

Marketing Solutions for Insurance Providers

KEY BENEFITS

Enhance cross-sell and identify high-potential customers that are more likely to need, and can likely afford, additional insurance policies

Link customer records and deepen customer engagement by transforming offline data for use in digital channels

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 including direct mail, email, online, mobile, social, and addressable TV using insight on estimated household financial attributes

Inform communications and advertising strategies for acquisition efforts and cross-sell offers

Acquire New Policy Holders and Identify High-potential Customers

With more insurance options available to consumers than ever before, insurance providers must advance their efforts to identify optimal customers and efficiently market to them across multiple channels.

However, insurance marketers are often hindered by customer databases which contain little insight on consumers' estimated financial assets and likely financial needs, making it more difficult to effectively segment and communicate with various target groups. In order to best sell their services, insurance providers can benefit from new insights to be able to quickly differentiate customers based on their likely insurance needs, financial position, and lifetime value.

Attract, Grow, and Retain More of Your Ideal Customers with Financial Insights

Integrated marketing solutions from Equifax help insurance providers link customer records, acquire new customers, improve campaign productivity, and create more tailored messages. Our solutions help marketing teams better identify valuable customers that are likely to have the financial profile and behavioral characteristics for your firm's insurance products and services.

For example:

- Insurance marketers can enhance their income/life-stage segmentation systems with financial measures, including estimates of invested assets, income up to \$2 million, and spending capacity, to better identify households that are more likely to have the desired financial profile for a range of policies from basic to premium.
- Omni-channel marketing efforts can be developed to identify and deliver tailored messages to those households that are more likely to have the financial ability and propensity for the acquisition, cross-sell, and upsell promotions you offer.



EQUIFAX®





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

The Foundation of Our Marketing Solutions

Through our Data-driven Marketing capabilities and unique insights into household economics, Equifax enables brands to convert marketing precision into customer value. Fueled by our superior data, technology, and analytical expertise, our integrated marketing solutions enable targeted, meaningful interactions across the customer lifecycle — helping drive acquisitions, increase engagement and loyalty, and improve marketing ROI. For marketers, we bring confidence and empowerment to help add value to the business. For consumers, our goal is to support deeper more fulfilling relationships with brands, through more personalized and relevant experiences.

We help clients enhance, synthesize, and activate customer data, turn complex insights into an understanding of customer needs, customize the customer experience with the right messages in the right channels, and meaningfully measure performance to optimize marketing spend and customer value.

	You Already Know	We Know	Treatment
	<ul style="list-style-type: none"> ■ Owns home insurance policy with your firm ■ Income: \$75K-99K ■ Age 35-54 ■ Has children 	Likely has significant assets and high discretionary spending	<ul style="list-style-type: none"> ■ Likely to need – and can afford – additional insurance policies ■ Cross-sell PUL, Auto, Life
	<ul style="list-style-type: none"> ■ Owns home insurance policy with your firm ■ Income: \$75K-99K ■ Age 35-54 ■ Has children 	Likely has low assets and minimal discretionary spending	<ul style="list-style-type: none"> ■ May have need for more insurance, but not as likely to have financial resources to purchase

Applications of Our Solutions for Insurance Marketing, Analytics, and Digital Teams

Application	Implementation
Marketing acquisition and cross-sell, CRM, segmentation, targeting, and messaging	<ul style="list-style-type: none"> ■ Aggregate and link internal and third party data to create a unified view of customers ■ Better differentiate current and future policyholders that are more likely to have the financial profile and propensity to purchase specific insurance products ■ Score and rank consumers by their estimated financial profile to determine likely product needs and improve targeting for acquisition, cross-sell/upsell, and other promotions ■ Deepen customer profiles, enrich CRM databases, and enhance predictive models with estimated consumer financial profiles and behavioral insights for enhanced customer lifetime value scoring ■ Send tailored messages to targeted segments and version messaging based on likely financial position, insurance needs, attitudes, behaviors, life-stage, and demographics ■ Evaluate lifetime value of new and existing policyholders
Omni-channel/digital marketing and website optimization	<ul style="list-style-type: none"> ■ Serve differentiated online ads and reach more web visitors likely to have the desired financial profile and propensities for acquisition and cross-sell promotions ■ Apply customer profiles and better leverage your offline direct mail list online to send a more consistent and relevant message via direct mail, email, online ads, mobile, social, and addressable TV to the right audiences ■ Enhance analysis and verification of website visitors based on estimated financial capacity and other characteristics ■ Better identify products/promotions that are attracting the most attention on your site ■ Enable more effective A/B testing to help enhance website flow and design
Market trends and risk	<ul style="list-style-type: none"> ■ Evaluate the likely financial profile of current policy-holders and prospects in target markets ■ Identify the financial characteristics of policyholders that are most likely to surrender or lapse

Our solutions enable enhanced targeting, segmentation, and communications for omni-channel reach.

Product Suite for Insurance

Our marketing and analytic solutions help enable enhanced targeting and messaging through insight into households' estimated financial capacity, insurance preferences, demographics, and behaviors. Our digital services help marketers better understand website traffic, empower ad campaigns, and augment omni-channel marketing efforts.

*WealthComplete®

Estimate of a household's total invested assets, exclusively for IXI™ Network Members

*Financial Cohorts®

Direct-measured™ asset-based household-level segmentation system

Economic Cohorts®

A segmentation system that provides a 360° view of household-level economics

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

Income360®

Continuous household-based dollar estimate of income uncapped up to \$2.0M

Discretionary Spending Dollars™ (DS\$™)

Continuous household-based dollar value estimate of discretionary spending uncapped up to \$1.2M

Discretionary Spending Index™ (DSI®)

Continuous household-based estimated spending capacity score from 1 to 1000

Ability to Pay Index™ (ATP Index™)

Rank households by their likely economic capacity

CreditStyles® Pro

Aggregated credit measures segmenting households and neighborhoods based on likely credit availability, needs, and usage

Digital Solutions

Enhance integrated, cross-channel marketing and reach more consumers that are likely to have desired financial characteristics

Better Identify and Engage High-lifetime Value Customers with the Right Message for the Right Offering

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.

**Exclusively for members of the IXI Network*

Above solutions are developed for marketing activities that do not include a firm offer of credit.

Neither these materials nor any product described herein were developed or intended to be used for the extension of credit to any individual, nor may they be used for purposes of determining an individual's creditworthiness or for any other purpose contemplated under the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq.

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