

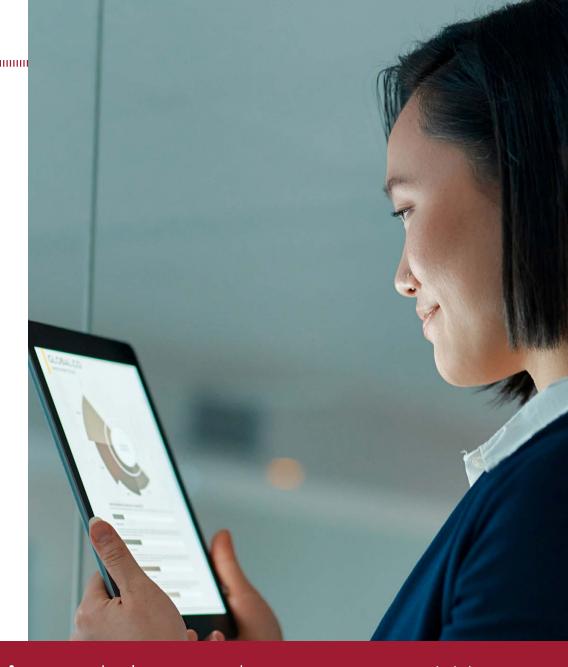
In a highly competitive marketplace, insurers are rapidly adjusting their acquisition strategies to reach consumers that present the right balance of opportunity and risk.

When it comes to finding and reaching the right consumers for their offers, today's life insurers are faced with many challenges. It is more important than ever you have the customer insights and data you need to find, target and acquire the right customers to grow your business. profitably. Plus, consumers have higher expectations for digital interactions than ever before.

Insurers need to use these insights to enhance their prospecting models and strategies in order to fuel growth while continuing to manage risk.

At Equifax, we understand that life insurers need actionable solutions to:

- Operation Determine the right criteria to define prospect target audiences
- Find attractive new consumers for offers
- Optimize budgets by delivering offers via traditional and digital channels



Here are **4 solutions** to help you enhance your acquisition strategies, revitalize your Prescreen campaigns, and reach your target audiences across channels.





21% more applicants could be made scoreable with OneScore compared to a traditional credit score alone.

(Equifax analysis)



Find new audiences for offers and better serve credit invisibles

Over 77 million consumers have thin files or are unscored — yet many of these consumers have other financial transactions that insurers can use to uncover additional creditworthy applicants for acquisition campaigns.

The solution is to go beyond credit scores with alternative data — data that insurers can use to gain a deeper view of a consumer's financial behaviors and better predict risk of loss. Here are two solutions that incorporate alternative data:

Insight Score for Insurance — a predictive score that includes:

- Traditional credit data
- Payment data for telco, pay TV, and utilities accounts
 data that can show bill pay behaviors

OneScore — a multi-data credit score that includes:

- Traditional credit data
- Payment data for telco, pay TV, and utilities accounts
 data that can show bill pay behaviors
- Payment history for borrowers that use specialty finance services
 data that can reveal creditworthy, non-prime prospects
- 24 months of trended credit data

Use consumer financial and economic insights to find new pockets of opportunity

Credit is only one piece of the financial wallet. How about affluence, income, spending, and likely ability to meet financial obligations?

In fact, insurers can leverage these and other non-FCRA financial capacity measures to differentiate consumers with the same credit score, but that have financial resources and characteristics that may boost their eligibility for Prescreen offers. Apply measures of estimated **affluence**, **income**, **spending power**, **financial durability**, and **aggregated credit measures** before Prescreen to:



Expand your audiences



Go deeper in the credit file while still managing risk



Differentiate high credit score accounts that may present increased risk



1 in 5 consumers with a healthy credit score of 700+ have low financial durability. Use financial durability measures to better identify hidden risk.

(Equifax analysis)



3

Easily explore campaign scenarios and speed model builds

How easily can your organization access, analyze, and test data to enhance your acquisition models?

With **Equifax Ignite® for Prospecting**, insurers can leverage a unified, cloud-based platform to quickly build and refine Prescreen models and match your offer strategy to qualified leads faster.

- Access all datasets from Equifax, plus your firm and thirdparty data in one place
- Connect all datasets, anonymize records to protect PII, and gain a single view of each consumer
- Test what-if and champion/challenger scenarios against 100% of the U.S. population
- Leverage dashboards, pre-defined models, advanced modeling techniques, and machine-learning
- Incorporate a results feedback loop to fine-tune models



Reach Prescreen audiences across channels — including via email and digital

Today's consumers are all about digital — which means that your Prescreen offers need to include both traditional and digital channels.

Did you know that you can work with us to deliver firm offers of insurance via **email**, saving you the expense of direct mail? We can also help you **onboard** lists so you can serve Prescreen messages via display, mobile ads, and social platforms.

Reach audiences more effectively by:



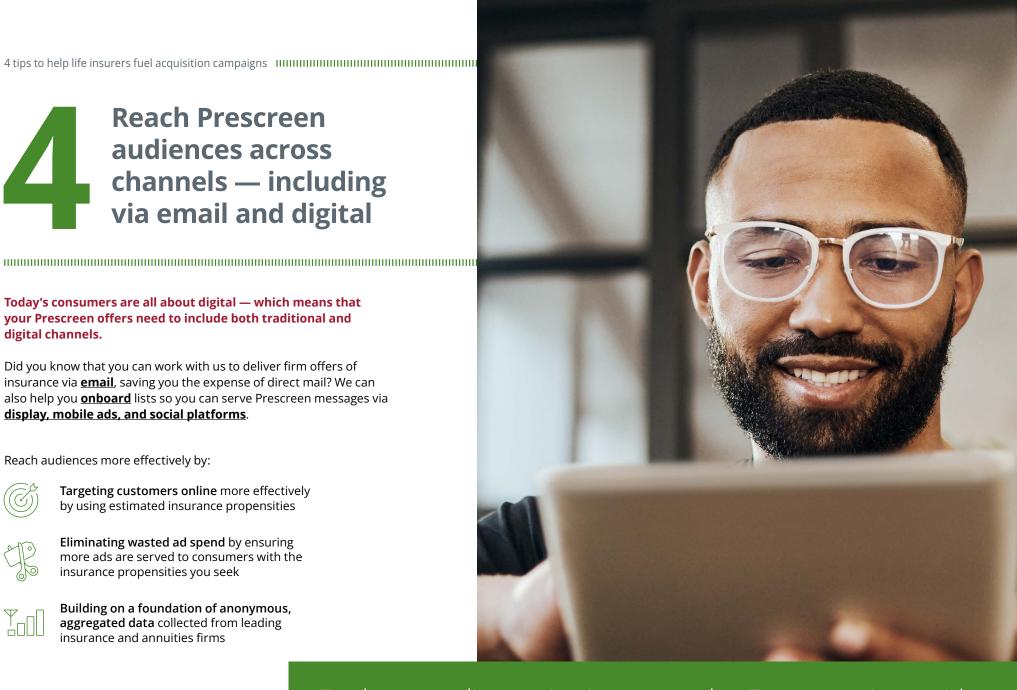
Targeting customers online more effectively by using estimated insurance propensities



Eliminating wasted ad spend by ensuring more ads are served to consumers with the insurance propensities you seek



Building on a foundation of anonymous, aggregated data collected from leading insurance and annuities firms



Fuel your online Invitation to Apply (ITA) campaigns with insurance-specific digital targeting segments.

Put it all together — combine insights and capabilities to optimize acquisition

To optimize acquisition efforts, insurers can leverage a combination of financial and economic insights, insurance-based credit scores, and notifications of in-market consumers. Insurers can use Equifax Ignite for Prospecting to analyze scenarios and explore the impact of changing criteria.

For example:

- 1 Choose a state
- **Before Prescreen**, segment consumers with high financial durability those that are likely to have the financial resources to keep paying insurance premiums, even when under financial stress (non-FCRA)
- 3 Then, request a Prescreen prospect list with your desired credit criteria, for instance:
 - Inflection score greater than 650
 - Top decile of consumers based on Insight Score for Insurance
 - Consumers that are in-market for life insurance
- 4 Lists can be delivered to a mailhouse, appended with email addresses, or onboarded for digital messaging



Work with Equifax to develop new Prescreen prospect lists, as well as to score existing lists for acquisition or cross-sell.



Advance your Prescreen models, reach new consumers, and connect with audiences via digital.

Contact us today to learn more about our suite of solutions specifically designed to fuel acquisition for life insurers.

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