



INSURANCE SOLUTIONS: MARKETING

Find, Acquire and Retain High-Value Customers

Welcome to the world of the empowered policyholder. They have greater freedom of choice than ever before. They want the right quote, right away. They want the highest level of personalized, customer service delivered through the communication channels they prefer. And they have a range of competing insurers they can choose from, if you don't respond fast enough with the right solution to offer them.

Yet acquiring and retaining customers is only part of the challenge. In your quest to more closely understand existing policyholders—and to identify ideal prospects to target—you need to aggregate, enhance, mine and act upon a massive amount of both structured and “unstructured” data (like email streams, text messages, and social media chatter.) Mastering “Big Data” is essential to defining and exploiting new opportunities and controlling costs.

Engage Policy Holders and Prospects Using Pitney Bowes Software

Pitney Bowes Software helps you and your agents form a deeper, richer understanding of your customers—and their changing needs—and how to find more people like them. Our solutions bring value-added business intelligence and location intelligence to strategic planning, product development and product marketing, sales, and agent network development—virtually every component of a winning long-term business plan. As you successfully acquire new policyholders, we help you improve profitability and customer retention and grow customer value through higher ROI customer interactions.

Understand Customer Behavior

“Segment and conquer” your market using Pitney Bowes Software's data aggregation and data quality solutions and predictive analytics tools. We don't answer just “what” and “how”. We help you to know “why” a customer acts—or doesn't act.

We help you uncover the most “persuadable” customers—and offer insights on products and messages that those customers will respond to. You can reduce the time and costs spent on unresponsive customers, and identify self-motivated ones who will act on their own. Our solutions have improved campaign results by 30 to 300 percent—while cutting marketing program costs by 40 percent.

SOLUTIONS FOR INSURANCE CARRIERS

Location intelligence

- Address validation
- Exposure management
- Risk appetite/aggregation
- Accurate policy pricing

Data Quality

- Data validation
- Data enrichment
- Data integration
- Relationship mapping

Customer analytics

- Customer interaction optimization
- Integrated campaign management
- Explore/understand needs
- Strategy for next best action

Customer communication

- Multi-channel communication
- Channel preference
- Real-time interactive correspondence
- Consistent experience

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Optimize Customer Interactions

Policyholders' expectations—to be able to reach you at any time, through their favorite channel; to be treated like a real person; and to have their questions answered and issues resolved completely, professionally and swiftly—begin at prospecting and on-boarding.

Pitney Bowes Software's data quality solutions help ensure that the data you use is as complete, accurate and up-to-date as possible. Our support of multiple communication channels – email, web, social media, contact center, physical mail and more—gives you the flexibility to actively engage with policyholders in the ways they prefer, while being consistent with branding, message and tone across all channels.

Develop Winning Marketing Strategies

You must determine where your opportunities lie—and where your portfolio may be vulnerable to risk—and gain strategic insight on where to expand your marketing footprint, recruit or replace independent agents, alter or expand your set of products, and develop or refine cross-selling and up-selling programs.

Pitney Bowes Software combines data quality, aggregation and integration solutions, advanced geocoding, demographic, location intelligence and predictive analysis tools, and geospatial analysis services. Our innovative technology helps you turn data points into actionable marketing insights to create and sustain competitive advantage.

Execute Effective Marketing Campaigns

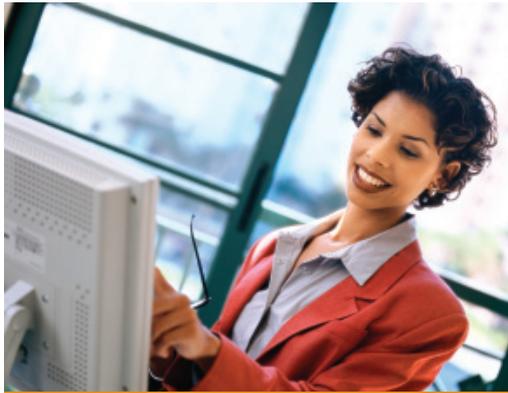
Optimizing every customer or prospect interaction means engaging them with a clear, compelling and personalized message through the right channels.

Our electronic and physical document creation solutions give policyholders and prospects a consistent look-and-feel—across different channels—to make their experience with you more familiar, comfortable and effective. Our transpromo and transactional communication tools integrate effective cross- and up-selling messages with other policyholder communications.

Pitney Bowes Software Powers the Customer-Centric Insurance Company

Pitney Bowes has a long and trusted heritage with over 300 insurers around the globe. We know that effective marketing is only the beginning of a long-term, successful customer relationship.

Across the value chain—from marketing to distribution/sales, actuarial, underwriting, billing and claims—Pitney Bowes Software gives you the power to create integrated, cross-channel dialogues with every customer and prospect. Driven by accurate data, enhanced by analytics and insight, and augmented by location intelligence, we help you deliver personalized, interactive communication across every channel.



Customer Case Study

Tryg Insurance, the second largest insurer in the Nordic region, created a pre-renewal campaign and began a customer dialogue to increase retention.

The campaign was delivered across multiple channels—mail, email, phone—leveraging Pitney Bowes Software's Customer Analytics and Interaction solution.

Eighty percent found the messages relevant to them, and 36 percent said the messages positively influenced them to renew their policy. They conservatively estimated a 25 percent ROI on loyalty focused retention campaigns.

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Every connection is a new opportunity™



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