implemented HCL Unica as its central marketing technology (MarTech) platform. This strategic move consolidated its fragmented toolset into a single, flexible solution that adapted to users' needs, fostering seamless collaboration between marketing and IT.

The new platform introduced powerful marketing automation, freeing teams from manual tasks and empowering them to focus on strategy. With HCL Unica, Macif unlocked capabilities for proper real-time marketing and cross-channel orchestration across email, web, and inbound calls.

This enabled a new level of ultra-personalization. For instance, teams could create over 60 contextual email versions tailored to individual member profiles and specific life moments, like moving homes or having a child. Critically, Unica's integrated governance features ensure full compliance with GDPR and other data privacy regulations by naturally incorporating member preferences.



The Results

The adoption of HCL Unica delivered swift and significant results, validating Macif's investment in a new MarTech foundation. The insurer experienced an immediate and sustained increase in email open rates and click-through rates, accompanied by a 3X decline in unsubscribe rates, indicating that their new personalization strategy was resonating with members. Smart customer fatigue management was central to this, intelligent rules optimised engagement levels and contact frequency for the best ROI, ensuring members were never over-reached.

Operationally, the impact was transformative. The time-to-market for campaigns decreased dramatically, and marketing teams nearly doubled their overall campaign throughput, all while retiring manual, Excel-based processes.

Workflows have become automated and more secure, allowing marketers to leverage real-time marketing for inbound web and call center interactions. This strategic pivot from mass outreach to loyalty-focused engagement significantly improved customer satisfaction and built stronger, more meaningful relationships with members.



Ready to transform your marketing and build lasting customer relationships? Learn more about [HCL Unica](#).

About the company

Macif is part of the everyday lives of millions of people across France. Members protect their homes and vehicles, manage their health and savings, and navigate key life moments, from moving house and starting a family to planning for retirement or handling unexpected events.

As a mutual insurer serving over 6 million members, Macif supports everyday needs through simple, accessible services that protect what matters most. As interactions become more digital and real-time, the company set out to make every engagement more relevant, timely, and connected.

About HCLSoftware

HCLSoftware is a global leader in software innovation, dedicated to powering the Digital+ Economy. We develop, market, sell, and support transformative solutions across business and industry, intelligent operations, total experience, data and analytics, and cybersecurity. Built on a rich heritage of pioneering spirit and unwavering commitment to customer success, we deliver best-in-class software products that empower organizations to achieve their goals. Our core values of integrity, inclusion, value creation, people centricity, and social responsibility guide everything we do. HCLSoftware serves more than 20,000 organizations, including a majority of the Fortune 100 and almost half of the Fortune 500. Learn more about how HCLSoftware can help you achieve your goals at <https://www.hcl-software.com/>