MARKETING TRANSFORMATION FOR INSURANCE:
A Study of Martech Through the Eyes of Senior Leaders

Gaining more value from martech integration and your martech investments

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EXECUTIVE SUMMARY

Today’s insurance marketers understand they must employ a comprehensive approach to integrating their martech platforms to meet their customers’ rising expectations for delivering hyper-personalized experiences. But what is that comprehensive approach? A new study commissioned by Acxiom sheds light on how insurance leaders are navigating this period of marketing transformation.

KEY FINDINGS INCLUDE:

Martech ecosystems are expanding, creating integration challenges.

More than half of insurers (57 percent) use 10 or more platforms in their martech ecosystem — a number that will likely grow, as more than 80 percent of respondents plan to increase their martech investments over the next year.

Insurers need a strong data framework to ensure customer data quality and accuracy.

To overcome marketing fragmentation and ensure these investments produce a strong ROI, insurers need a solid martech platform integration strategy. To many, the solution is a unified data framework — 43 percent of insurers have already implemented this type framework or are considering acquiring one.

Partnership is key to uniting martech ecosystems at the data layer.

Approaches to adopting a unified data framework vary, from developing an in-house solution to purchasing software or working with a third party. Each approach has its pros and cons, but since many insurers lack the know-how or skill to integrate their martech platforms and extract the maximum value from their investments, working with a proven partner is a surefire way to increase ROI and improve the customer experience.

In this eBook

We explore the martech challenges and opportunities facing insurance industry leaders, using data gathered from our study, and then offer our recommendations for implementing the best strategy for optimizing your investment in a viable martech solution.
To better understand how the leading insurance executives viewed martech’s role in marketing transformation, Acxiom partnered with SourceMedia, a digital business information and performance media company serving senior-level professionals in the insurance, financial, technology and healthcare sectors. SourceMedia conducted 94 quantitative interviews and 10 one-on-one interviews with senior-level executives and hands-on decision makers. Details of this blind survey are shown in this figure.

Completed September/October 2018

**RESEARCH VEHICLE AND SAMPLING:**

Partnered with Source Media to complete a large-scale, online quantitative study and qualitative study (94 respondents)

**Criteria**

- Upper-level executives at top-tier Life, P&C or Multi-line carrier
- National and/or International writer
- 2017 Net annual premiums of $2B+
- Involved in the decision making of MarTech Strategy/Investments
- Completed September/October 2018

**STATS**

49% VP and Up
72% National
77% $10B/ 39% 25B+
90% Make Decisions

**P&C**

13%

**LIFE**

38%

**MULTI-LINE**

49%

**INSURANCE PRODUCT CATEGORIES OFFERED**

- Life Insurance
- Annuities
- Investments
- Property/casualty insurance
- Health Insurance
- Workers’ comp
- Other (please specify)

- 84%
- 63%
- 62%
- 57%
- 53%
- 45%
- 3%
SourceMedia’s one-on-one interviews with these leading insurance influencers provided many valuable insights into the industry’s most pressing concerns, which are summarized in the following tables. In this report, we’ll show you how this data can be used to create a successful marketing transformation strategy.

### CUSTOMER DEMANDS AND KEY OBJECTIVES

#### CUSTOMER DEMANDS (EXPECTATIONS)
- Simplicity
- Transparency
- Intuitive design
- Options for help or assistance
- Data privacy and security
- Speed and efficiency in issue resolution
- Digital channels

#### KEY 18-MONTH OBJECTIVES
- Enhance both agent and consumer experience
- Create online presence
- Establish company positioning and brand awareness
- Enable cross-sell opportunities
- Implement tools for data gathering and analysis to better understand customer behavior, calculate risk, and inform segmentation strategies
- Establish a culture of innovation
- Implement omni-channel reconnecting
- Complete the digital transformation
- Confirm distribution direction
### DIGITAL TRANSFORMATION STRATEGIES AND MARTech INVESTMENTS

<table>
<thead>
<tr>
<th>TRANSFORMATION STRATEGIES AND PLANS TO CAPTURE MARKET SHARE</th>
<th>INVESTMENT DRIVERS (EXPECTATIONS)</th>
<th>POTENTIAL ROADBLOCKS TO SUCCESSFULLY UNIFYING DATA</th>
<th>DATA SYSTEM CONCERNS</th>
<th>TYPICAL MARKETING PAIN POINTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Create a personalized CX</td>
<td>• Ease of use</td>
<td>• Defining data ownership/silos</td>
<td>• Providing a single source of truth</td>
<td>• Creating stickiness</td>
</tr>
<tr>
<td>• Establish strategic partnerships</td>
<td>• Improved customer experience</td>
<td>• Ensuring data quality/accuracy</td>
<td>• Ensuring privacy (GDPR)</td>
<td>• Prioritizing campaigns</td>
</tr>
<tr>
<td>• Leverage the digital ecosystem</td>
<td>• Fully integrated system</td>
<td>• Integrating legacy systems</td>
<td>• Implementing cyber security</td>
<td>• Adhering to the model</td>
</tr>
<tr>
<td>• Improve and simplify workflow to boost sales</td>
<td>• Consistent in CS and messaging</td>
<td>• Creating distribution channels</td>
<td></td>
<td>• Measuring ROI</td>
</tr>
<tr>
<td>• Establish and maintain compliance</td>
<td>• A strong partner ecosystem</td>
<td>• Maintaining privacy</td>
<td></td>
<td>• Shifting to digital and omni-channel</td>
</tr>
<tr>
<td>• Understand and manage expectations for customers, sales people, and agents</td>
<td>• Accurate, efficient, and rapid issue resolution</td>
<td>• Providing analytics</td>
<td></td>
<td>• Ensuring data is relevant and accurate</td>
</tr>
<tr>
<td>• Leverage existing product line</td>
<td>• Deeper understanding of risk and customers behavior</td>
<td></td>
<td></td>
<td>• Coordinating silos</td>
</tr>
<tr>
<td>• Create user-friendly online solutions</td>
<td></td>
<td></td>
<td></td>
<td>• Working with limited resources</td>
</tr>
<tr>
<td>• Enhance leads for the IAs</td>
<td></td>
<td></td>
<td></td>
<td>• Avoiding any negative perceptions and establishing trust</td>
</tr>
</tbody>
</table>

### IMPLEMENTATION CHALLENGES

- Defining data ownership/silos
- Ensuring data quality/accuracy
- Integrating legacy systems
- Creating distribution channels
- Maintaining privacy
- Providing analytics
- Providing a single source of truth
- Ensuring privacy (GDPR)
- Implementing cyber security
- Creating stickiness
- Prioritizing campaigns
- Adhering to the model
- Measuring ROI
- Shifting to digital and omni-channel
- Ensuring data is relevant and accurate
- Coordinating silos
- Working with limited resources
- Avoiding any negative perceptions and establishing trust
- Keeping up with the latest technology
WHY ARE INSURERS MAKING BIG INVESTMENTS IN MARTECH?

There was a time when insurance customers were satisfied with nothing more than a timely response, a fair price and quality service. Not anymore. Today, these customers are looking for much, much more; they’re looking for things like:

- Cross-channel personalized experiences
- A customer journey that is seamless, consistent and connected
- Data that is accurate, protected and private
- Choices in buying, including where, when, how and from whom
- Interaction across various channels, where, when and how they want
- Interactions and responses in real time
- An experience that is comparable to those provided by industry-leading brands outside the insurance industry
- Value exchanges that are above and beyond the accepted baseline
- Relationships based on trust and honesty

Unfortunately, failing to meet these standards can be costly. Another survey revealed that 76 percent of the customers polled said they were willing to take their business elsewhere if they weren’t getting a hyper-personalized experience.2 So how do insurers hold on to their customers? To meet those customer expectations and avoid customer defections, insurers need the following:

- A strong data framework that ensures a high degree of accuracy
- The tools, technology and martech platforms that can deliver seamless, relevant customer experiences across channels and devices
- An integrated martech platform that can drive maximum value
- The means to provide real-time experiences using the customer’s preferred channels
- The ability to provide interactions based on value and trust
- Tools to measure ROI on all efforts

In a recent customer survey, 51 percent said most brands fell short of delivering a great customer experience, which isn’t surprising, since 67 percent said their standards for a good customer experience are higher now than ever.1

1 Findings: Salesforce Research: Customer Expectations Hit All-time High
2 Accenture Digital research, June 2016.
A SOLID MARTECH PLATFORM INTEGRATION PLAN IS ESSENTIAL

In an all-out effort to meet marketing goals, top-tier insurance companies understand the pressing need to fully integrate their martech platform. According to the survey, more than 80 percent said they planned to increase their martech investments over the next year, and more than half of those respondents said they would spend 25 percent more in the coming year than they had in the previous year.

To ensure these investments produce a significant ROI, it’s important to have a solid martech platform integration strategy that ensures all your data is connected. Then, you need to make sure all your current or planned investments are closely aligned with that strategy.

MARTECH

Companies Level of Martech Investment Enterprise Wide and How Much They Plan to Spend Next Year

<table>
<thead>
<tr>
<th>Level of Martech Investment</th>
<th>Last 12 Months</th>
<th>Next 12 Months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decrease investment</td>
<td>4%</td>
<td>2%</td>
</tr>
<tr>
<td>Maintain same investment</td>
<td>26%</td>
<td>16%</td>
</tr>
<tr>
<td>Moderately increase investment</td>
<td>43%</td>
<td>43%</td>
</tr>
<tr>
<td>Significantly increase investment</td>
<td>27%</td>
<td>38%</td>
</tr>
<tr>
<td>Don't know</td>
<td>1%</td>
<td>1%</td>
</tr>
</tbody>
</table>

Percentage Increase in Investment for Those that want to Increase Moderately or Above

<table>
<thead>
<tr>
<th>Percentage Increase</th>
<th>Last 12 Months</th>
<th>Next 12 Months</th>
</tr>
</thead>
<tbody>
<tr>
<td>1% to 10% more</td>
<td>8%</td>
<td>1%</td>
</tr>
<tr>
<td>11% to 25% more</td>
<td>38%</td>
<td>4%</td>
</tr>
<tr>
<td>26% to 49% more</td>
<td>26%</td>
<td>14%</td>
</tr>
<tr>
<td>50% to 74% more</td>
<td>8%</td>
<td>8%</td>
</tr>
<tr>
<td>75% to 99% more</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>100% or more</td>
<td>4%</td>
<td>Don't know</td>
</tr>
</tbody>
</table>
MARTECH INVESTMENT: PRIORITYING YOUR OBJECTIVES

Since many carriers plan to invest in a wide range of martech solutions, it’s important to prioritize. As part of the study, respondents were asked which investments they were most likely to make over the next year.

The top five investments or objectives were: Customer data platforms (CDPs); analytics environments and toolsets; business intelligence (BI) and reporting tools; CRM systems; and digital analytics platforms. Each of these is required to provide exceptional customer experiences and accurately measure results and ROI.

Fortunately, most (if not all) these objectives can be achieved by prioritizing one focus: integrating the data framework. With a high-functioning unified data framework, insurers can achieve multiple customer experience goals and boost their ROI.

MARTECH

Planned Martech Investments Over the Next Year
MARKETING SUCCESS STARTS AT THE DATA LAYER

For most industries, the best indicator of marketing success is the customer experience – how well the company is meeting the customer’s expectations. (It should be noted that quantifying or attempting to evaluate the customer experience is not an exact science, given the many variables involved and the constantly changing business environment. Each campaign must be isolated to determine its contributing value.)

This is true for insurers as well; however, there are additional indicators that are unique to the insurance industry that must be considered. What insurers need to most effectively implement an omnichannel marketing plan is a strategy that takes into account all these marketing success indicators.

The solution is grounded in the proper handling of data. A unified data framework – an agile foundation for customer data that connects your omnichannel marketing and advertising ecosystem at the data layer – enables insurers to deliver the right message to the right people at the right time, thereby enhancing the customer experience, creating more conversions, identifying more leads, and increasing your ROI. Only a unified data framework grounded in high-quality data and managed by seasoned data experts can help you achieve this goal.

MARTECH

Companies Primary Indicator of Marketing Success

We expected to see conversion and net written premium rank higher.
THE IMPORTANCE OF A UNIFIED DATA FRAMEWORK

Integrating your martech platforms is critical, but it’s an incomplete solution. To power exceptional experiences, insurance companies need a unified data framework to connect data and provide the ability to:

- Build and maintain the optimal distribution model for integrated insurance products
- Deliver seamless personalized consumer and agent experiences (fully integrated CRM datasets)
- Deliver a single view of the customer, prospect and agent across disparate products and channels
- Drive top-line growth, decrease expenses and improve marketing and operational efficiencies
- Improve retention and increase customer value for both agent and consumer
- Accurately measure and improve marketing ROI

Above all, a unified data framework must provide a unified view of the customer for marketing optimization.
INSURERS UNDERSTAND THE VALUE OF A UNIFIED DATA FRAMEWORK

The benefits of a unified data framework are well known. In fact, **94 percent** of the study participants said they were familiar with the concept and its benefits. What’s more, **43 percent** said they either had implemented a framework of this type or were considering acquiring one.

Clearly, most insurers know they have a problem, and they’re in the process of fixing it. Are you? If not, you could be left behind.

MARTECH

**Familiarity and Level of Interest in Implementing a Unified Data Framework**

<table>
<thead>
<tr>
<th>Familiarity with UDF</th>
<th>Level of Interest for Those that Have Not Implemented</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have already acquired/implemented</td>
<td>0% Not at all interested</td>
</tr>
<tr>
<td>Planning to acquire within 12 months</td>
<td>4% Not very interested</td>
</tr>
<tr>
<td>Considering acquiring</td>
<td>19% Very interested</td>
</tr>
<tr>
<td>Very familiar/know a lot about this</td>
<td></td>
</tr>
<tr>
<td>Somewhat familiar/have only heard about this</td>
<td></td>
</tr>
<tr>
<td>Not at all familiar/have never heard about this</td>
<td></td>
</tr>
</tbody>
</table>

0% 5% 10% 15% 20% 25% 30% 35% 40%
KEY CRITERIA FOR A UNIFIED DATA FRAMEWORK

Of the insurers that had not yet implemented a unified data framework, **78 percent** said they were interested in doing so. Why? The study provides several compelling reasons. Among these are customer journey/personalization, data privacy (i.e., GDPR), seamless omnichannel and marketing agility. These are the things your customers are expecting, and these are the things they are already getting from other top brands, market leaders such as Apple and Amazon.

The experiences customers are having with brands in other industries are affecting customer expectations in all industries. Comparing a customer’s experience with the experience a competitor is delivering isn’t enough, because customers are now looking outside their vertical and expecting the same level of customer experience they’re getting from the best the retail, automotive and financial services industries have to offer.

What this means to insurers is that any viable unified data framework solution has to address **identity resolution**, a foundational capability for people-based marketing.

### MARTECH

For Those Interested in Implementing a Unified Data Framework Solution, We Asked How Important Each of the Following Criteria Are for this Solution

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer personalization/customer journey</td>
<td>57%</td>
</tr>
<tr>
<td>Data privacy/GDPR</td>
<td>56%</td>
</tr>
<tr>
<td>Seamless omnichannel</td>
<td>48%</td>
</tr>
<tr>
<td>Marketing agility</td>
<td>48%</td>
</tr>
<tr>
<td>360-degree view of customer</td>
<td>43%</td>
</tr>
<tr>
<td>Identity resolution</td>
<td>41%</td>
</tr>
<tr>
<td>Targeting/segmentation</td>
<td>40%</td>
</tr>
<tr>
<td>Attribution measurement</td>
<td>33%</td>
</tr>
<tr>
<td>Using third-party data</td>
<td>30%</td>
</tr>
<tr>
<td>Online/offline audience source data</td>
<td>30%</td>
</tr>
<tr>
<td>Data enhancement/appendeds</td>
<td>29%</td>
</tr>
</tbody>
</table>

Percentage that ranked the criteria as “Very Important” on a five-point scale.
INSURERS UNDERVALUE IDENTITY RESOLUTION

Respondents were asked to rank what they expected from their unified data framework. Forty-seven percent said identity resolution was “very important.” At the top of the list was customer acquisition and retention. Few will argue that finding and keeping customers is critical, but the more interesting discovery was that identity resolution was in ninth place, showing conclusively that insurers don’t understand the value of data quality.

Without identity resolution, it becomes a case of garbage in/garbage out, requiring you to divert resources to data cleansing while wasting more market spend on ineffective campaigns. Identity resolution is seen by many as the make-or-break point in martech investments and critical in enabling true people-based targeting, measurement and personalization.

MARTECH

Application of Martech Investment Next Year

<table>
<thead>
<tr>
<th>Application</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer acquisition and retention</td>
<td>66%</td>
</tr>
<tr>
<td>Personalized customer service</td>
<td>60%</td>
</tr>
<tr>
<td>Increased competitiveness</td>
<td>56%</td>
</tr>
<tr>
<td>Data sharing/unification</td>
<td>55%</td>
</tr>
<tr>
<td>Proven marketing ROI</td>
<td>53%</td>
</tr>
<tr>
<td>Technology implementation</td>
<td>51%</td>
</tr>
<tr>
<td>Marketing measurement and optimization</td>
<td>51%</td>
</tr>
<tr>
<td>Multi-channel marketing</td>
<td>49%</td>
</tr>
<tr>
<td>Identity resolution</td>
<td>47%</td>
</tr>
<tr>
<td>Seamless omnichannel customer experience</td>
<td>44%</td>
</tr>
<tr>
<td>Increased CLV/share of wallet</td>
<td>43%</td>
</tr>
<tr>
<td>Second-party data exchange</td>
<td>26%</td>
</tr>
</tbody>
</table>

We expected to see identity resolution and second-party data rank higher.
REGULATIONS THAT CAN COST YOU

According to the study, one in four respondents ranked data privacy and GDPR as “very challenging” to implement in a martech platform. But challenging or not, keeping data safe and ensuring compliance with industry regulations is extremely important.

The influence of European privacy regulations is making its way into the U.S., and there is no stopping it. With data streaming in faster than most companies can handle, it is essential to you and your customers that your martech platforms maintain the highest privacy standards and meet all regulations – U.S. and international.

MARTECH

Challenge of Each Task When Developing or Purchasing New Martech Platform

Data quality/accuracy: 36%
Marketing ROI: 33%
Disparate data/data silos: 33%
Data governance: 33%
Marketing attribution/marketing measurement: 29%
Data privacy/GDPR: 24%
Campaign measurement: 21%

We expected to see data privacy/GDPR rank higher.

Percentage that saw the task as “Very Challenging” on a five point scale.
MANY MARTECH PLATFORMS AREN’T PROVIDING THEIR PROMISED VALUE

As part of the study, respondents were asked to evaluate the effectiveness and value of seven areas in their martech platform. As the data clearly shows, too many insurers are seeing a disconnect between what they expected from a martech platform and what they received. Take the 360-degree view of customers for example. Only 47% judged the effectiveness of their 360-degree customer view as “very good”; and only 46% said the value of this view, compared to the price, was “excellent.”

With the right martech platform, these numbers should be much higher. Instead of hovering around 50%, all these martech areas should grade 80% or higher. This is yet one more example of martech platforms over-promising on capabilities and under-delivering on performance. For this reason, it is essential that insurers work with partners that have proven expertise, or they may find that they paid too much for an ineffective platform.

MARTECH

Rating the Overall Effectiveness and Value for the Price from Martech Platforms in Achieving Positive Results in the Following Areas:

<table>
<thead>
<tr>
<th>Feature</th>
<th>Effectiveness</th>
<th>Value for the price</th>
</tr>
</thead>
<tbody>
<tr>
<td>360-degree view of customers</td>
<td>47%</td>
<td>46%</td>
</tr>
<tr>
<td>Actionable insights from data and analytics</td>
<td>51%</td>
<td>46%</td>
</tr>
<tr>
<td>Marketing agility/quick response to changes in customer needs</td>
<td>52%</td>
<td>50%</td>
</tr>
<tr>
<td>Marketing attribution/measurement across all touchpoints</td>
<td>47%</td>
<td>45%</td>
</tr>
<tr>
<td>Proven marketing ROI</td>
<td>55%</td>
<td>51%</td>
</tr>
<tr>
<td>Real-time personalization</td>
<td>50%</td>
<td>48%</td>
</tr>
<tr>
<td>Using third-party data to enhance customer data</td>
<td>49%</td>
<td>47%</td>
</tr>
</tbody>
</table>

Percentage that rated effectiveness vs. value as very good and excellent on a five-point scale.
TOO MANY PLATFORMS. NOT ENOUGH EXPERTISE

The industry is bursting with choices. **More than 70%** of those polled said they used **5-14 martech platforms**; **57%** said they used **10 or more**. Unfortunately, adding more platforms doesn’t guarantee greater efficiency. Adding new platforms usually just means a more complex ecosystem, especially if the integrations aren’t sound. The takeaway is this: if you want to avoid having an ecosystem with multiple platforms that delivers poor performance, you’re going to need an expert.

**MARTECH**

**Number of Platforms that Make up Marketing Technology Ecosystem**

<table>
<thead>
<tr>
<th>Number of Martech Platforms</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 5</td>
<td>9%</td>
</tr>
<tr>
<td>5 to 9</td>
<td>33%</td>
</tr>
<tr>
<td>10 to 14</td>
<td>39%</td>
</tr>
<tr>
<td>15 or more</td>
<td>18%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1%</td>
</tr>
</tbody>
</table>
INSURERS HAVE TO MAKE A CHOICE

Data quality and accuracy are major reasons insurers are turning to a unified data framework. Most are actively seeking to create an omnichannel marketing strategy by implementing one of the following approaches:

- Develop an in-house solution
- Purchase software
- Outsource to a third party

However, many will encounter data challenges or resource issues. Some will learn that the process takes much longer than they thought it would; and, in the end, most will find they lack the know-how to integrate their martech platforms and extract the maximum value from their investments.

MARTECH

Number of Platforms that Make up Marketing Technology Ecosystem

![Chart showing the number of platforms and integration status]
KEY CONSIDERATIONS FOR MARTECH INTEGRATION STRATEGIES

THE PROBLEM WITH GOING IN-HOUSE

To maintain privacy and control, many insurers are tempted to bring all their unified data framework services in-house. But getting the data framework right from the start is critical to achieving success, and locating and recruiting staff with qualified expertise is costly and time consuming. Accuracy always becomes a major issue, and most insurers soon discover that going in-house is by far the most difficult approach.

SOFTWARE MAY LEAD TO A DEAD END

Purchasing high-end martech software, whether customized or off the shelf, may seem like a cost-effective unified data framework strategy. But even if you’re lucky enough to select the right software, you’ll likely require help with the integration if you want to extract its maximum value. Without the right guidance, you may find yourself spending more money reconciling data errors.

THE (RIGHT) THIRD-PARTY SOLUTION WORKS BEST

If you’re looking for a 360-degree view of your customers while maintaining the highest ethical standards, the best bet is to partner with a proven third-party provider. Insurers that invest in a martech/unified data framework partnering with an experienced third-party provider can reduce their market spend, increase ROI, and improve the customer experience.
ACXIOM UNIFIED DATA LAYER: A COMPLETE OMNICHANNEL CUSTOMER VIEW

Personalization. Retention and acquisition. Identity resolution. Ethical use of data. These are incredibly important boxes to check when looking for a unified, martech solution. We believe only one solution checks every box.

**Acxiom’s Unified Data Layer (UDL)** is the optimal solution for unifying, normalizing and managing customer data. It leverages cutting-edge cloud architecture to solve an array of use cases related to how you acquire, engage and retain customers — and how you measure the incremental results of your marketing campaigns.

**ACXIOM’S UDL CAN ENABLE COMPANIES TO:**

- Build and maintain the optimal distribution model for integrated insurance products
- Ensure accurate identity resolution
- Deliver seamless, personalized consumer and agent experiences (fully integrated CRM datasets)
- Deliver a single view of the customer, prospect and agent across disparate products and channels
- Drive top-line growth, decrease expenses and improve marketing and operational efficiencies
- Improve retention and increase customer value for both agent and consumer
- Accurately measure and improve marketing ROI
ACXIOM: A TRUSTED INSURANCE PROVIDER PARTNER

Acxiom brings the unique combination of skills and expertise required to connect marketing and advertising ecosystems at the data layer, providing insurers with an incredible strategic advantage in improving the customer experience.

KEY BENEFITS OF PARTNERING WITH A THIRD-PARTY PROVIDER LIKE ACXIOM INCLUDE:

EXPERT, INDUSTRY-SPECIFIC GUIDANCE AND STRATEGY

Acxiom guides your organization’s deployment of a unified data layer by providing access to a team of data specialists, including insurance industry experts who can provide tailored insights on data-driven strategies, including industry-specific regulations concerning customer data.

TECHNICAL EXPERTISE IN ESTABLISHING A UNIFIED DATA FOUNDATION

Connecting marketing systems at the data layer requires a significant amount of tedious work centered on data integration, management and orchestration. Acxiom’s martech integration services perform the necessary blocking and tackling, from ensuring data from key platforms in your marketing stack can be utilized, to managing and orchestrating offline and digital data.

ONGOING SUPPORT AND INSIGHTS

Once you establish your framework, Acxiom provides day-to-day operational support to ensure optimal performance of your martech solutions. We also deliver a host of services to help you get the most out of your unified data across all of your entire marketing ecosystem enhancing your ability to acquire, engage and retain customers.

We provide nine of the top 10 insurance providers with data-driven marketing solutions that drive growth and fuel powerful customer experiences.
## 10 REASONS TO ESTABLISH A UNIFIED DATA FRAMEWORK

**FACT**

Insurers that fail to provide their customers with hyper-personalized experiences will lose market share. Acxiom’s UDL provides the tools that are essential to delivering exceptional customer experiences and accomplishing your martech objectives: Acquisition, retention and a personalized customer experience.

### HERE ARE 10 CAPABILITIES YOU CAN GAIN WITH ACXIOM’S UDL:

<table>
<thead>
<tr>
<th>1</th>
<th>A single view of the customer</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Omnichannel marketing campaigns</td>
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<td>3</td>
<td>Right-time data activation</td>
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<td>4</td>
<td>Personalized decisioning</td>
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<td>DMP services</td>
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<td>6</td>
<td>Multi-touch attribution</td>
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<td>7</td>
<td>Share of wallet and lifetime value calculations</td>
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<td>Customer journey analysis</td>
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<td>9</td>
<td>Second-party data collaboration</td>
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<td>10</td>
<td>Data monetization</td>
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LET’S BEGIN

Acxiom helps marketers enable great customer experiences by breaking down data silos and solving for a complete customer view across digital and offline channels. As a trusted adviser, we help clients design, build and manage omnichannel solutions that power exceptional consumer experiences by leveraging a unified data layer framework for greater reach, revenue and return.

And we’d very much like to do the same for you.

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