



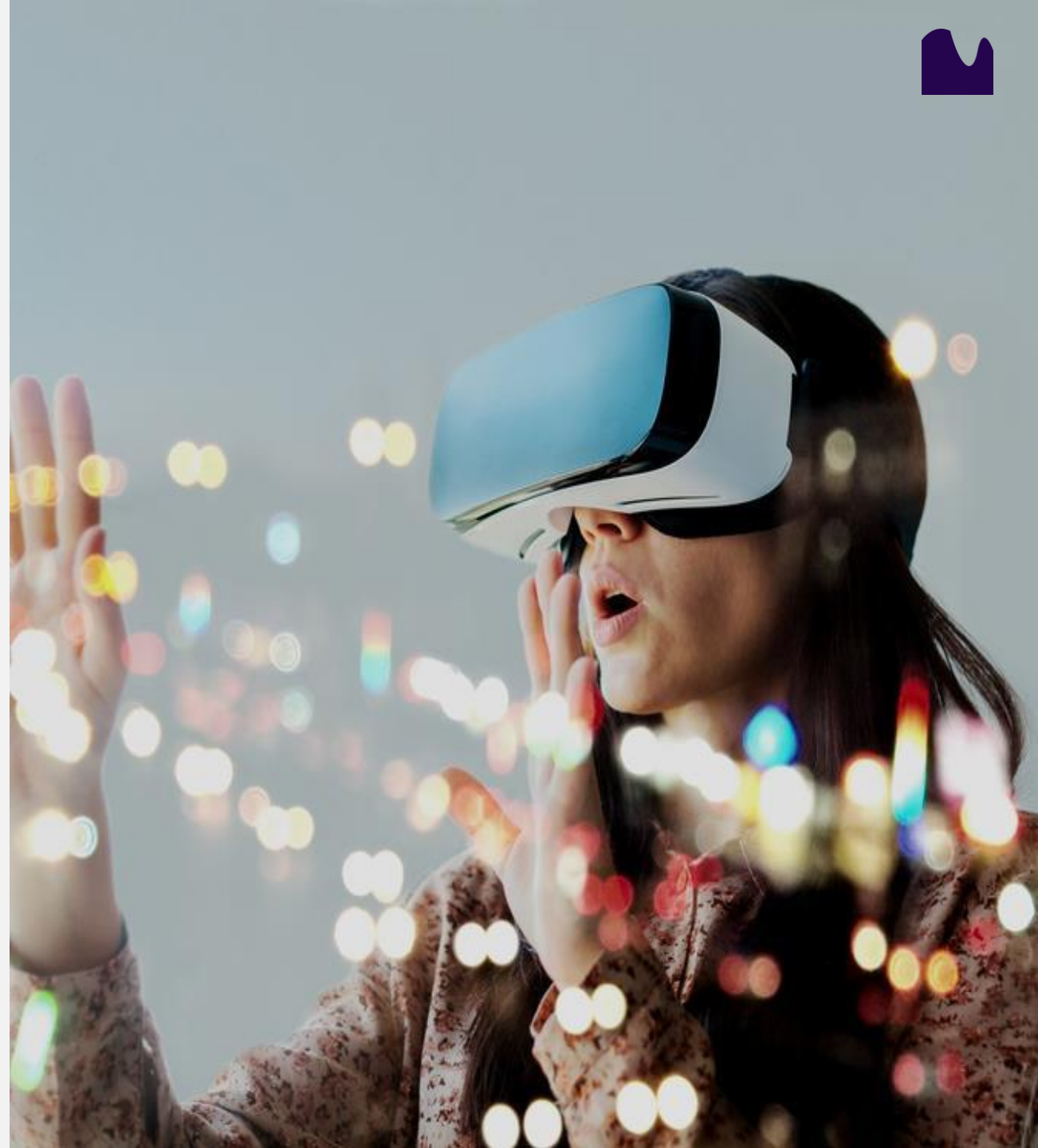
High Velocity Marketing

Digital. Data Powered. Efficient.



**MARKETING'S
JOB IS NEVER
DONE. WE MUST
CONTINUE TO
INNOVATE EVERY
DAY.**

Beth Comstock, Former CMO, GE



Customers are traversing across channels in the insurance purchase journey



David Hall, 30 years old, is a senior accountant at one of the Big Four accounting firms. Having lived in rented accommodations till now, he is planning to purchase a condominium for his family for the first time. David is looking for the right **property insurance product** which will also **provide liability coverage** (against problems such as leaks).

Family/Friends

David **contacts his brother** who suggests comparing 3 different products



Having heard about property **problems faced by his brother**, David decides to opt for the smart-home property insurance cover



Online Channels

David goes to the **insurers' websites to compare** and generate a quote for the products he likes



One of the quotes provides **discounts** for home purchase and renovation



The agent takes him through different policies and discounts using **co-browsing option** on the insurer's website



David buys the policy through the **link sent by agent**



Agents

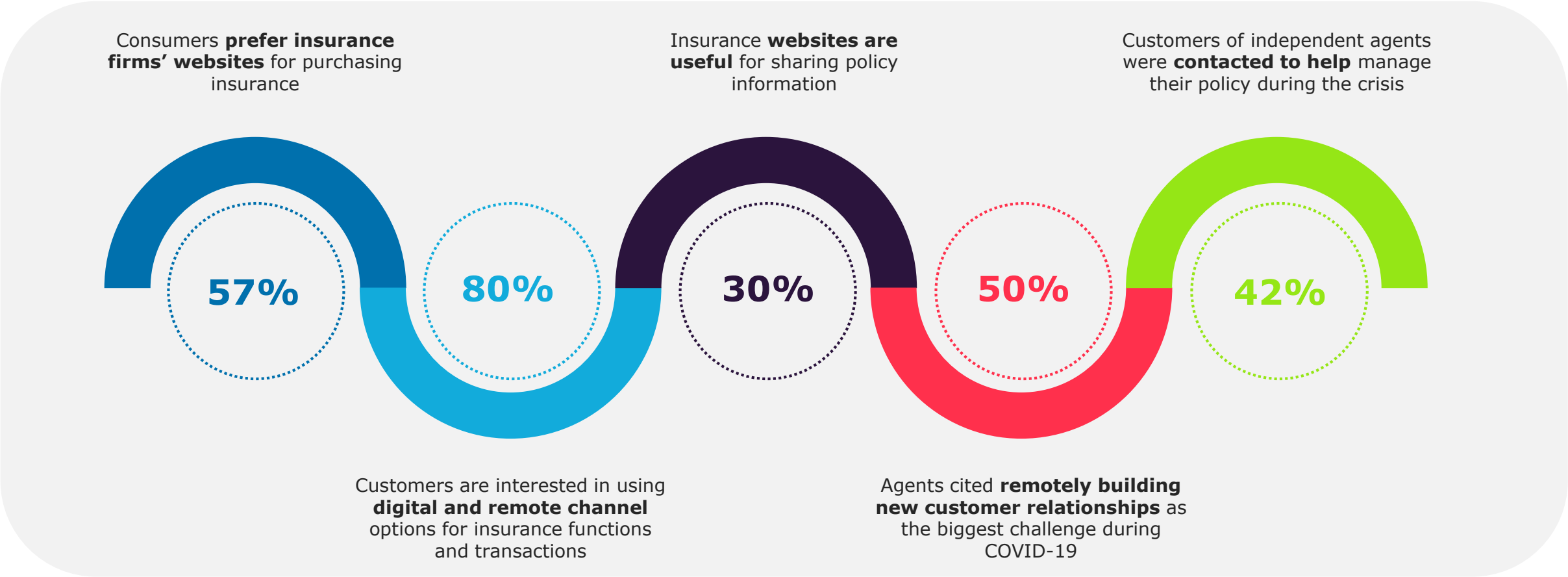
Having planned to renovate the plumbing of his condo, David **chats with an agent** to know more about the discounts



The agent informs him about an IoT based policy which alerts homeowner about probable damage. **He shares final quote proposal.**



As customers increasingly adopt digital means, insurers face pressure to rapidly respond with holistic digitization of sales

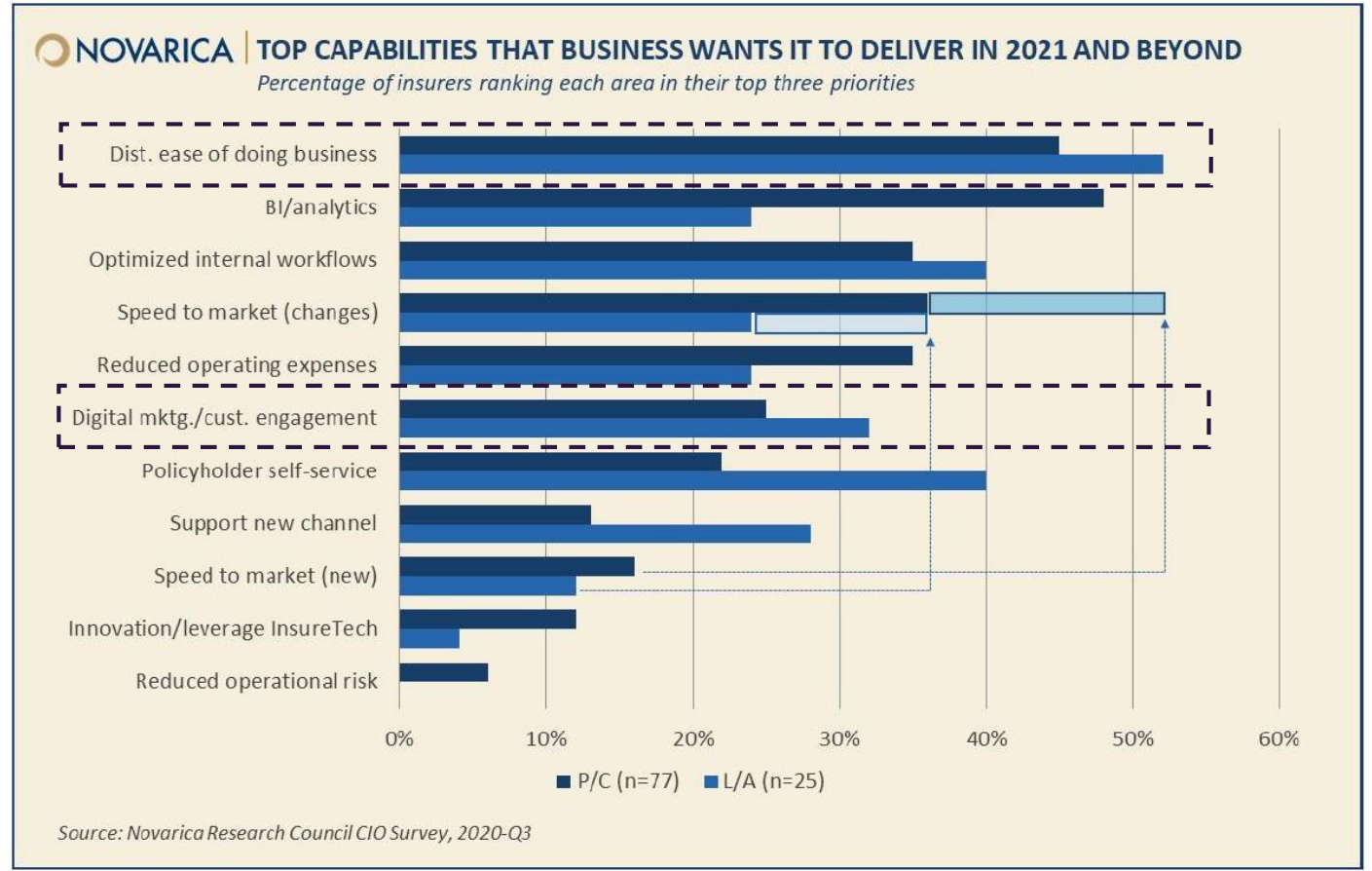
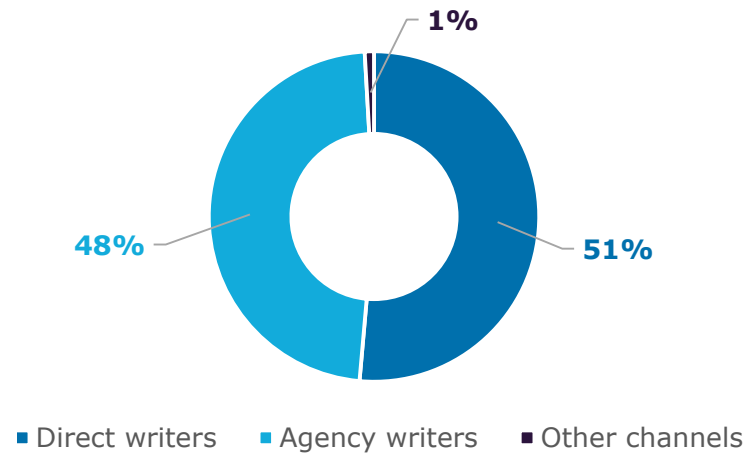


Rapidly **evolving customer needs** and expectations in an **increasingly digital world** will be the top **challenge for growth** in future

Source: World Insurance Report 2020, McKinsey, Novarica, JD Power Research

As the industry remains highly intermediary driven, enabling distributors emerges as top priority for 2021

Intermediated Distribution (P/C)



Insurers are prioritizing Distributor Enablement and Digital Marketing in 2021

Lost Sales

40% of financial services executives said sales of personal insurance decreased due to the pandemic

*Includes exclusive/captive agents

Agents feel the pressure to adapt to a highly advisory-focused role with digital engagement



Lead Generation

- Only 20% agents seen increase in leads coming from insurers - an opportunity to invest in data
- 30% agents rated lead generation as the biggest challenge



Digital Client Interactions

- Agents' in-person client conversations dropped by 85% during the pandemic
- 44% agents rated digital tools as the number one capability insurers should invest



Highly advisory-focused role

- While consumers research online, most of them turn to agents while completing their purchase
- 50% consumers prefer the personalized advice offered by agents before buying the policy

Emergence of new distribution channels (B2B2C platforms, digital brokers/MGAs) adding pressure on agents to accelerate their digital journey

Our mission for Insurance marketing and distribution



End-to-end partner from strategy to execution

Proven expertise in experience strategy and design and creating future-focused marketing organization



Drive Efficiencies in Marketing Operations

Enabling marketing teams to create targeted campaigns while reducing operational costs



Transform Distribution for a Digital World

Empowering distribution with digital selling solutions for superior outcomes

Creating unified customer experience for a global multi-line insurer

The Challenge

Ensuring consistent customer experience and marketing messaging across all line of business for a global insurer. It was even more challenging because the different marketing teams were on different platforms and various level of marketing process maturity. Moreover, the insurer had fragmented, custom solutions which were not scalable.

The Approach

- Global roll out of a Campaign Management Platform consisting of Salesforce marketing cloud with strong personalization layer and customized dashboards for sharing information and measuring progress.
- Streamlined marketing support/operational intake process with immediate acknowledgement.
- Implemented Agile methodology for marketing operations to maximize visibility, support ad-hoc requests and manage stakeholder expectations with clearly defined project deliverable.

The Outcome

Creation of a centralized team to cater global needs with unified customer experience led to 30% reduction in Campaign Execution Costs. MarTech support helped save 34% in total cost. New lead generation increased by 1.3x. Optimized targeted marketing for digital offerings and support.



Campaign Management Solution supported by predictive analytics for one of the largest Swedish insurers

Business Objectives

The client wanted to implement a Campaign Management solution. The objective was to **target customers who are most likely to respond to a campaign** from ~3 MN customers with ~15 MN transactions

The Approach

- Capgemini **collaborated with leading campaign tool vendor** to implement Campaign Management solution.
- Implemented pilot program in 7 months duration with increased conversion rate and more business than traditional way of working
- **Executed cross sell campaign** for Car & Home insurance leveraging email channel

The Outcome

- **13.4% conversion rate** for car insurance campaigns and 7.3% for home insurance campaigns
- **40% more business** than traditional way
- Planned phase 1 and Phase 2 completed
- Improved Sales Hit Rate



Customer experience transformation with concise and dynamic content for a leading US insurer

Business Objectives

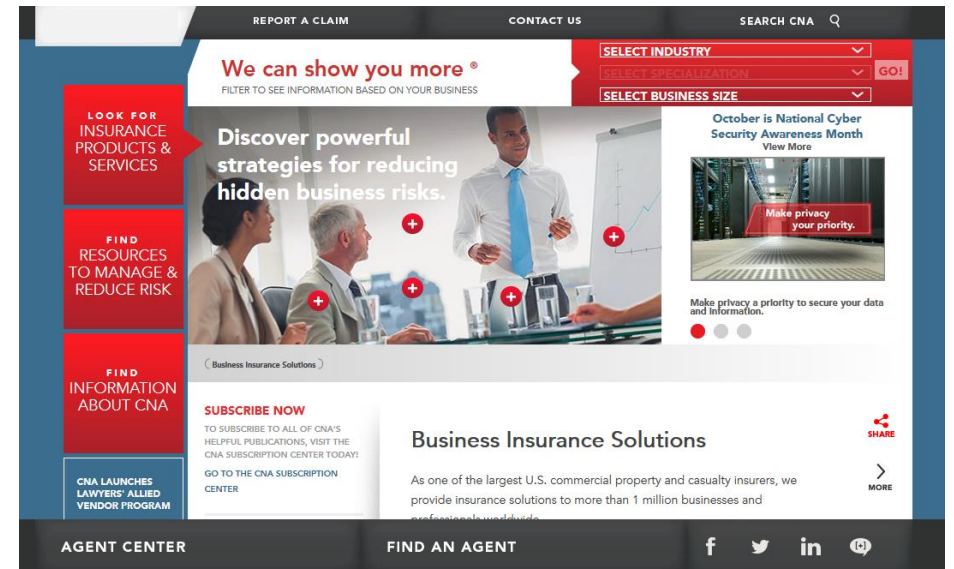
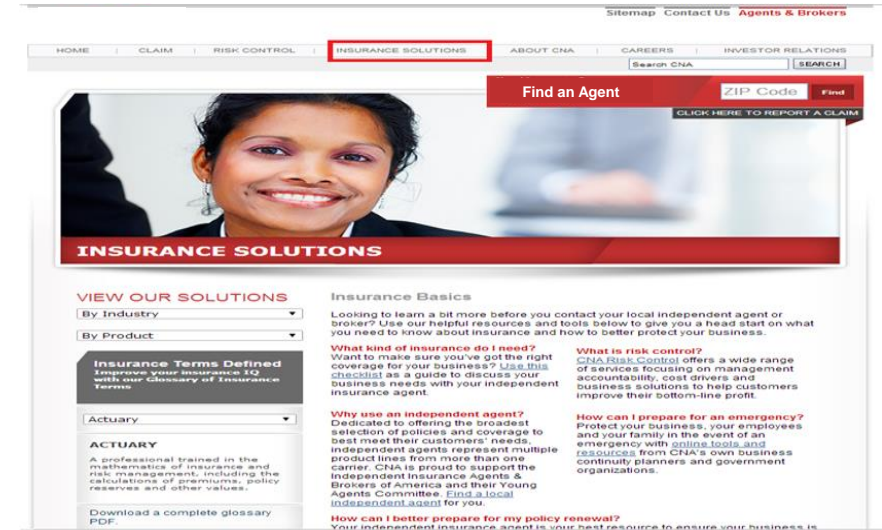
The objective was to **redesign corporate website** for a leading US insurer. The project involved redefining user experience, **rationalizing and consolidating content** from multiple sites, and portlets consolidation and reuse.

The Approach

- Capgemini created a **responsive website** compatible across different devices **with dynamic content**.
- **Social network integrations** were done to encourage referred traffic.
- Guided paths were created for users to get to industry specific information and resources.

The Outcome

- Prospect traffic increased **more than 100%**
- The user experience became **concise, efficient and easy to follow**



Renewal Rate Improvement for a Leading Insurance Carrier

Business Objectives

Improving renewal rate was one of the key strategies in doubling market value from \$30 BN to \$60 BN in 5 years. However, client faced these challenges in marketing division:

- **Time-to-market** of new campaigns or enhancements in legacy marketing tool takes 6-8 weeks
- Lack of **ability to understand customer behavioral patterns** and **personalize campaigns** impacted renewal rate adversely

The Approach

- PEGA marketing framework based solution enabled business to create/enhance campaigns with minimal IT help
- Leveraged **PEGA marketing framework** with the overlay of **Decision hub**, integrated with Salesforce and Business Intelligence tools
- Defined architecture with **predictive modelling** & Hadoop to achieve personalized campaigns for future growth
- Enabled Google Analytics to understand customer patterns.

The Outcome

- **Improved time-to-market of new campaigns** from 6-8 weeks to few days
- Expected **uplift in renewal rate by ~10%** in next few years
- Capturing customer behavioral patterns helped in sending personalized **"Next Best Offer"** to improve win ratio
- Established Pega tool to **modernize other legacy applications**



Our understanding of your current capabilities and priorities



**TBU depending
on client**

Our Marketing Strategy and Execution Offerings



Marketing Strategy offerings

EXPERIENCE STRATEGY

- Business scenario planning; market, customers, competition
- Business Case development & KPI definition
- Customer segmentation & persona development
- Personalization Strategy
- Content strategy
- Conversion funnel analysis
- Technology platform(s) selection in context

EXPERIENCE DESIGN

- Omni-channel Campaign design – target outcomes sales, acquisition, feature marketing, adoption, cross-sell, retention
- Journey Mapping : research, usability and sentiment analysis across the journey

ORGANIZATION & CHANGE

- Design future-focused marketing organization, business processes and adoption.
- Change integration
- Capability Assessments

OPERATE SOLUTIONS & PROCESSES

- Omni-channel program development, conversion attribution and optimization
- Content development

Marketing Execution offerings

CROSS SELLS, LOYALTY & OFFER MANAGEMENT

Strategy and execution of Loyalty & Offer management strategy and systems implementation

MARKETING CONTENT & AUTOMATION

Content & Campaign strategy + Build and Migrate Sites and Assets, Marketing Automation implementation and Run

BUILDING GLOBAL MARKETING COE'S

Cost transformation for digital marketing operations across content, data, campaign, creatives, analytics and reporting

DATA DRIVEN PERSONALIZATION

Support in defining personalization strategy + implementing them for marketing

ORGANIC ACQUISITIONS

Drive listings, organic search and enterprise search using knowledge graphs

PERSONALIZED DIGITAL SALES

Drive personalization in sales content and drive a closed loop marketing

PERFORMANCE MEASUREMENT & OPTIMIZATIONS

Marketing analytics & reporting, challenger platforms & touchpoint optimization

CUSTOMER DATA PLATFORMS

Customer Data Platforms to unify customer profiles and drive cross-channel orchestrations

MARKETING ATTRIBUTIONS

Identifying, collecting, harnessing and distributing insights across the organization to drive marketing attributions

Partners:



Drive efficiencies in marketing operations

Enabling marketing teams to create targeted campaigns while reducing operational costs

Manage digital content effectively across channels and launch targeted campaigns at an accelerated pace

Content Creation

- Single environment for content authoring and digital asset management
- Connected platform for faster collaboration between marketers and developers
- Create and deliver digital assets for different channels from one platform



\$120,000
saving per year



47%
faster asset creation

Campaign Design

- Coordinate media spend and strategy across channels for initial touch and conversion
- Create rule-based offers and email triggers
- Create granular customer profiles using external marketing data sources



19%
higher productivity



27%
faster content delivery

Campaign Launch

- Deliver personalized and contextualized experiences that take into account device, date and time
- Orchestrate cross-channel experiences across web, mobile, email, and social
- Trigger experiences in real-time by leveraging online behavioral data



30%
faster time-to-market



60%
higher average order value

Campaign Performance

- Real-time lead scoring and campaign feedback
- Analyze marketing performance across channels
- Dynamic reports for visibility of campaign performance across regions

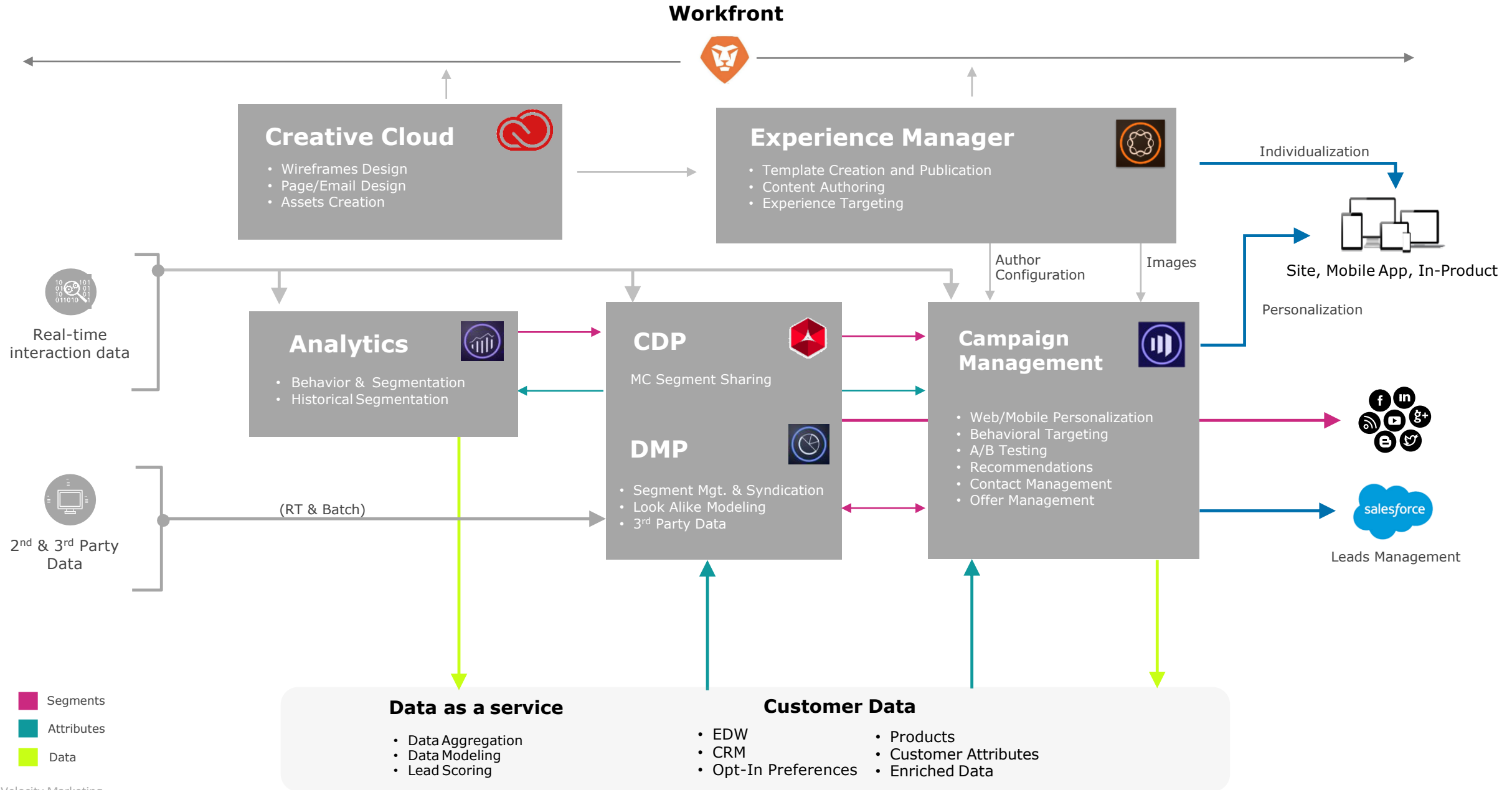


2.5x
higher conversion rate



1.3x
higher lead generation

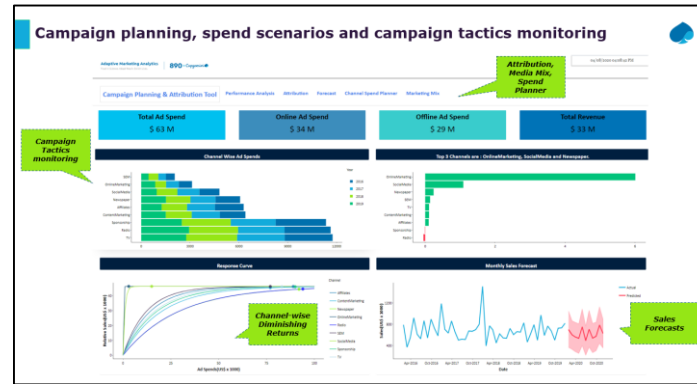
Right stack of technologies in a future proof architecture



Pre-Built Analytics Accelerators for campaign planning



Digital Dashboards



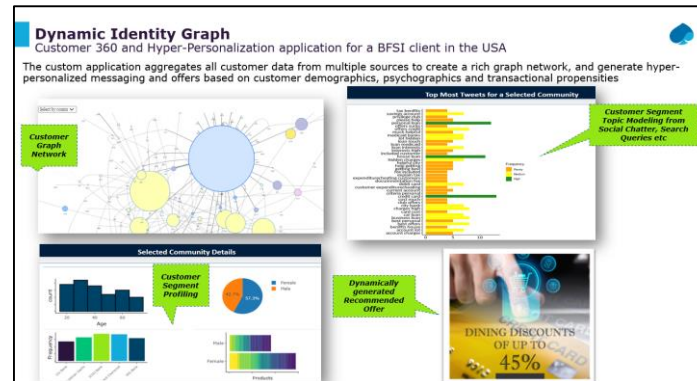
Campaign planning, spend scenarios and campaign tactics monitoring



Adaptive Marketing Analytics for Customer Lifetime Value and Lead Scoring



Ad Matching and Recommendations



Dynamic Identity Graph

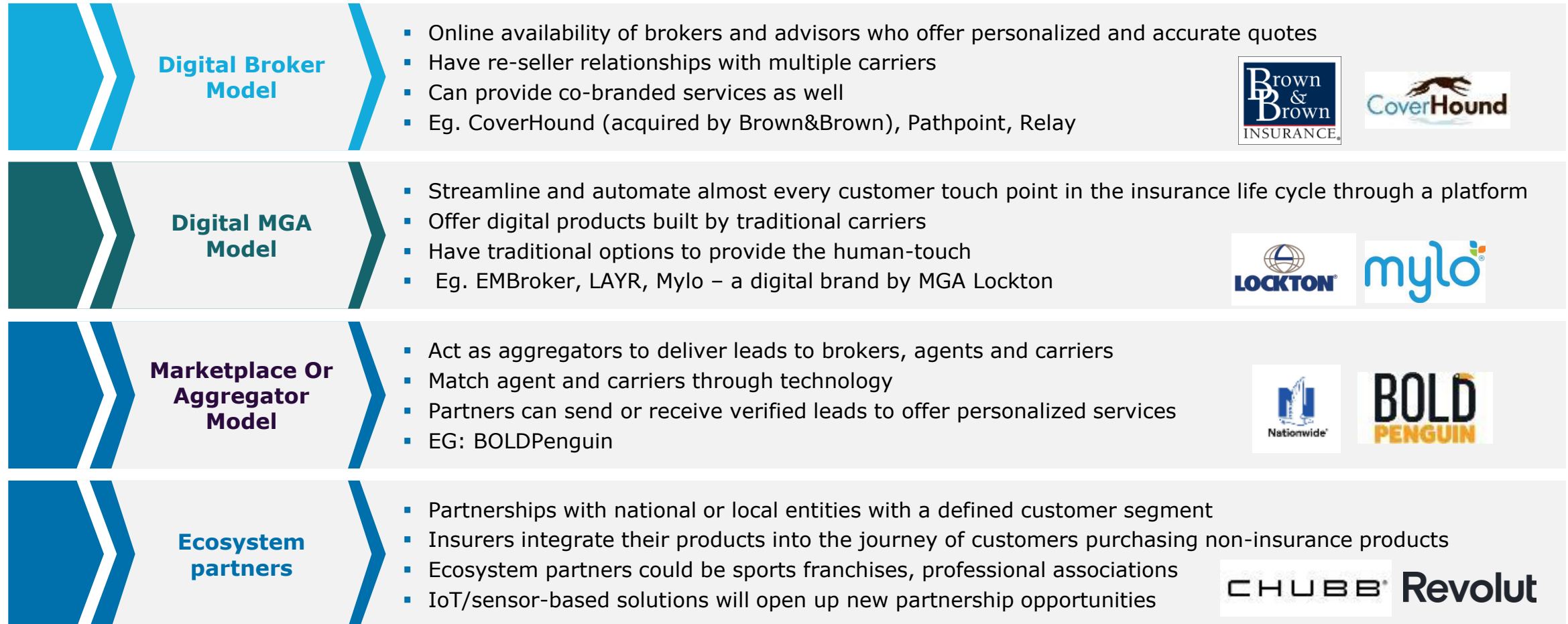


Marketing experimentation through uplift and ad testing

Transforming distribution for a digital world

Empowering distribution with digital selling
solutions for superior outcomes

New digital distribution platforms are disrupting the carrier – intermediary operating model



While not all are threats, these channels signal that the traditional intermediation needs a shot in the arm



Meet Sarah!



Sarah is an **agent with a global multi-line insurer** – XYZ Insurance

Sarah loves her job and has always excelled at it!

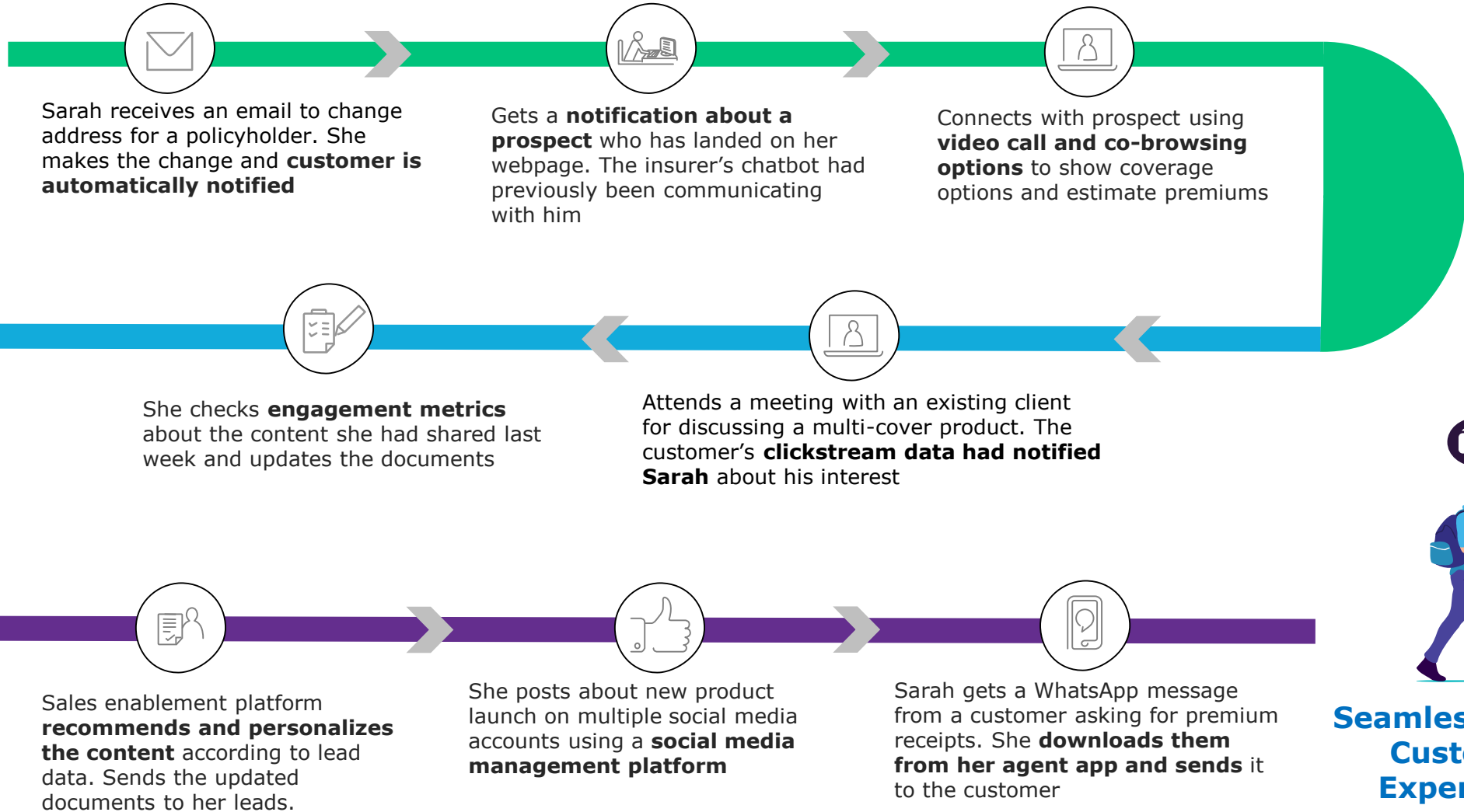
She's the best at helping clients with the right insurance products that address the finer nuances of the needs of the customer.



But off late, Sarah has been feeling a little **overburdened and overwhelmed!**

She can no longer meet her clients in-person to address their challenges and build deeper relationships. Moreover, routine tasks take up a lot of her time which she could otherwise spend on generating and converting leads

Digital tools empowering Sarah to engage meaningfully with prospects and policyholders



Seamless Digital Customer Experience

Insurers must invest in digital capabilities to create the right customer experience at every touchpoint



Direct Customer Journey



Prospect enters search query - "buy renter's insurance"

Prospect lands on insurer's webpage to know more

Starts quote generation online

Binds and purchases policy

- SEO/SEM for higher organic search/ad rankings
- Content management
- Targeted social media ads

- Gamified need assessment tool
- Mobile-friendly website
- Identity management/identifying and targeting returning prospect
- Live chat with agent/chatbot
- Contextualized product offers (discounts, bundling) based on search query

- Retrieve quote details from earlier sessions
- Contextualized assistance/co-browsing
- Pre-fill/minimal touch journey (leveraging mobile camera)
- Tailored quote generation questions
- Cross-sell/upsell suggestions (riders/other products)

- Sending chaser emails leveraging propensity to buy
- Contextualized offers/CTA in chaser emails
- Digitized contracts with e-sign capabilities

Digital Marketing Capabilities

Digital Engagement Capabilities

Insurers must empower agents with digital tools to provide superior customer experience anytime, anywhere



Intermediated Customer Journey



Prospect researching for the right product

Searches for "insurance agent near me"

Prospect wants more advice and goes to agent webpage

Agent shares product information with prospect

Prospect generates quote, binds and completes purchase

- Gamification/need assessment
- Blogs/content management
- Personalization for returning prospect
- Clickstream based personalization

- Agency details on search listings
- Managing local search listings (Yelp, etc.)
- SEO/SEM Optimization for higher organic search/ad rankings
- Keyword analytics

- Live chat with agent/chatbot
- Contextualized product offers (discounts, bundling) based on search query
- Mobile-friendly website

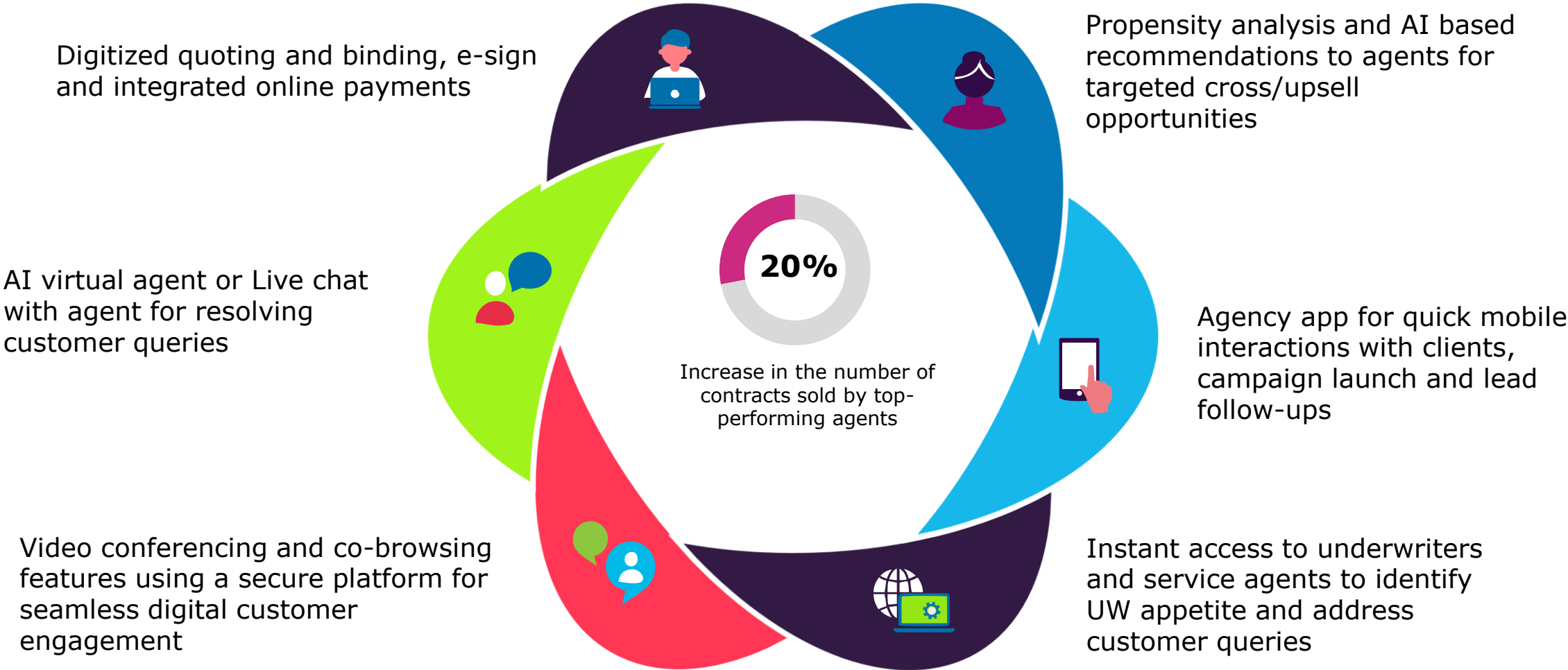
- Video conferencing/co-browsing tools
 - AI-enabled bots for agents to recommend deals to clients
- Automated customized content generation
- Content engagement analytics
- Agency mobile app with quick actions

- Chaser emails with discount/bundling options
 - Retrieve quote details from earlier sessions
 - Digitized contracts with e-sign capabilities

Digital Marketing Capabilities

Digital Engagement Capabilities

Critical capabilities for agents and insurers to propel customer acquisition and enhance satisfaction



Industry examples



Resources for Agents

The screenshot shows a grid of six article cards. Each card includes a read time, a title, and the author's name with a small profile picture.

- Card 1:** | 4-MIN READ | **How One Award-Winning Agency Is Accelerating Its Tech Investments** | JEFF ROY
- Card 2:** | 3-MIN READ | **How We Focused on Digital and Rebuilt Our Commercial Business Niche by Niche** | TIM DAVIS
- Card 3:** | 4-MIN READ | **Caring for Your Team in the Era of Remote Work: 3 Crucial Components** | SARA HOFFMAN
- Card 4:** | 3-MIN READ | **Time to Rethink the Strategic Plan: 3 Ways 2020 Has Changed How We Work, Communicate and Use Technology** | ARLEEN TAVERAS
- Card 5:** | 3-MIN READ | **The Data Points That Will Transform Your Agency** | RAUTON JAISWAL
- Card 6:** | 3-MIN READ | **Digital Marketing Personas: How to Reach Your Ideal Customer Online** | DSHANYA REESE

The screenshot shows the Nationwide Agent Blog website. The header includes the Nationwide logo, the text "PROUD PARTNER OF INDEPENDENTS", and a search bar. The main navigation menu lists "AGENT BLOG", "Market Trends", "Growing Your Agency", "Innovation", and "Managing Your Agency". Below the navigation is a "Recent articles" section with three featured articles, each with a colorful illustration, title, and date.

Recent articles:

- Economic commentary:** Webinar: 2021 US Economic Outlook: Commercial sector rebound from COVID-19 | February 8, 2021 | The 2021 US Economic Landscape for P&C Insurance
- Growing Your Agency:** Give yourself a competitive edge in Human Services | January 13, 2021 | Get strategies and insider tips for Human Services solutions
- Marketplace trends and shifts:** Helping financial services clients sort through political insights and post-election noise | January 4, 2021 | Current events add political noise to investors' desire for clarity and understanding

Agent for the Future program, launched by Liberty Mutual and Safeco, provides data and insights to help independent insurance agencies win today and in the future.

"We created the Agent for the Future site as a resource to share ideas, insights and practical advice with all independent agents."

Nationwide's agent blog "offers timely, relevant expertise on the topics that matter most to agents and their clients; from economic insights and guidance for clients to advice for managing and growing an agency."



Industry examples

Quick quote and bind

You can quote multiple products (auto, home and renters insurance) in as little as two minutes and **complete the sale** – bind, take payment, register for self-service – in a fraction of the time it used to take.



Plymouth Rock Assurance Launches New Digital Product Enabling Homeowners to Quote and Purchase Home Insurance in Just Minutes

@Home™ by Plymouth Rock now available in Massachusetts, New York, Connecticut, New Hampshire, Pennsylvania and New Jersey

Why Nationwide Express



Sell on day one



Close the sale faster



Focus on selling



Multiline with ease

Nationwide Express lets agents quote policies for auto, homeowners and renters insurance in two minutes as well as tailor and bind coverage, and process payments and trailing documents quickly.

Also lets agents accept a single payment for multiple policies and package together documents for emailing to customers automatically at the end of the sales process.

Independent insurance agents and homeowners can now receive home insurance quotes and purchase a policy through @Home™

In most states, the home's address alone is all agents and homeowners need to obtain a quote. Agents and homeowners are also able to customize coverage options based on their individual needs.



Industry examples

Digital Platforms for Agents

Brown & Brown, Inc. Acquires CoverHound and CyberPolicy to Accelerate Digital Insurance Distribution

Facebook Twitter LinkedIn Google+ Pinterest

Acquisition will drive digital transformation at Brown & Brown and increase partnerships, carriers and products available on CoverHound and CyberPolicy to offer even greater consumer choice and comparison.



"We anticipate that the platform will be deeply integrated throughout the organization, allowing us to continue to streamline the process of finding and placing coverage for existing retail customers — while at the same time making the insurance buying process easier and more efficient for customers who want a completely digital experience"



January 14, 2021 12:30 PM Eastern Standard Time

MADISON, Wis.--(BUSINESS WIRE)--Madison, Wisconsin-based American Family Insurance Mutual Holding Company (American Family) today continued its innovative and collaborative approach to serving customers, this time focusing on small businesses with the acquisition of insurtech company Bold Penguin.

"We recognize the importance of small businesses and we want to do our part to support them."

Tweet this

Bold Penguin, based in Columbus, Ohio, is a technology company that simplifies and quickens the often complicated and time-consuming process of obtaining small business insurance. The Bold Penguin digital exchange is used by insurance agents, brokers and other distributors to match, quote and bind policies from a range of insurers to meet customer needs.

American Family agency owners will use the BoldPenguin platform with a suite of products available specifically to them.
"Our partnership with Bold Penguin is another investment in our American Family agency owners. They are trusted insurance advisors, and... the Bold Penguin platform will take our agency owners' ability to fulfill that role to the next level."



890 by Capgemini enables you to enrich data to fuel insight-driven business decisions



Data Exchange

Enables you to access curated, trusted datasets from internal and 3rd-party providers to combine them and build data-driven insights and realize the full potential of data.



Insights Exchange

Empowers you to consume AI & Analytics solutions built by experts or internal teams leveraging internal and external data to power business decisions.



Outcomes Exchange

Facilitates impact-driven business outcomes by equipping you with powerful analytical solutions to improve operational and strategic decision making.

890 by Capgemini

Digital Marketing Solutions

- Digital Dashboards
- Market Planning & Performance Forecasting
- Cross-Sell/Up-Sell
- Promotion Optimization
- Campaign Planning & Attrition tool
- AdSentinel
- AdPainter
- Dynamic Identity Graph

What differentiates Capgemini in the Digital Marketing space?



Extensive Capabilities

- 1000+ connected digital marketing practitioners globally
- 200+ on Adobe Marketing Cloud
- 400+ on Salesforce Marketing Cloud
- Extensive digital technology partner ecosystem



Global Delivery Model

- Range of As-a-service and performance based models
- Global digital marketing CoE
- High-speed, dynamic ideation and delivery methodology



Strategic Capabilities

- Digital Marketing Maturity Scan
- Customer Journey & Experience Design
- Target Operating Model Definition
- Product Selection, Roadmap & Business Case



Implementation Services

- Omni-channel Campaign Planning & Execution
- Social listening & improvement
- Retargeting Mobile and web Ads
- Digital Content/Asset Production & Management



Applied Innovation

- Agile and adaptive to client needs
- Collaborative innovation with partners & clients
- Capgemini Week of Innovation Network

Proven expertise of transforming marketing campaigns by collaborating with eco-system partners



People matter, results count.

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About Capgemini

Capgemini is a global leader in consulting, digital transformation, technology and engineering services. The Group is at the forefront of innovation to address the entire breadth of clients' opportunities in the evolving world of cloud, digital and platforms. Building on its strong 50-year+ heritage and deep industry-specific expertise, Capgemini enables organizations to realize their business ambitions through an array of services from strategy to operations. Capgemini is driven by the conviction that the business value of technology comes from and through people. Today, it is a multicultural company of 270,000 team members in almost 50 countries. With Altran, the Group reported 2019 combined revenues of €17 billion.

Learn more about us at

www.capgemini.com

Appendix

State Farm Success Story – Marketing Compliance, disclosure automation and 100% audits using AI/ML



- 4 million pieces of communications sent out daily
- Automating marketing compliance is critical to keep cost optimal
- 100% compliance review of marketing assets is impossible
- Personalization of marketing offers without audit will not be approved by corporate compliance team
- Synchronizing disclosures across states, with primary website is difficult to be done manually
- Inability to archive personalized offers for compliance reviews/audits

CREATIVE	COMPLIANCE CHECKLIST
<p>Bank Credit Card</p> <p>250 items</p> <p>0% Intro APR on purchases for 15 months</p> <p>18.99% variable APR after that</p> <p>You're Pre-Qualified to Apply for this Offer</p> <p>Apply for the credit card that will save you money.</p> <p>Save with a long-lasting low intro rate</p> <p>Enjoy a 0% Intro APR.</p> <p>0% Intro APR on purchases for 15 months on select purchases opening 3/18/20. Variable APR after that.</p> <p>18.99% variable APR on all other purchases.</p> <p>All balance transfers must be completed within the first 90 days of account opening. There is a 3% balance transfer fee for each transfer.</p> <p>New! Reward points are earned on your purchases and can be redeemed for your choice of cash, gift cards, merchandise, travel discounts or other exciting rewards!</p>	<p>AUTOMATED RULES</p> <p>GoTo_APR_Format Is the variable APR formatted with two decimal ...</p> <p>Ampersand_Comma_Usage Does the creative refrain from using a comma b...</p> <p>Corporate_Copyright_Statement Does the collateral contain the up-to-date corpo...</p> <p>Corporate_Trademark Is a registered trademark used after the first tim...</p> <p>PreApproved_Opt_Out_Notice If the creative includes pre-approved offer, is the...</p> <p>Superlative_Reference Does the creative refrain from making "easiest"...</p> <p>Reviewers:</p> <ul style="list-style-type: none"> Automated Review Marketing Ops Compliance <p>Punctuation Rules</p> <p>Brand Rules</p> <p>Disclaimer Rules</p> <p>Misleading Claims</p>
RULE LIBRARY EXAMPLES	
<p>PRODUCT AND PROMOTIONS: Misleading claims · High-risk phrases · Unclear promotion language · Rates, terms, dates, pricing · Contact information consistency</p> <p>BRANDING: Font sizes and styles · Words · Symbols · Brand phrases · Spelling and grammar</p> <p>DISCLOSURES: Content · Variables · Mandatory</p>	

To: jacksona@naehas.com | From: support@naehas.com
Subject Line: Naehas is Here to Support You

naehas Jackson Anderson
 Account number ending in 4556

Naehas is here to support you during the COVID-19 pandemic. [Learn more.](#)

A special offer for our neighbors:

Earn a \$300 bonus*

with a new Naehas checking account

[Open now](#)

March 2020 CV9195_EV9133 Part 2 Face Letter **1.8" between imaging devices • 5.65" between dual band PJ34 devices** v1 1/2020 **IPC**

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 Call 1.877.518.9007
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 in the category of your choice:

- Gas
- Online Shopping
- Dining
- Travel
- Drug Stores
- Home Improvement & Furnishings

2% cash back at gas stations | **1% cash back unlimited on all other purchases**

200 cash back bonus offer
 You'll get a \$200 cash back bonus after you make at least \$1,000 in purchases within the first 90 days of account opening.







T. Dirk Sellers
 Vice President of Philanthropy
 National Wildlife Federation
 P.S. Apply by June 4, 2020. Use your personal secure code: QANVCC-000-055-380.

Request your card today
 Visit bankofamerica.com/mynewcard
 Call 1.877.518.9007
 Mail the enclosed request form

*this is a partner success story

Capgemini's References for Digital Marketing Solutions in Financial Services

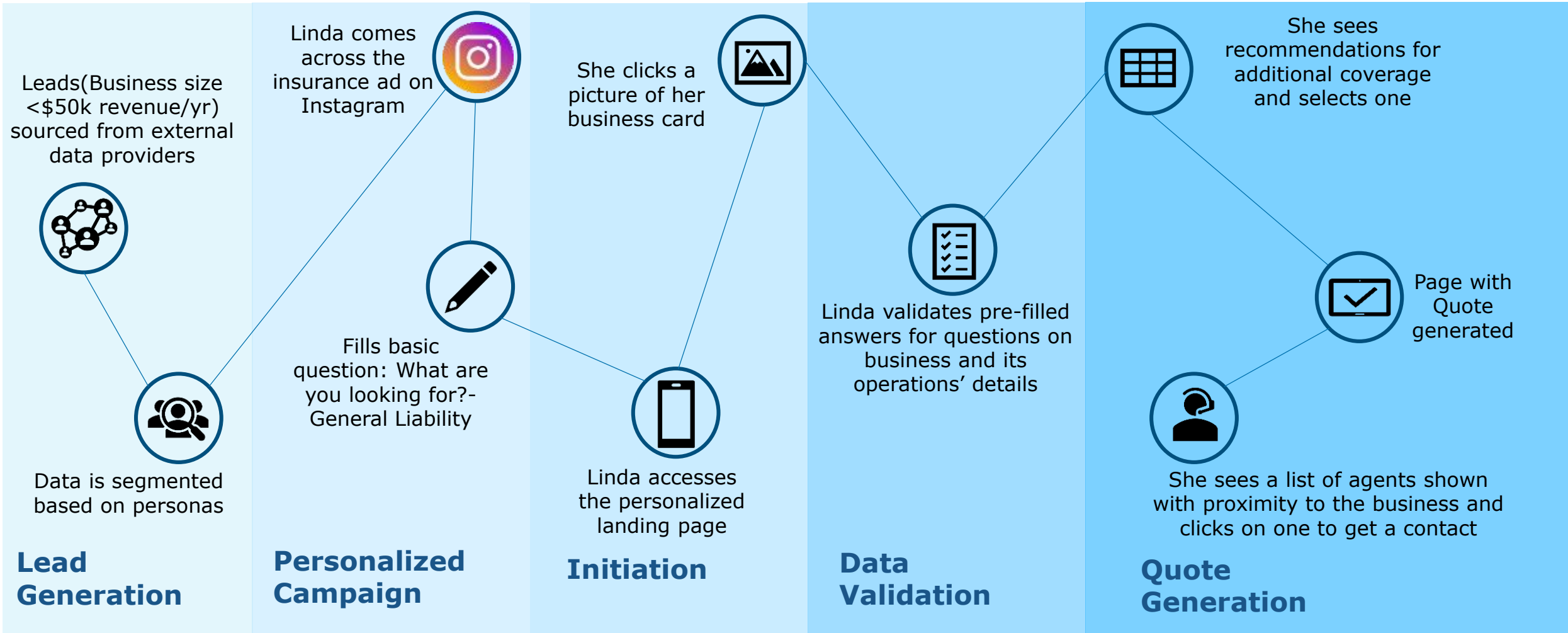


Customer	Our Contribution	Customer	Our Contribution
	Implementing Digital Campaign Platform to enhance Digital Push Strategy using Adobe Campaign tool and integrating with CRM system, Analytics tool(Adobe Analytics) for personalized offerings to targeting customers	Top 7 European Bank	Global rollout of a centralized campaign management system based on Marketing cloud with data encryption to comply with data privacy regulations
	Performed Lean Consulting in Card's Digital Campaign Process and designed new Process Maps and implemented Marketing Automation	Leading Spanish Bank	Implement a centralized campaign management platform for large number of real-time campaigns for the bank providing a single view of customer
	Leverage real-time customer insight can be translated into real-time "contextual" customer marketing with lower costs and risks		Improved campaign management and monitoring processes with increased automation for a global FS organization
US Financial Services	Campaign optimization and dashboard reporting with an offshore execution model	Spanish Bank	Implement a centralized campaign mgmt platform for large number of real-time campaigns for the bank providing a single view of customer
	Implemented Salesforce Marketing Cloud for Email, SMS Campaigns		Implement a Campaign Management Platform to execute Email campaigns and automate marketing operations using Salesforce Marketing Cloud

Illustrative customer journey- Customer Acquisition



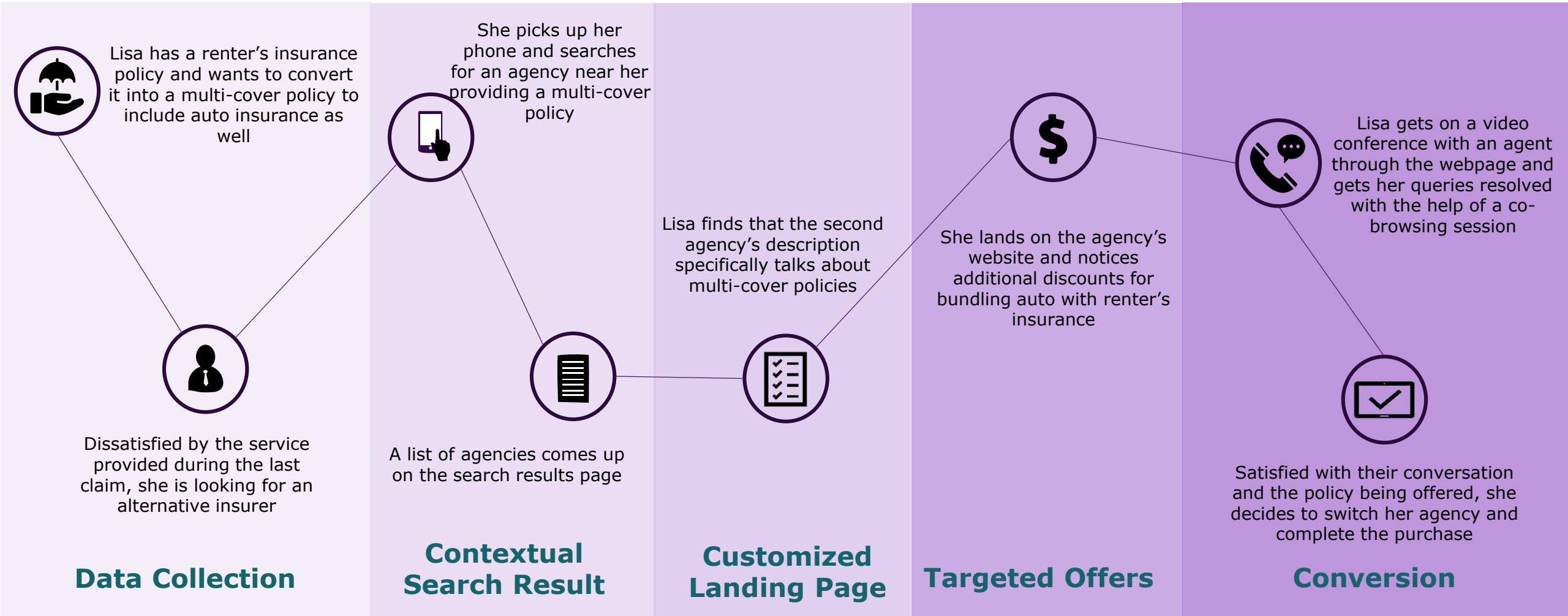
StudioOne is a photography studio in Chicago, Illinois. It is run by Linda Thomas, a 29 year old, ex-software programmer in her basement and provides on-demand services for its customers. The customers book events through the studio's website, her Instagram page and also pay Linda for her services online. Linda has two part-time employees who help her with editing. She is looking to buy general liability insurance for her business.



Illustrative customer journey – Agency channel



Spotlight is a talent management agency run by Lisa Reynolds, a 29-year old from her rented apartment in Brooklyn, New York. Her agency, founded four years earlier, has found good success and is among the top agencies in New York. Having planned to expand and shift to an office space about five miles away from her apartment, she is looking to purchase an auto insurance policy for commuting to her office.



Illustrative customer journey – Upsell/Cross-sell



John is a 34 year old freelance consultant living in Buffalo, New York. He has an auto insurance policy from insurance provider CapG Insurance. Having lived in rented apartments till now, he is looking to purchase his own property. CapG insurance mines 1st party data (own website) and social data to bundle property insurance products and target him using digital campaigns

