

# Digital Targeting Segments

## Insurance Propensity

### KEY BENEFITS

**Target customers online** more effectively by using estimated insurance propensities

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

**Built on a foundation** of anonymous, aggregated data collected by Equifax from leading insurance and annuities firms

### Finding the Right Audience Matters

Insurance companies are at the forefront of online marketing. But the question remains, are your online ads and offers reaching your desired target audience?

Does your current online ad strategy allow you to only serve ads to consumers that are predicted to carry higher than average life insurance premiums? Or consumers that are predicted to present a lower expected loss ratio for auto insurers?

If your ideal target market includes consumers with specific insurance propensities or predicted financial characteristics, you need a more refined targeting tool. Imagine if you could reach more consumers that are likely to carry higher than average life insurance premiums, or those likely to be multiple policy prospects, or likely present a lower expected loss ratio for auto insurers?

### Reach More Qualified Prospects

Insurance Propensity Digital Targeting Segments help marketers improve their online marketing efficiency by helping them to reach more qualified prospects based on specific likely insurance tendencies or characteristics.

Built on a foundation of anonymous, aggregated insurance and annuity premium values gathered from the nation's leading Life and Annuity manufacturers, Insurance Propensity Segments reflect a household-level view of estimated total premium values. All data is gathered at the ZIP+4 level to ensure consumer privacy, and then modeled to the household level.

We also incorporate additional proprietary financial metrics, including aggregated Equifax credit information\*, into our scoring system to help insurance firms better differentiate consumers to target for their offers.



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\*Insurance Propensity Targeting Segments are based on aggregated credit attributes at a geographic level. Digital targeting segments were not developed or intended to be taken into consideration as a factor in establishing or determining an individual's eligibility for personal credit, insurance, or employment, or for any other purpose contemplated under the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq. Digital targeting segments neither contain nor reveal any personally identifiable information.



**The Insurance Propensity Digital Targeting Segments include:**

<b>Auto Insurance Target</b>	Target population of attractive auto insurance prospects based on their estimated financial profile and predicted credit behaviors.
<b>Likely to Respond to Auto Insurance Offer</b>	Target population likely to engage in a new auto insurance offer based on life events and an estimated credit profile that is similar to those who have a demonstrated, statistical propensity to acquire new auto insurance.
<b>Optimum Auto Insurance Target</b>	Target population with a likely lower expected loss ratio for auto insurers. Powered by FICO®'s aggregated auto insurance score for "preferred" auto prospects.
<b>Likely to Respond to Home Insurance Offer</b>	Target population likely to be responsive to a home insurance offer because they are likely to have recently moved into a new property within the last month or have an estimated credit profile that is similar to those who have a demonstrated, statistical propensity to acquire a new home.
<b>High Premium Life Insurance Target</b>	Target population likely to carry higher than average life insurance premiums.
<b>Multiple Policy Prospects</b>	Target population predicted to be more responsive to an offer for multiple policies based on an estimated credit profile that is similar to those who have a demonstrated, statistical propensity to acquire multiple insurance policies at the same time.
<b>Optimum Insurance Target</b>	Target population of attractive insurance prospects predicted to engage in home/auto insurance coverage based on an estimated credit profile that is similar to those who have a demonstrated, statistical propensity to acquire credit.
<b>High Lifetime Value Households</b>	Target population whose estimated age, income, and credit activity indicate a higher than average lifetime value.

**CONTACT US**

For more information:  
[info.ddm@equifax.com](mailto:info.ddm@equifax.com)  
 800-210-4323  
[equifax.com/DDM](http://equifax.com/DDM)

**Our Commitment to Privacy**

Protecting consumer privacy online is one of our core values. Our Insurance Propensity Targeting Segments are estimates of likely household characteristics built using anonymous, aggregated, neighborhood level data. Our digital products do not incorporate or reveal any personally identifiable information. Nor are these segments built using any data gathered about individuals' online behavior.

Insurance Propensity Digital Targeting Segments are developed solely for non-FCRA marketing purposes and cannot be taken into consideration as a factor in establishing or determining an individual's eligibility for personal credit, insurance, or employment.

