

# Engagement & Loyalty Differentiates Client’s Offering to Protect Market Share.

Working with a prominent financial and insurance company in the Caribbean, Zinnia helped the client digitally transform their offering in group markets.

## CARRIER’S GOALS

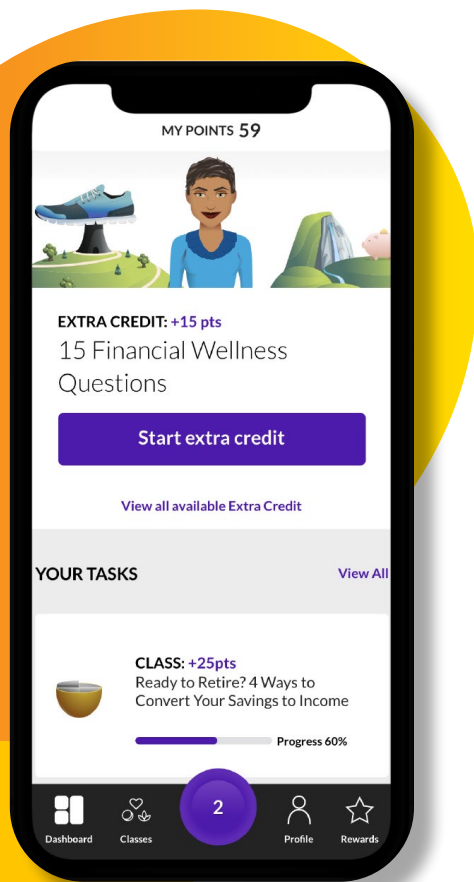
Differentiate their group offering through holistic well-being; increase the number of customer transactions to create “stickiness”; and generate leads to improve market share and drive revenue.

## CARRIER’S CHALLENGES PRIOR TO ENGAGEMENT & LOYALTY

Increasing competition put pressure on market share

Lack of participant touchpoints, outside of the enrollment period

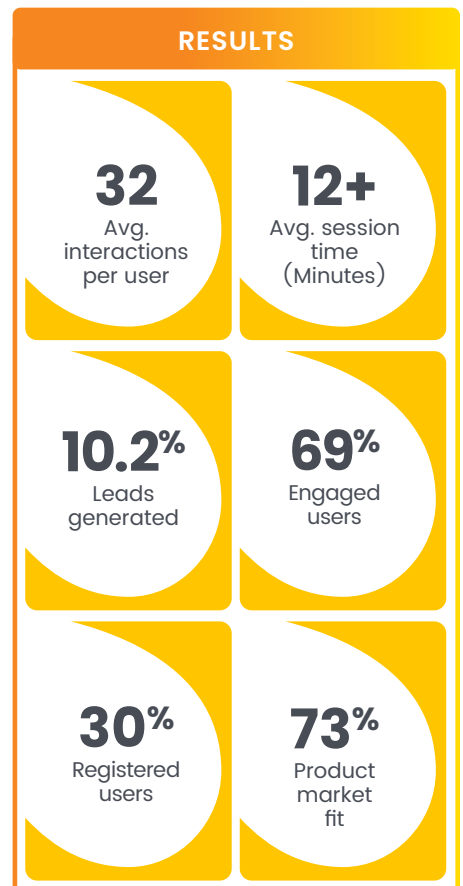
Participants underutilized broad range of services & products



## SOLUTION

- Differentiates offering to their group customers
- Enhances their digital transformation and ongoing interactions
- Promotes employee well-being positively impacting productivity
- Improves the employers’ profitability
- Retains market share and drives revenue

## RESULTS



## THE CHALLENGE

Lack of the digital presence and limited ongoing customer touchpoints, combined with new market competition, created a threat to the client's market share.

## THE APPROACH

Zinnia helped the client transform their digital presence and stand apart from its competition by launching Engagement & Loyalty, our state-of-the-art digital customer engagement solution. With its highly appealing User Experience (UX), Engagement & Loyalty educates customers and motivates them to optimize their wealth and improve their financial, physical, and emotional well-being – all while uncovering important data about customers' interests, needs, and life events.

## HOW ENGAGEMENT & LOYALTY HELPED THE CARRIER

Engagement & Loyalty's industry-leading approach to customer engagement created multi-layered benefits for our client, their group customers and the groups' employees. Here's how Engagement & Loyalty helped:

1

### Differentiate our client's group offering through holistic wellbeing

- While our client's competitors tried to mimic their marketing efforts, Engagement & Loyalty armed them with a powerful tool their competitors do not have

2

### Increase their number of customer transactions to create 'stickiness'

- **32** average interaction per user
- **12+** minutes average session driven by robust content, gamified interactions, and rewards
- **73%** of users stated they'd be disappointed if the program was no longer available (product market fit)

3

### Generate leads to improve market share and drive revenue

- **4,002** leads generated over nine months, representing **10.2%** of engaged users

## 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](https://zinnia.com)

## EMPLOYEE FEEDBACK

"The **knowledge** that one **can acquire** through this **program** can have a **lasting effect** on an **individual** by **helping them to make better lifestyle decisions.**"

"**Very effective.** It **engages me to take positive action to face daily challenges.**"

"A **holistic program** that **meets everyone's needs** whether through **finance, mindset and health.** It **creates a balance** and at the **same time rewards you** for any **effort places in doing the free classes.**"