



PEGA NEXT-BEST-ACTION MARKETING FOR INSURANCE

OPTIMIZE MARKETING AND SALES STRATEGIES IN REAL TIME

INSURANCE

AT A GLANCE

KEY CHALLENGE

One-size-fits-all marketing no longer meets the needs of today's customers. Insurers need to deliver far more relevant, engaging interactions and offers that significantly enhance the customer experience while achieving an effective return on investment.

THE SOLUTION

Pega Next-Best-Action for Insurance turns every interaction into an opportunity to optimize value for your customer and your business. Pega leverages real-time analytics and decisioning to dynamically recommend the most relevant offer. Across every inbound and outbound channel, insurers can deliver intelligent, coordinated campaigns that engage the customer, simplify operations and drive unprecedented returns.

RBS DRIVES NEW BUSINESS WITH PEGA

"What we are looking to do is grow the value of the customer over time. This gives us a better handle on what campaigns are achieving and what we can improve."

Ian Wilson, Head of Marketing Operations

MAXIMIZE THE VALUE OF EVERY CUSTOMER INTERACTION

Eliminate the gap in execution between what customers expect and your marketers deliver with Pega Next-Best-Action Marketing for Insurance. This solution combines a robust environment for designing and delivering Omni-channel campaigns with powerful predictive and adaptive analytics, real-time decisioning and best-practice marketing strategies and templates.

Insurers can rapidly design campaigns for specific customer segments and channels and dynamically determine the most relevant offer, specific treatment, best time and best channel to interact. Pega delivers real-time feedback for every channel (career/tied agents, call center sales, Web sales) to optimize the sales process, retention and close rates. For independent channels, Pega can perform offline book review for both lead development and sales management.

- **Increase customer satisfaction, loyalty and profitability**

Engage your customers with Pega dynamically recommending the Next-Best-Action, calculating the relevance of each offer and ensuring offers align customer interests with business objectives.

- **Coordinate campaigns across every channel**

Provide coordinated and relevant experiences and offers over and across every inbound and outbound channel—including social media and mobile devices—with Pega's omni-channel management.

- **Simplify and streamline operations**

Manage the complete customer lifecycle from offer design to fulfillment with Pega's award-winning business process management capabilities automating and streamlining every step in the process.

- **Gain the power to change**

Design change, measure and control Omni-channel customer strategies with business-focused tools that eliminate the need for traditional programming.

PEGA NEXT-BEST-ACTION MARKETING FOR INSURANCE

THE PEGA DIFFERENCE

Optimize the Customer Experience

- Predictive and adaptive analytics take into account such factors as customer lifetime value, risk, business objectives and context of the interaction to dynamically recommend propositions that are relevant, timely and profitable.
- Pega's exclusive "self-learning" analytics continuously analyze and adapt each interaction in real time to learn from changing behavior and deliver exactly the right offer in the right channel at the right time.
- Dynamic process guidance suggests relevant cross-sell and up-sell offers to leverage service interactions as sales opportunities.
- Quick, easy integration lets you embed real-time processes, offers and recommendations within your current service desktop.

Personalize Across Every Channel

- Pega coordinates offers across channels, including direct, career/tied and independent (where the agent is the client).
- Omni-channel management supports mobile devices, phone, email, Web, direct mail, location-based and social media to avoid campaign collisions and automatically adapt the offer to the channel.
- Multiple quotes can be stored so that if a customer can't decide on a proposition, it can be presented again at a later time and over a different channel.

Simplify Marketing Operations

- Business-focused tools automate delivery of multi-phase campaigns across products, channels, devices, languages and geographies.
- Dynamic case management orchestrates all of the processes, systems and people needed to drive offers through to fulfillment.
- A visual dashboard streamlines monitoring and adjusting campaigns in real time across channels, segments and products.
- Test scenarios simulate results to illustrate the impact of strategy changes before they are executed.

Shorten Time-to-Market

- Pre-built, best-practice strategies including top priority proposition, offer bundling, Next-Best-Action, "What If" analysis, product hierarchies and intelligent Q&A are easily configured using familiar office tools.
- Rapid integration with existing analytics engines extends current investments in modeling.
- Pega delivers the ultimate in deployment flexibility as you can build and deploy Pega solutions on the cloud or on premise and move transparently between these environments.

1 Optimize Marketing with Next-Best-Action Strategies

2 Personalize in Real-Time, Across Channels

3 Continuously Monitor, Control, and Adapt



Pega Next-Best-Action Marketing dynamically personalizes offers for each customer, enabling real-time adaptation of marketing strategies to deliver the most relevant offer at the right time and in the best channel.