



INTERNET OF THINGS AUDIENCE PROPENSITIES FOR INSURANCE

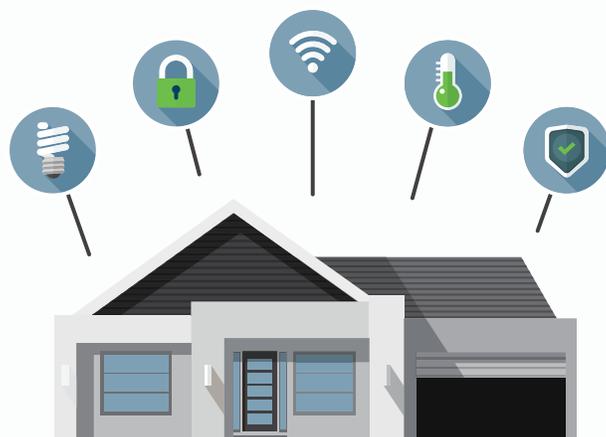
Driverless cars, video door bells, smart home security systems and wearable fitness devices – and the mind-boggling amount of data each produces – promise to dramatically change the landscape for insurance providers. How, when and where will these existing and yet-to-come new technologies fundamentally alter the way business is done? It's an exciting frontier, and Acxiom introduces new data points to help brands speak to audiences based on their likelihood to use wearable fitness devices, smart home products, mobile payment options and streaming TV services.



Wearables

Wouldn't you like to know if a person owns or is interested in wearing a device and if so, what they are tracking? Acxiom's new wearable models indicate the likelihood a consumer:

- Owns a fitness band (such as Fitbit or Nike fuel band)
- Owns a smart watch (such as Apple Watch, Samsung Gear or Pebble)
- Has some type of wearable device
- Is using or is interested in using a wearable device to track behavior or activities such as:
 - driving behavior
 - financial information
 - home utilities
 - media consumption
 - retail information
 - travel and entertainment activities
 - health-and-fitness activities

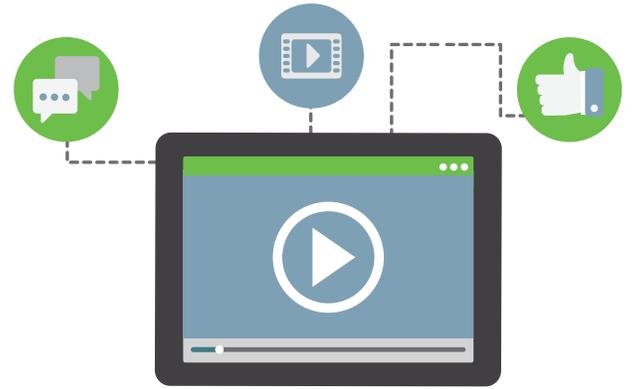


Smart Home Products

There is a device for everything in your home, from the Nest smart thermostat to a refrigerator that is connected to your grocery store. Information is being captured on all aspects of home living.

Acxiom data helps determine the likelihood a consumer:

- Uses any type of smart home device
- Owns or is very interested in a smart home device
- Has no concerns about using smart home technology
- Is concerned that using smart home technology will affect personal information and privacy
- Trusts his or her homeowner's insurance carrier to provide a smart device



Mobile Pay

Mobile payments are shaking up the payment landscape, and there is a race for market share as mobile payments escalate. New Mobile Wallet indicates the likelihood that a consumer is:

- A power user of Apple Pay, Google Pay, PayPal and Mobile Wallet (meaning a consumer has used this method of payment frequently within 90 days)
- Interested in using Mobile Wallet to store or receive:
 - Store or restaurant discounts and offers
 - Product information
 - Payment options
 - General information
 - Ticket and travel-and-entertainment information

TV Cord Cutters

New data indicates consumers most likely to subscribe to streaming video services, with indicators for those who:

- Subscribe to a streaming video service
- Use streaming services only
- Have never had a traditional TV service
- Unsubscribed from traditional TV services within the last six months
- Have a streaming subscription for mobile/tablet devices
- Use streaming video services more or less than seven average hours/week

Understanding a consumer's likelihood to own these wearables and Smart Home devices can be a competitive advantage as you market throughout the customer lifecycle. Attract consumers by making them aware of IOT discounts. Develop cross sell strategies based on the knowledge of Smart Home device usage. Build relationships with loyalty programs geared to consumers who own health tracking devices. Retain clients by offering them discounts for home devices when other policy premiums are going up. Win-back strategies can offer discounts for Smart Home devices to woo customers back to your offerings.

To learn more about Acxiom's Audience Propensities and how they can work for your data-driven marketing strategies, visit www.acxiom.com or call us at 888.3ACXIOM.