



MESSAGE BROADCAST INSURANCE SOLUTIONS

SHAPING CUSTOMER EXPERIENCE FOR THE WORLD'S TOP INSURANCE COMPANIES

MESSAGE BROADCAST offers purpose-built insurance solutions that personalize policyholder interactions to build brand affinity, improve operational efficiencies, and grow the bottom line.

Today's policyholders are the most informed and pragmatic consumers in history, forcing the insurance industry to rethink their relationship with the customer and how to build brand loyalty in the face of growing competition—from quote to service. For decades, the agent was the consumer's primary source of information about the insurance marketplace. Now with the power of choice and immediate access to comparison shopping tools and public reviews, the pragmatic consumer is in greater control of their purchasing decisions.

Insurance companies
that deliver valuable
policyholder interactions
will build lifelong
customer affinity.

85%

OF CONSUMERS ARE **UNLIKELY**
TO DO BUSINESS WITH AN
ORGANIZATION FOLLOWING
A BAD MOBILE EXPERIENCE

30%

OF INSURANCE CUSTOMERS
SAID THEY **WERE LIKELY TO**
SWITCH TO ANOTHER PROVIDER
IN THE NEXT 12 MONTHS

22%

OF AUTO INSURANCE
CUSTOMERS **BEGIN THEIR**
INTERACTION WITH AN
INSURER ONLINE

FROM ACQUISITION TO RETENTION

INSURANCE COMPANY OBJECTIVES

▼ CUSTOMER ACQUISITION

- Upsell and cross-sell services
- Increase program adoption rates

▼ OPERATIONAL EFFICIENCIES

- Reduce costs to serve the customer
- Grow paperless billing rates
- Increase self-service interactions

▼ CUSTOMER LOYALTY

- Increase customer satisfaction scores
- Proactively inform customers
- Decrease the time to report the First Notice of Loss



1 THE EFFECTIVE MOBILE ENGAGEMENT REPORT 2016

2 ACCENTURE (THE DIGITAL INSURER CLAIMS CUSTOMER SURVEY)

3 J.D. POWER 2017 U.S. AUTO CLAIMS SATISFACTION STUDY



CUSTOMER FOCUSED

REDUCE CUSTOMER EFFORT

Optimize touchpoints to minimize effort and enhance the customer experience.

- Add a vehicle or policy holder with MMS
- Process failed payments using an alternative payment source
- Send roadside assistance ETA notifications

IMPROVE CUSTOMER RETENTION

Develop lasting relationships with policyholders that extend beyond the length of their current policy term.

- Deliver incentives for early renewal
- Mitigate claims with safety and preventative tips
- Notify policyholders of policy changes

ACTIVATE NEW CUSTOMERS

Provide agents and customers with accurate, timely, and personalized experiences to acquire new policyholders and grow existing relationships.

- Provide policy quotes over SMS
- Promote incentives to bundle insurance products
- Remind policyholders of missing documentation and paperwork

USE CASES

BILLING AND PAYMENTS

- Payment reminders
- Paperless billing enrollment

CLAIMS

- Claim status updates
- Accident photo submission via MMS

SAFETY

- Roadside assistance alerts
- Accident prevention tips

INTERNAL COMMUNICATIONS

- Workforce management
- Scheduling and resource assignments

SURVEYS

- Evaluate customer sentiment
- Identify loyal and at-risk customers

MOBILE APP ACQUISITION

- SMS link to app download
- Add insurance ID to digital wallet

MOBILE APP ACQUISITION

- Multi-factor authentication
- Fraud and risk management



APPLICATION FEATURES

THE MESSAGE BROADCAST ADVANTAGE

 <p>COMMUNICATE at scale</p>	 <p>CAPTURE customer preference</p>	 <p>PERSONALIZE customer experience</p>	 <p>REDUCE inbound call volume</p>
 <p>UNIFY data silos</p>	 <p>MITIGATE TCPA compliance risk</p>	 <p>DISCOVER real-time insights</p>	 <p>CLEANSE fragmented data</p>

CHANNEL EXPERIENCE

SMS | MMS | RCS | Email | Voice | Push | SMS2NET | Chat Apps | Wallet

WHY MESSAGE BROADCAST?

- ✓ Reduce operating costs
- ✓ Generate revenue growth
- ✓ Mitigate TCPA risk
- ✓ Improve customer satisfaction and experience
- ✓ Enhance the customer engagement journey
- ✓ Create user-friendly and repeatable experiences

CUSTOMER EXPERIENCE AND SATISFACTION

- ▶ Increase CSAT scores with reliable outage communications
- ▶ Deliver messaging in multiple languages
- ▶ Enable multi-channel support: SMS, MMS, RCS, Email, Voice, Push, SMS2NET, Chat Apps, and Wallet

GROWING THE BOTTOM LINE

- ▶ Reduce call center costs through call deflection
- ▶ Mitigate TCPA risks associated with mobile communications
- ▶ Support complex decisioning logic across data sources
- ▶ Uncover real-time insights

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