



Introduction



Products and Channel Marketing

Figure 1: Current Products Marketed by Carriers



Data and Risk Selection

W KH FRQWLQXRXV pEX]]q DURXQG XVLQJ GDWD WR HQKDQFH LQV

W KH QXPEHU RI VWUDWHJLHV W KH\ DUH HPSOR\LQJ 0HDQZKLOH RQH
ZH IDOO VKRUWq DQG DQRWKHU LWKpLWXQWZVqW DUWLQJ WR WDON DERX



Customer Campaigns and Outreach

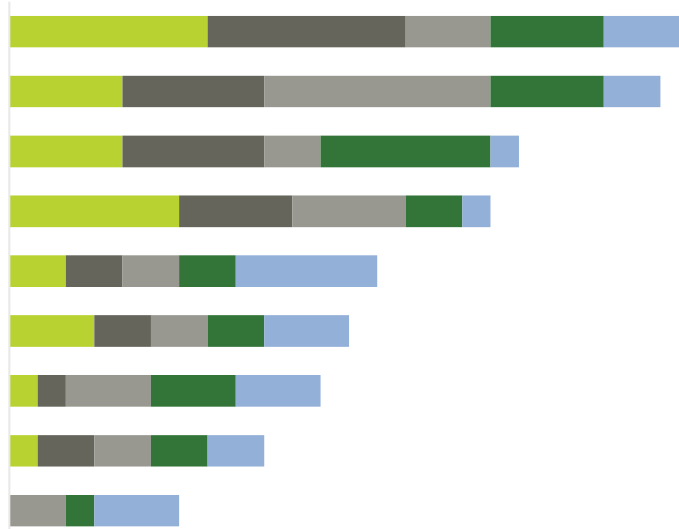
Figure 10: Transactions through Channels (21 Respondents)



Figure 11: Outreach for customer campaigns (12 Respondents)



Customer Engagement and Loyalty Plans or Campaigns





Conclusion

5*\$;oV p'LJLWDO 'LVWULEXWLRQ 6WUDWHJ\ 6XUYH\q RI VPDO
RI UHVSRQGHQWV UDWHG WKHPVHOYHV ZLWK pVRPH RU OLWWOHq
FDSDELOLWLHV DQG UHSRUWHG KDYLQJ pVRPH RU OLWWOHq HGXF



We would like to thank the following companies that took part in this survey: