

Creating Deeper Relationships with Policy Holders Cost Effectively

A well-established life and annuity carrier sought to provide exceptional personalized service that could deepen customer relationships, raise brand awareness, improve Net Promoter Score (NPS), identify customers with additional unmet needs, improve customer databases, and generate leads.

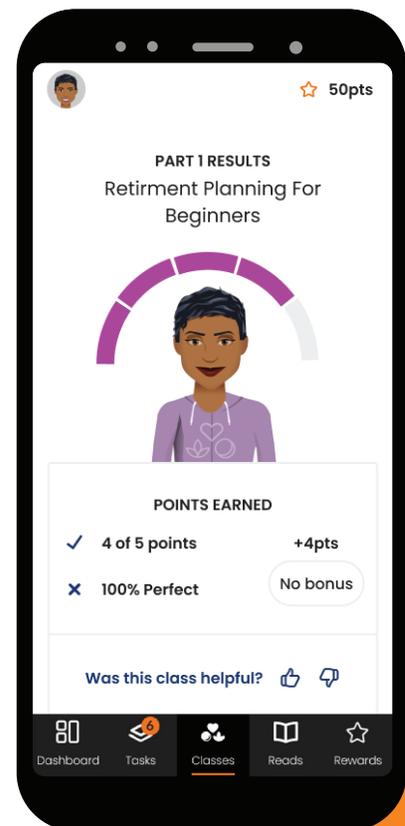
CHALLENGES TO OVERCOME



THE ZINNIA ENGAGEMENT AND LOYALTY SOLUTION:

Engagement & Loyalty is a single digital platform designed to surprise and delight customers with exceptional interactions. With its robust marketing automation capabilities, Zinnia Engagement & Loyalty helps carriers validate existing customer email addresses and gather additional emails. Ongoing outreach to policyowners, combined with rich content, steadily increase the user base and repeat visits. Users engage in classes, quizzes, and surveys, unlocking rich first party data. Customized calls to action and specific trigger events drive a rich source of leads for carriers.

- Robust, engaging content on Holistic Wellness — financial, physical and emotional well-being
- Ongoing marketing automation
- Rewards economy driven by behavioral finance
- Real-time lead generation
- Advanced data and analytics



About Zinnia

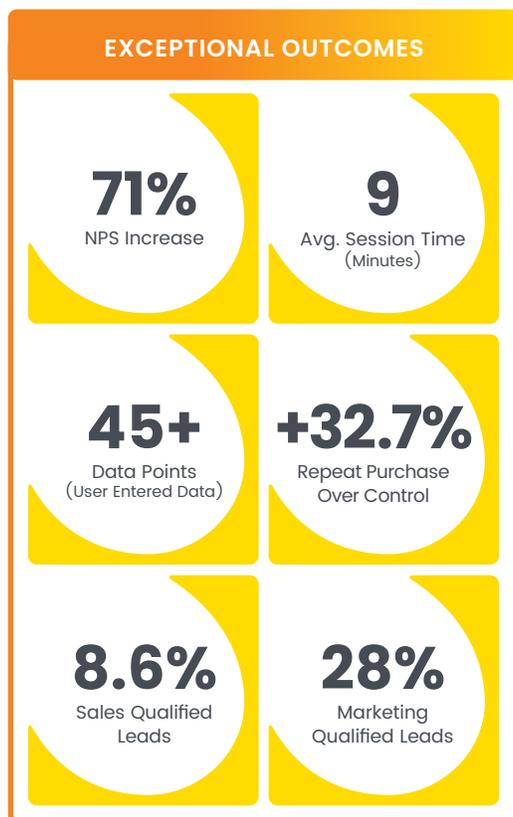
A New Tech Company, But Not New to Insurance

Zinnia brings together the expertise of insurance professionals and the vision of innovators from technology and data science. As a team, we've built Zinnia Open Insurance to achieve better risk-based outcomes and empower exceptional experiences that can adapt, evolve, and grow right along with the marketplace.

To learn more, please visit zinnia.com

EXCEPTIONAL OUTCOMES

With Zinnia Engagement & Loyalty, the carrier had a turnkey platform that created meaningful ongoing interactions with current policyowners. These interactions moved the needle on the carriers' most important business metrics within three months of initial rollout.



Scalable, cost-effective tool dramatically improved NPS.

- 140% NPS improvement (97% confidence level) for users with no brand loyalty — 65% of the population.
- 141% NPS improvement (99% confidence level) for orphan policyowners.

Nine minute average session driven by robust content, gamified interactions, and rewards uncovers relevant life events and needs.

Data-driven actionable insights uncovered by integrated data and analytics dashboard.

- 33% of Engagement & Loyalty users made an additional purchase compared to the control group.

Despite rolling out during the COVID-19 pandemic, the carrier achieved impressive results and received overwhelmingly positive feedback from policy owners:

"I just started using it and find it helpful coping with what we are living through now."

"It is nice to know that an insurance company actually takes an active role in ensuring their clients are and remain healthy."

"Great way to get people involved in their own challenges. Reading and doing, great way to stay involved!"