



EQUIFAX[®]

Economic Insights Suite for life insurers

Better engage high-lifetime value customers

Life insurers are facing new challenges and changes to the market landscape: online consumer demand is up and existing business models that rely on in-person health checks and lengthy forms to complete and sign are difficult if not impossible to obtain — leading to applicants abandoning the process short of the finish line. Today's life insurers are being asked to be more innovative and nimble in how they onboard new customers.

Insurance marketers are also faced with new challenges: how to most effectively allocate marketing spend, better identify high value customers that are more likely to need and can afford single or multiple insurance policies and identify and execute around life events for just in time marketing. Equifax can help Life insurance marketers solve these challenges and more with solutions that enhance the customer journey and identify:

- **Where is the opportunity:** Find growth markets
- **Who to target:** Identify high potential customers and prospects
- **What to promote:** New product or 'next-best'
- **How to communicate:** Creative, channel, message
- **Analyze success:** Track benchmarks and performance

Our unique insight into the consumer wallet is what distinguishes us from other segmentation and targeting options available today. With direct measurement of over \$30 trillion in anonymous U.S. consumer investable assets — about 45% of all investable assets — and credit data for over 245 million consumers in the U.S., our economic insights enable companies to reach households that are most likely to have the right financial profile to spend, invest, or pay for obligations.

Key benefits

Identify and market to customers that are more likely to have the estimated financial capacity and the propensity to desire your offerings.

Augment segmentation, CRM systems, and predictive models to help optimize customer profiles using estimated assets, income, and discretionary spending capacity as key elements.

Execute omni-channel marketing efforts: sending the right message, to the right people, at the right time and through the right channels.

Inform communications and advertising strategies for acquisition efforts.

Economic Insights Suite

Income360

Income360® empowers marketers to match the right offers to the right household based on their estimated income profile. It provides a continuous dollar measure of estimated household income up to \$2 million per household and includes estimated income from retirement funds and home-based businesses, not just estimated income from wages and investments.

You can also use Income360 to profile existing customers for a more accurate predictive measure of how they will interact with you.

Economic Cohorts

Economic Cohorts® groups consumers into 71 clusters based on a multi-dimensional framework including: economic capacity: estimated income, spending, credit and ability to pay. Additional behaviors and characteristics include lifestyles, media, channels, age, demographics and psychographics, and urbanicity.

Economic Cohorts is built using proprietary estimates of total household income and discretionary spending as well as proprietary geographic factors that estimate population density, land use, cost-of-living and other geographic characteristics. Economic Cohorts incorporates ZIP+4 level aggregated credit data, as well as household demographics and syndicated research from leading data providers.

CreditStyles Pro

With CreditStyles Pro® you can better understand credit behavior based on household credit availability, needs and usage within a micro-neighborhood and better assess household need for credit based on intent indicators.

Because CreditStyles Pro components are not subject to FCRA regulations, and household scores and variables are aggregated to the ZIP+4 level, CreditStyles Pro components can be used throughout the customer lifecycle to enhance prospecting, targeting, and account management.

Our insights and solutions can help insurance marketers better target, acquire, manage, and retain their most valuable customers and prospects. Contact us now to find out how our solutions can help provide your organization with powerful new insights into your customers, inform your online strategy, and enhance your communications.

Better identify and engage high-lifetime value customers with the right message for the right offering

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