

TRANSFORMATIONAL CUSTOMER-CENTRIC ENROLLMENT TECHNOLOGY

TO IMPROVE SALES AND REDUCE COSTS

ROBERT PATERSON,
CHAIRMAN, HEAD OF INTERNATIONAL SALES AND MARKETING

ANDY ALLSOPP
CHIEF TECHNICAL OFFICER



Afinium
Intelligent Marketing Software

TODAY WE WILL TALK ABOUT...

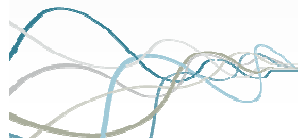
- Why capture and intelligent use of real-time customer data is key to your success in driving sales and reducing costs.
- Customer-Centricity, what it means to carriers, brokers, TPAs, employers and employees, and why it drives sales.
- How data analytics and 'test and learn' using artificial intelligence can transform your customer engagement and marketing, reduce your costs, and dramatically increase your sales and ROI.
- How new technology can transform not just the enrollment experience, but provide hugely valuable customer insights, and give you a sustainable competitive advantage over your industry peers.

AFINIUM

- Afinium – 20 years experience of data-driven marketing across multiple industries.
- Harnessing data and technology to generate sales.
- Personalizing individual user experiences.
- *...If you can't measure it, you can't fix it.*

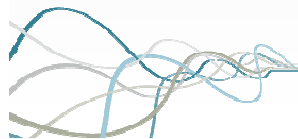
CUSTOMER CENTRICITY

- What does it mean and so what?
- Moving from Product-Centric to Customer-Centric.
- Using customer data to transform the enrollment experience.
- And provide valuable insights that increase sales and customer lifetime value (ROI).



DATA DRIVEN VS. STATIC ENROLLMENT

- Creates an interactive **personalized journey** for each customer that emulates the service provided by your best sales advisor.
- Educates, informs and instantly responds so that sales **opportunities are never lost.**
- Provides **customer-centric** tools and functionality that maximize the value of your broker and client relationships.
- **Data analytics** and automated algorithms provide continuous measurement, reporting and increase your ROI.



PERSONALIZED VS. GENERIC MARKETING

- 63% of consumers reported they may defect from brands due to irrelevant content.
- Of that group, 41% would consider ending a brand relationship due to irrelevance.
- 22% already have.

Source:www.mindfereinc.com

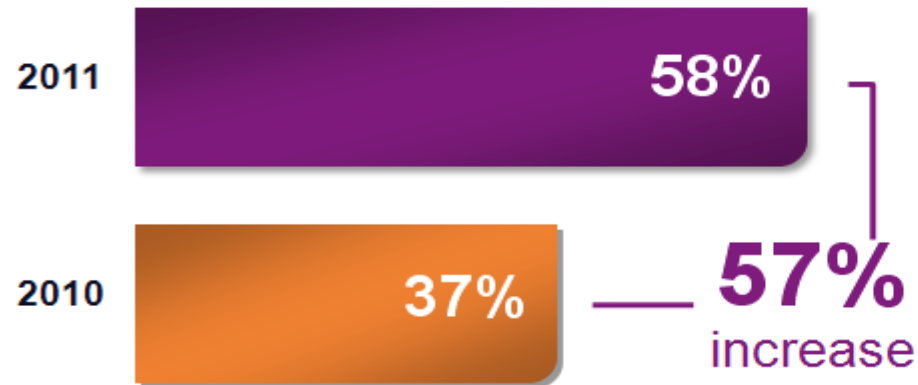
Insurance sector shows highest response rates across all industries for personalized campaigns

Industry	Campaigns	Visit Rate	Response Rate
Advertising, PR & Marketing Services	22	5.61	3.42
Apparel & Accessories	2	13.3	0.18
Art, Media & Entertainment	7	4.32	2.74
Automotive	136	1.54	1.12
Construction	4	1.04	0.38
Consumer Electronics	2	3.59	2.4
Education	92	3.24	2.01
Financial Services	60	4.28	3.15
Food & Beverage	1	1.51	1.49
Furniture & Appliances	1	3.65	2.23
Government	5	11.97	8.40
Health Care	22	3.93	2.10
Hotels & Travel	3	3.37	0.36
Insurance	13	13.88	10.7
IT, Software & Hardware	16	4.25	2.12



THE ABILITY TO CREATE COMPETITIVE ADVANTAGE USING ANALYTICS SURGED DRAMATICALLY IN 12 MONTHS, IMPACTING THE BOTTOM-LINE

Respondents who say analytics creates a competitive advantage



Organizations achieving a competitive advantage with analytics are

2.2x

more likely to substantially outperform their industry peers

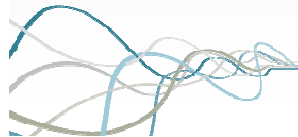
Ratio of respondents who indicated analytics creates a competitive advantage to those who indicated it did not and the likelihood they also indicated their organizations was "substantially outperforming their competitive peers". The ratio was 2.0 to1 in 2010.

Source: The New Intelligent Enterprise, a joint MIT Sloan Management Review and IBM Institute of Business Value analytics research partnership. Copyright © Massachusetts Institute of Technology 2011.

PLATFORM OBJECTIVES

- To help carrier and brokers / TPAs **win and retain** business through added value tools and features.
- To **personalize** the journey for each customer and make it easier for them to understand and purchase products.
- To support automated sales and marketing to increase sales and reduce costs, using self-learning **data analytics** and algorithms.

STREAM



Member Details | Application Form

American Chemical Society Member Insurance Program

Request for association group insurance from New York Life Insurance Company. 11 Madison Avenue, New York, NY 10022. Please complete and return this form to the Plan Administrator: First Insurance, 1200 E. Main Avenue, Painesville, OH 44060-5349 (or submit electronically through this Website). QUESTIONS? Call 1-800-825-9525. Web: www.nyli.com/groupins.

Application Form

ASCE Member Information

You will be required to enter your First Name, Middle/Initial Initial, Last Name, and Social Security # again at the end of this process. An exact match will be necessary in order to proceed with the e-sign Submit.

ASCE Membership No.

ASCE Member ID No.

Member's First Name

Member's Middle/Initial Initial

Member's Last Name

Member's Home SUFF

Confirm You Are a Member of the American Chemical Society

ASCE Membership Exp.

Exp. of ASCE

Social Security #

Gender of Member

Height

Weight

Marital Status

Are you currently reside outside the U.S. in the last 12 months?

Have you ever lived outside the U.S. in the last 12 months?

How did you first get about the online application site?

ASCE

Member Details | Application Form

ASCE MEMBER INSURANCE - Member Insurance Program

Request for association group insurance from New York Life Insurance Company. 11 Madison Avenue, New York, NY 10022. Please complete and return this form to the Plan Administrator: First Insurance, 1200 E. Main Avenue, Painesville, OH 44060-5349 (or submit electronically through this Website). QUESTIONS? Call 1-800-825-9525. Web: www.nyli.com/groupins.

Application Form

ASCE Member Information

You will be required to enter your First Name, Middle/Initial Initial, Last Name, and Social Security # again at the end of this process. An exact match will be necessary in order to proceed with the e-sign Submit.

ASCE Membership No.

ASCE Member ID No.

Member's First Name

Member's Middle/Initial Initial

Member's Last Name

Member's Home SUFF

Confirm You Are a Member of the American Society of Civil Engineers

ASCE Membership Exp.

Exp. of ASCE

Social Security #

Gender of Member

Height

Weight

Marital Status

Are you currently reside outside the U.S. in the last 12 months?

Have you ever lived outside the U.S. in the last 12 months?

How did you first get about the online application site?

ASCE

Member Details | Application Form

GECCARE

GECCARE BENEFITS GROUP INSURANCE PROGRAM

Request for association group insurance from New York Life Insurance Company. 11 Madison Avenue, New York, NY 10022. Please complete and return this form to the Plan Administrator: GECCARE Group Insurance Administrator, P.O. Box 9978, Phoenix, AZ 85066-9978 (or submit electronically through this Website). QUESTIONS? Call 1-800-825-9525. Web: www.nyli.com/groupins.

Application Form

GECCARE Member Information

You will be required to enter your First Name, Middle/Initial Initial, Last Name, and Social Security # again at the end of this process. An exact match will be necessary in order to proceed with the e-sign Submit.

GECCARE Membership No.

GECCARE Member ID No.

Member's First Name

Member's Middle/Initial Initial

Member's Last Name

Member's Home SUFF

Confirm You Are a Member of the American Society of Civil Engineers

ASCE Membership Exp.

Exp. of ASCE

Social Security #

Gender of Member

Height

Weight

Marital Status

Are you currently reside outside the U.S. in the last 12 months?

Have you ever lived outside the U.S. in the last 12 months?

How did you first get about the online application site?

GECCARE

Member Details | Application Form

Appraisal Institute

REAGIT GROUP INSURANCE PROGRAM
Right coverage, right time.

Request for association group insurance from New York Life Insurance Company. 11 Madison Avenue, New York, NY 10022. Please complete and return this form to the Plan Administrator: First Insurance, 1200 E. Main Avenue, Painesville, OH 44060-5349 (or submit electronically through this Website). QUESTIONS? Call 1-800-825-9525. Web: www.nyli.com/groupins.

Application Form

REAL ESTATE APPRAISERS INSURANCE TRUST MEMBER'S INSURANCE PROGRAM APPLICATION FORM

Request for association group insurance from New York Life Insurance Company. 11 Madison Avenue, New York, NY 10022. Please complete and return this form to the Plan Administrator: First Insurance, 1200 E. Main Avenue, Painesville, OH 44060-5349 (or submit electronically through this Website). QUESTIONS? Call 1-800-825-9525. Web: www.nyli.com/groupins.

Application Form

REAGIT MEMBER INFORMATION

You will be required to enter your First Name, Middle/Initial Initial, Last Name, and Social Security # again at the end of this process. An exact match will be necessary in order to proceed with the e-sign Submit.

Member's First Name

Member's Middle/Initial Initial

Member's Last Name

Member's Home SUFF

Confirm You Are a Member of the REAL ESTATE APPRAISERS INSURANCE TRUST

REAGIT Membership No.

Date of Birth

Social Security #

Gender of Member

Marital Status

Do you intend to reside outside the U.S. in the last 12 months?

How did you first get about the online Application site?

REAGIT

If you have any questions about this site or any of the insurance plans, please call us before 8:00 am and call our Central Team at 1-800-233-9938. We would be happy to answer any questions you may have.

Plan Administrator By:
First Insurance
1200 E. Main Avenue
Painesville, OH 44060
Call: 800-233-9938
www.REAGIT.com

Plan Administrator By:
New York Life Insurance Company
61 Madison Avenue
New York, NY 10022

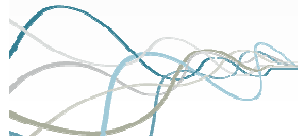
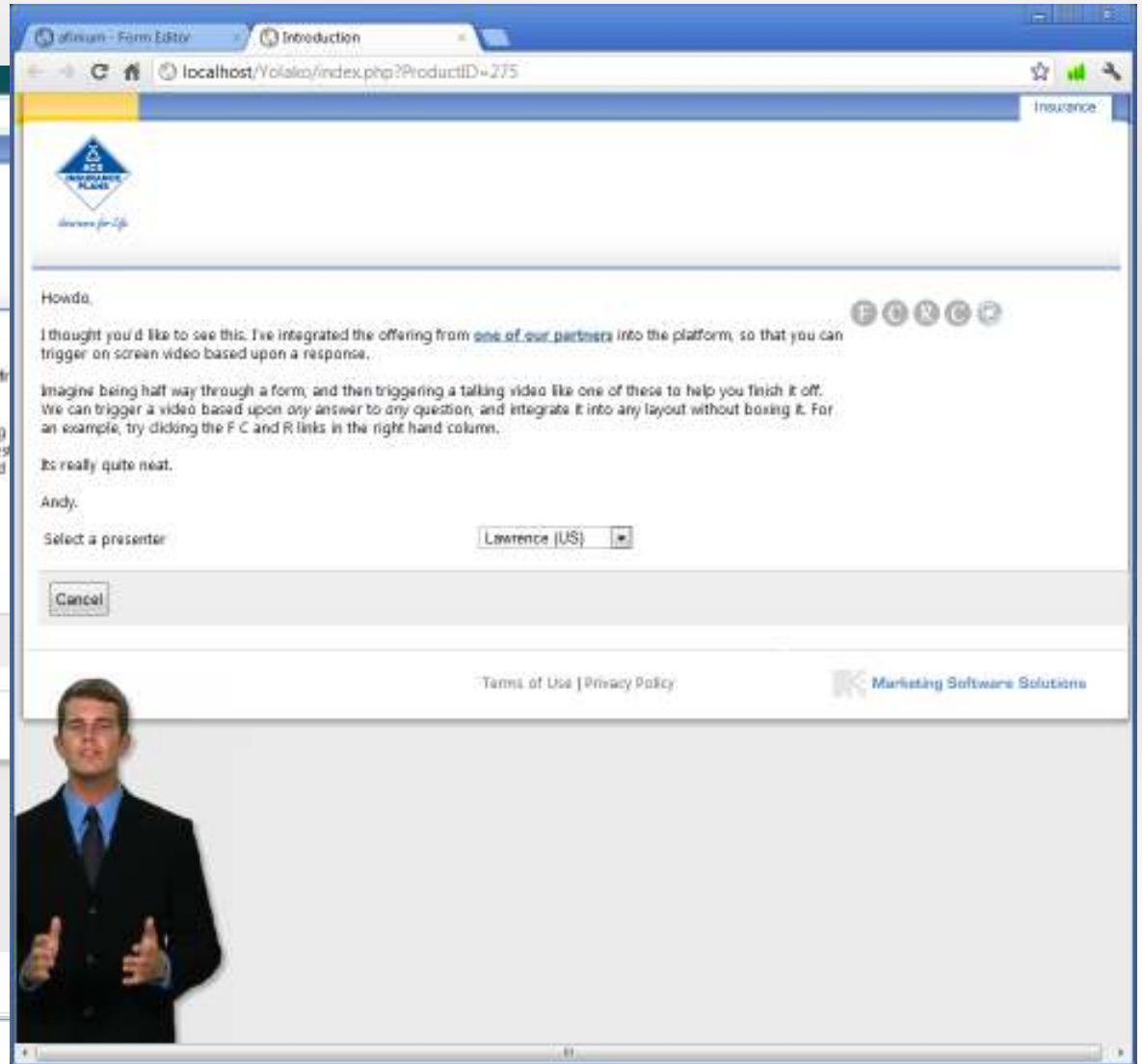
NOTE: Qualifying REAGIT members get a 20% discount. For more information, visit www.nyli.com. This special rebate is reserved for the Group Term Life Plan and the Disability Income Insurance Plan only.

If you purchase both the Group Term Life Plan and the Disability Income Insurance Plan, you'll get an additional 5% discount - giving you 25% off!

Sign up today, or call for more information on this special rebate for REAGIT members.



EVENT TRIGGERED VIDEO



CONTEXT BASED VIDEO

- Triggered by client profile and behavior.

Build 3.0 Sandbox

GROUP LIFE & ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Introduction

The time you spend with your family is precious, and you wouldn't trade those special moments together for anything in the world. But what would happen if you suddenly died?

Would they have the funds to pay bills, your home mortgage, burial and funeral expenses?

Would they be able to live on any income and maintain their current lifestyle? What about medical expenses associated with a terminal illness? Would your family be financially prepared?

By purchasing group Life and AD&D insurance from Standard Insurance Company, SMA Services, Inc. offers you an excellent opportunity to help protect your loved ones.

Plan Advertised By: Standard Insurance Co. Inc.
P.O. Box 123456
New York, NY 12345-6789

i want that kind of security

Ben, 27

The advantages to you and your family include:

Check

If you have any questions about this site or coverages, please call us between 9:00 am and 5:00 pm EST at 1-800-123-4567.

- [Visit Us Online](#)
- [Download Brochure](#)
- [Request a Quote](#)
- [Contact Us](#)

INTELLIGENT CALL CENTER/BROKER AND SALES CHANNEL INTEGRATION

Date of Birth	12/12/1978
* Social Security #	<input type="text" value="123-45-6789"/>
* Gender of Member	<input type="text" value="Male"/>
Member's Title ?	<input type="text"/>
* Member's First Name	<input type="text" value="Michael"/>
Member's Middle/Maiden Initial	<input type="text"/>
* Member's Last Name	<input type="text" value="Jennings"/>
Member's Name Suffix ?	<input type="text" value=""/>
* Marital Status	<input type="text" value="Married"/>
* Date of Marriage ?	<input type="text" value="12/12/2001"/>
* Do you intend to reside outside the U.S. in the next 12 months?	<input type="text" value="-- Please Select --"/>
* How did you find out about the Online Application site?	<input type="text" value="-- Please Select --"/>

Recent chemistry developments and innovations.

- ACS Green Chemistry Institute®
- Noteworthy Chemistry
- Patent Watch

If you require any help completing your application, please contact our helpline at: 1-800-123-12345, or [click here](#) to request a callback.

F C R

Underwriting Questions
As you have requested one or more products that require underwriting, please also complete the following questions



SECURE DATA RETENTION ALLOWS MEMBERS TO PURCHASE AT LEISURE

* Do you intend to reside outside the U.S. in the next 12 months? -- Please Select --

* How did you find out about the Online Application site? -- Please Select --

Underwriting Questions

As you have requested one or more products that require underwriting, please also complete the following questions

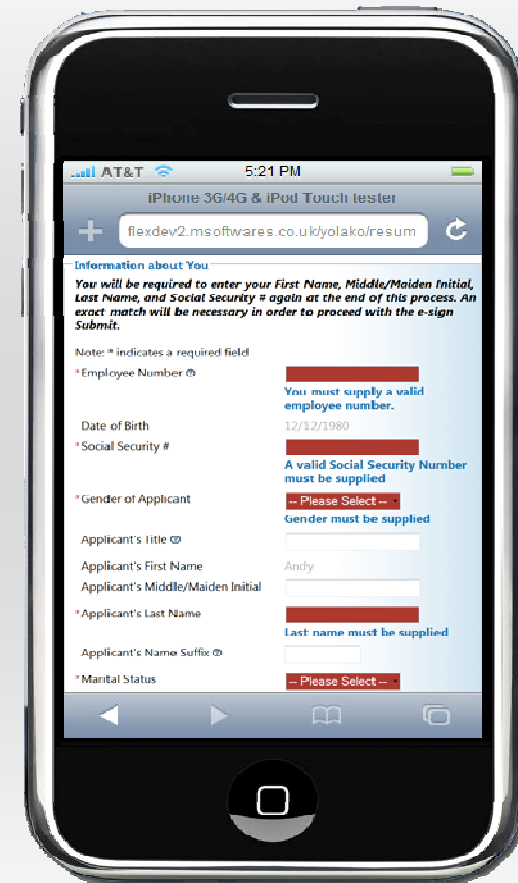
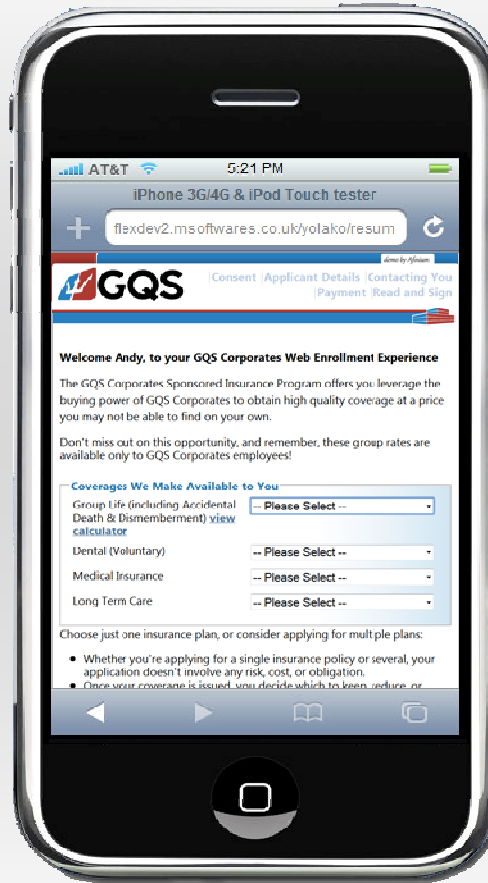
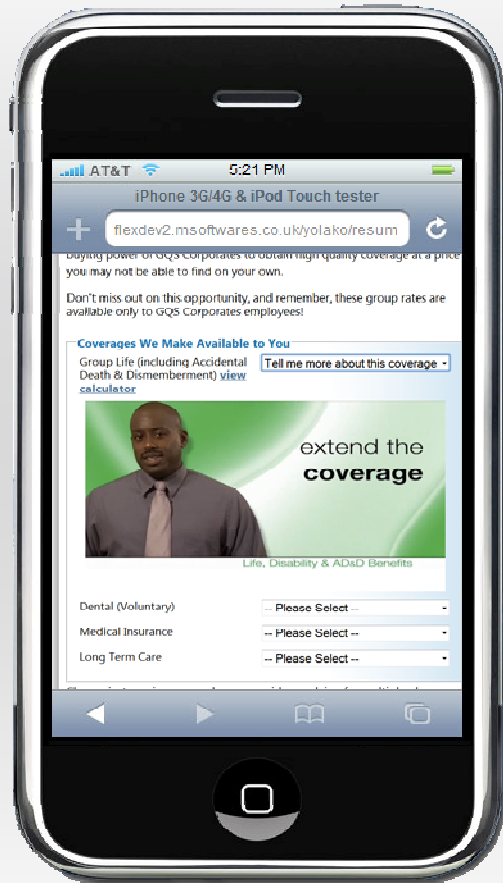
* Height (ft) ? -- |

* Height (ins) ? -- |

* Weight (lbs) ?

« Back Next » Save for Later Retrieve saved data Cancel

HTML5 AND MOBILE DEVICES



MULTI-LEVEL REPORTING PROVIDES VALUABLE INSIGHTS FOR BROKERS AND CLIENTS

The screenshot displays the Afinium web application interface. At the top left is the 'afinium' logo. The top right contains a toolbar with various icons. The main content area is divided into sections:

- Traffic Report:** A sidebar on the left with a title and two paragraphs of text explaining the report's purpose and the traffic light notation.
- Summary Report:** A central panel with a filter bar at the top and a table below. The filter bar shows 'TPA Self Service Portal' selected, 'from the last 20 day(s)', and a 'Go' button.
- Mailings (Demo):** A lower panel containing another table with mailing statistics.

Summary Report Data:

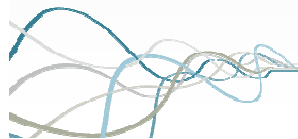
Summary data	Count	Ratio	Action	Status
Total unique visitors:	23	100%		
HOME	22	95%		
PRESENTATIONS	19	82%		
MANUALS	18	78%		
FORMS	17	73%		
GMAD CONTACTS	16	69%		
PRODUCT SUMMARIES	15	65%		
Photos	7	30%		
FORMS YOU MAY NEED	1	4%		
Introduction	1	4%		

Mailings (Demo) Data:

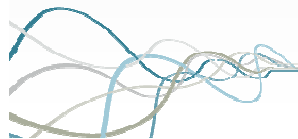
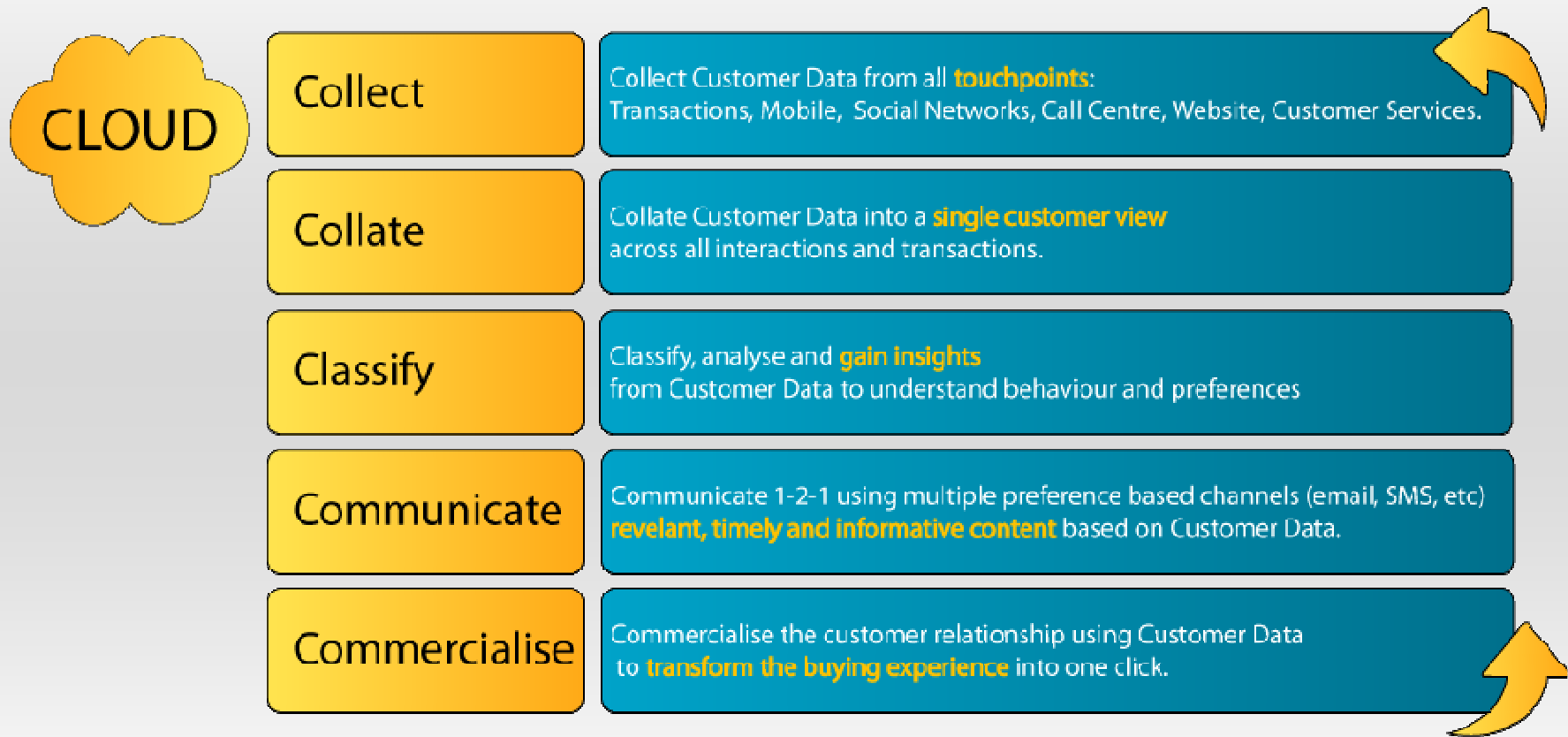
Summary data	Count	Ratio	Action	Status
Recipients	450	100%		
Opened message	153	34%		
Visited Portal	2	<1%		
Applied Online	1	<1%		

NOW YOU HAVE CUSTOMER INSIGHTS...

- **Data analytics** and personalization allow you to identify and respond immediately to sales opportunities before they are lost.
- **Understand** what your customers really think and to steer and guide them.
- **Monetize** your client relationships & increase their lifetime value.

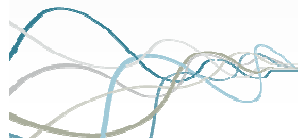


MONETIZING CUSTOMER DATA.....



MAXIMIZING LIFETIME VALUE

- Stream can interpret and understand individual behavior and preferences.
- Instantly steer the conversation or transaction, using predictive signals and algorithms.
- To ensure sales opportunities are never lost.



MEASURABILITY

- Enrollment technology that tracks all customer interactions creates:
 - Better understanding of customer behavior, needs & preferences.
 - Personal web communication & marketing portals for each customer based on this.
 - Timely, regular follow-up to increase cross-sell and customer lifetime value.

THE FUTURE

- In today's world, customers expect companies to know who they are, and deliver an experience that reflects that knowledge.
- Using platforms that enable the customer experience to be automatically personalized is fast becoming a necessity.
- Companies that fail to understand this are getting left behind by nimbler, more savvy competitors.

THE FUTURE IS NOW

- Capture and intelligent use of customer information is the key.
- Personalizing the customer experience = increased sales.
- New technology allows this to be done seamlessly and easily.
- And on a larger scale than previously possible.

QUESTIONS

AFINIUM LTD
83 CAMBRIDGE TERRACE
LONDON, SW1V 4PS, UK
WWW.AFINIUM.COM

403 GREENWICH COURT
NEW HOPE, PENNSYLVANIA, 18938, USA
00 1 (0) 215 862 3080
00 1 (0) 703 862 5715



Afinium
Intelligent Marketing Software