



FARMERSSM
INSURANCE

ENHANCING FARMERS INSURANCE PERFORMANCE

A COLLABORATIVE APPROACH
TO LEVERAGING ACXIOM'S
SOLUTIONS AND SERVICES

2024

ACXIOM





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ACX^X IOM

INDUSTRY FOREWARD: EXPLORING THE CUTTING EDGE OF BUSINESS AND TECHNOLOGY



JOHN DAMBACH
VP Client Management Director, P&C



Jean-Baptiste Alphonse Kerr once famously remarked, “plus ca change, plus c’est la même chose” – the more things change, the more they stay the same. Indeed, over the past few decades, we have witnessed significant technological advancements that have reshaped how insurance organizations engage with their customers for acquisition, cross-selling, and service. However, amidst these changes, the fundamental role of price in dictating customer acquisition and retention strategies has remained constant. Additionally, both independent and exclusive agents continue to serve as vital distribution channels alongside direct-to-consumer sales models. As insurers navigate this evolving landscape, they seek to develop more agile and relevant engagement models while ensuring seamless servicing within an increasingly regulated environment.

Drawing on more than 50 years of experience, coupled with cutting-edge machine learning and AI technologies, Acxiom optimizes performance by understanding your customers’ profiles, purchase behaviors, and preferences. We help you identify the most suitable product offerings based on their insurance coverage needs, determine the most effective channels for engagement, and pinpoint the optimal timing for communication.

- Our comprehensive data offering encompasses more than 1,200 demographic, interest and life event data points, coupled with more than 6,000 predictive propensities, allowing us to derive deep customer insights and activate key audiences across multiple media platforms.
- Leveraging our new and ever-evolving marketing cloud capabilities, we capitalize swiftly on changing market dynamics, delivering relevant and personalized messaging in real time while providing seamless access to multiple data sources stored across diverse locations.
- Our identity solutions, built on first-party data, capture, optimize, resolve, and enrich audience data, empowering you to engage and activate media with precision across terrestrial and digital platforms.
- Demonstrated ROI is at the core of our professional services, as we collaborate closely with clients to architect, implement, optimize, integrate and manage their martech platforms.
- Acxiom is positioned as the “go-to” implementation and ongoing services partner for organizations such as Adobe, Google, Salesforce and Action IQ, among others, further reinforcing our commitment to excellence and innovation.

The following pages have been curated for your benefit. The purpose of this booklet is to showcase what we are doing today to support Farmers Insurance’s business goals and introduce you to the Acxiom-Farmers Insurance team. More importantly, we’ve included what we are seeing and hearing from clients both inside and outside the insurance industry. Lastly, this booklet is intended to demonstrate how Acxiom’s forward-thinking approach can help you achieve your business objectives. We take pride in our work and sincerely appreciate your business.

Thank you for entrusting Acxiom as your partner on this journey.

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DELIVERING EXCELLENCE ACXIOM'S GAME-CHANGING INSURANCE PRACTICE

INDUSTRY-BASED STRATEGY

Acxiom's go-to-market model is based on a deep understanding of the major industries, including insurance, one of the largest segments. Acxiom works with eight of the top 10 P&C carriers – we have long-standing relationships with many – to deliver solutions, services, products, thought leadership, and innovation that address their key business issues and KPIs. Acxiom's insurance practice aligns with our clients' value chain, from product development to customer acquisition, engagement, conversion, growth and retention.

WHY CHOOSE US? INSURANCE SOLUTIONS THAT WORK FOR YOU

Our team has a deep level of insurance knowledge and expertise in data, solutions and technology to help you achieve your goals and provide you the value and trust you need and expect from a world-class brand.

- We tailor our insurance products to your specific needs and preferences.
- We are focused on metrics that matter – reducing CPAs, acquiring and retaining high-value customers, increasing policies sold, reducing expenses, optimizing marketing spend, minimizing risk, driving greater loyalty and increasing the average number of products sold.

- We offer competitive prices and benefits that can boost your bottom line and customer loyalty.
- We communicate and support you effectively and efficiently, giving you confidence and security.

INSURANCE THOUGHT LEADERSHIP

Acxiom's insurance team has hundreds of years of combined industry expertise, including a dedicated Sr. Insurance Industry Analyst, Karen Imbrogno. With more than 30 years of insurance experience, Karen has a deep understanding of the insurance space and provides clients with thought leadership artifacts such as annual trends, white papers, studies, monthly newsfeeds and competitive analyses, just to name a few. This is a value-added service that clients appreciate and are free to share across their organization. In addition, Karen works closely across industries and with the sales and product teams to ensure Acxiom has a solution set to meet changing market needs.

OUR COMMITMENT TO YOU

We understand your business needs are unique and complex. That is why we have a team of experienced and qualified insurance associates who are exclusively focused on providing you with the best solutions and services that meet your business needs and provide you with excellence in service that exceeds your expectations.

YOUR ACXIOM TEAM

MEET THE MINDS BEHIND YOUR SOLUTIONS

At Acxiom, we believe that the success of our clients depends on the quality of our people. That's why we have assembled a dedicated and experienced team of insurance experts to support your business goals and needs.

In this section, you will find the profiles and contact information of the key team members who work with you on a daily basis.

We are committed to providing you the best service, guidance, and solutions possible. Please feel free to reach out to any of us at any time.



JOHN DAMBACH

VP Client Engagement, P&C
John.Dambach@acxiom.com

20 Years of Insurance Experience
My role is to ensure that our clients maximize the potential capabilities of Acxiom's top-tier marketing technology solutions, which are rooted in both data and identity.



KAREN IMBROGNO

Sr. Director of Insurance Strategy
Karen.Imbrogno@acxiom.com

30 Years of Insurance Experience
My role is to make sure we always keep a pulse on the insurance industry and bring new thought leadership and insights to our customers.



KELLEE KRAMER

Sr. Director, Client Partner
Kellee.Kramer@acxiom.com

15 Years of Financial Services/Insurance Experience
My role is to help my clients meet their business objectives through customer intelligence transformation in Acxiom's insurance practice.



JEFF WINGFIELD

Sr. Director of Data Strategy, Regulated Industries
Jeff.Wingfield@acxiom.com

24 Years of Acxiom Data and Sales Support Experience
My role is to make sure brands and advertisers understand and derive value from their marketing data.



TIMOTHY BAKER

Client Services Manager
Timothy.Baker@acxiom.com

20 Years of Insurance Experience
My role is to make sure all my clients' service delivery expectations are met. I am the primary point of contact for my clients' needs and questions about the work Acxiom delivers.



RICH MAPLES

Principal Solutions Architect
Rich.Maples@acxiom.com

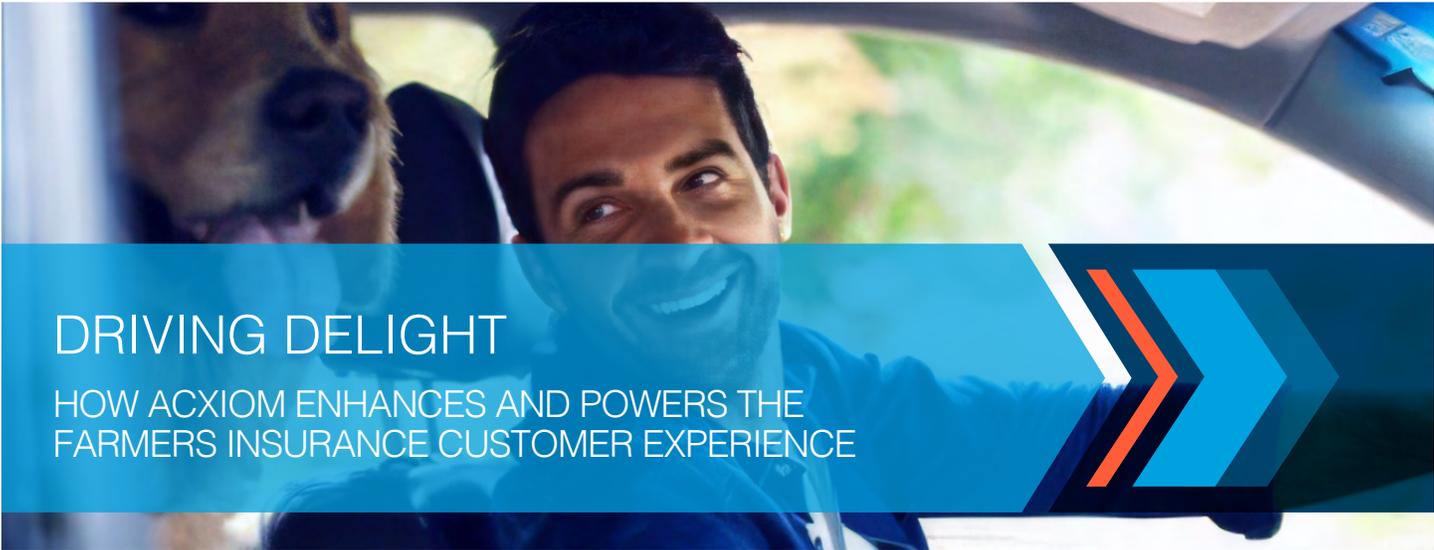
15 Years of Insurance Experience
My role is to listen to our clients and find creative ways to solve business challenges, enabling clients to acquire, retain and grow their customer base.



MIKE DANLEY

Sr. Director of Solution Consulting
Mike.Danley@acxiom.com

12 Years of Insurance Experience
My role is to provide strategy and consulting services that help clients solve problems.



DRIVING DELIGHT

HOW ACXIOM ENHANCES AND POWERS THE FARMERS INSURANCE CUSTOMER EXPERIENCE

Acxiom is proud to be your trusted partner in delivering innovative and effective martech solutions for your business. In this section, you will find a brief overview of the services and solutions we provide you.

For each solution, you will learn what it is, the value it provides, and if there is something else Acxiom believes you should be thinking about to optimize your solution.

The solutions and services we will cover in this section are real-time decisioning, our U.S. Consumer List and Consumer Insights products, and custom identity services.

We hope this section will help you appreciate the value and impact of our solutions and how they can help you achieve your business objectives.

REAL-TIME OPERATIONAL DATA STORE

Acxiom manages a real-time operational data store (RT-ODS) for Farmers Insurance. The RT-ODS allows real-time (sub-second) processing for leads (validation, scoring and distribution), lookup (name and phone/address/or email and customer or prospect), and feedback (allows a call center representative to add data attributes to an existing record in the repository for use in a call). The platform can be integrated with any other platform that can call an API and accept API responses (call center apps, etc.)



CONSUMER LIST AND INSIGHTS

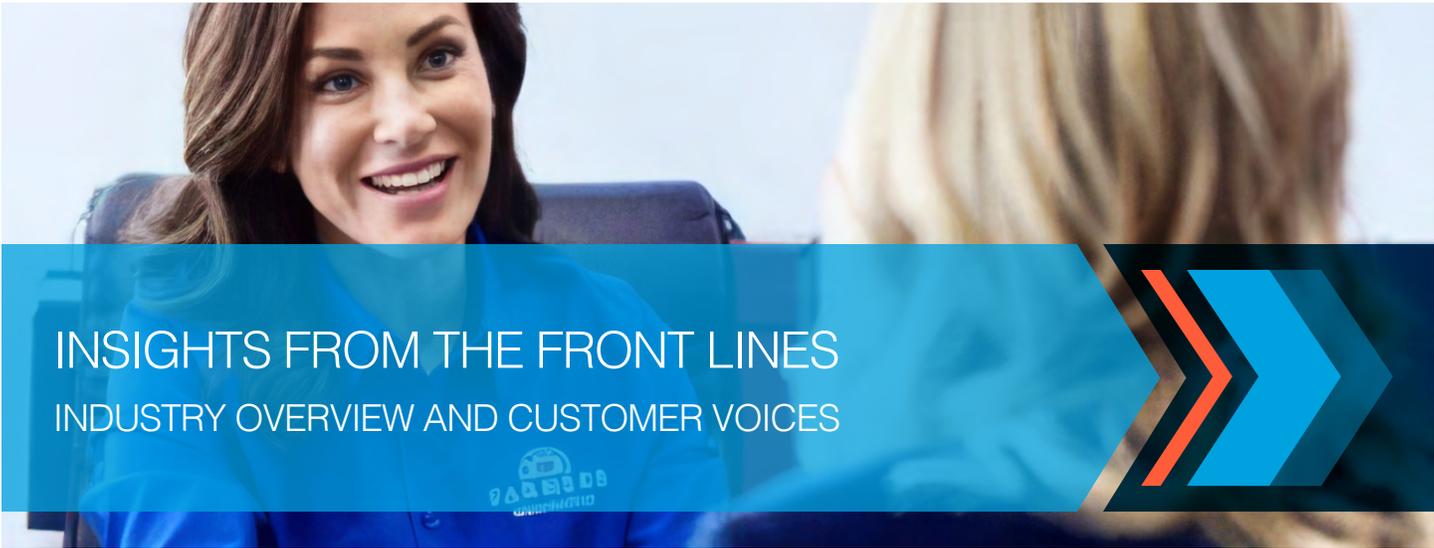
Farmers Insurance licenses Acxiom's InfoBase, a premier list source of marketable names and addresses for digital and offline customer acquisition, with coverage on 250 million Americans and 167 million U.S. households. The data is licensed to enrich prospect and customer profiles with comprehensive insights, demographics, social economic indicators and behavioral propensities. Acxiom provides the most comprehensive global suite of consumer insights in the market, harnessing data about real people across the most sources of data to power audience targeting and people-based marketing. Acxiom's consumer data and insights illuminate all marketable consumers and enable brands to engage and personalize experiences across digital and offline channels. Whether leveraging data for understanding audiences, building digital and offline lists, isolating contact touchpoint data or appending insights to known or anonymous audiences, Acxiom's broad suite of offerings helps brands succeed.



CUSTOM IDENTITY SERVICES

Acxiom supports and services Real Identity with rGraph360 for Farmers Insurance, a custom identity graph linking and persisting single customer identities across offline channels. When brands can accurately and ethically tie together data to identify customers, they can deliver relevant and timely experiences with personalized offers or content that provide real value, while also respecting privacy preferences. And brands can measure the impact of those interactions to drive continuous optimization.





INSIGHTS FROM THE FRONT LINES

INDUSTRY OVERVIEW AND CUSTOMER VOICES

The insurance industry is not the same as it used to be. Customers want more than just protection. They want convenience, personalization, and value. Technology is changing the way insurance is delivered, consumed, and regulated. Competition is fierce, not only from traditional players, but also from new entrants, such as tech giants, startups, and platform providers. How can you stay ahead of the curve and differentiate yourself in this fast-paced and evolving market?

This section will help you answer this question by providing you with insights into the current and future state of the insurance

industry, the key areas of focus for your competitors, best practices and innovations from other industries in the domains of digital media, platforms, data, and cloud, and the strategies and actions you can take to position yourself as a leader and innovator in the insurance space.

INDUSTRY OVERVIEW—P&C INDUSTRY TRENDS

Property and casualty insurance industry is undergoing significant changes in the wake of the COVID-19 pandemic, the rising frequency and severity of natural disasters, shifting consumer expectations, and the rapid adoption of new technologies. Below, we will highlight some of the key trends that are shaping the industry and how insurers can adapt and thrive in the new environment.

 DATA, PREDICTIVE DATA AND ANALYTICS Essentials	 CLOUD AND AI Enablers	 BRANDS ARE READY TO ACQUIRE Price Sensitivity	 DEI, ESG AND SOCIETAL INITIATIVES Imperatives	 CLIMATE CHANGE Impactful
 TALENT SHORTAGE Reality	 PERSONALIZATION Vital	 TECH STACK MODERNIZATION Necessary	 INNOVATION Requisite	 DIGITAL TRANSFORMATION Crucial

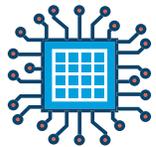
INSIGHTS FROM THE FRONT LINES

INDUSTRY OVERVIEW — P&C TRENDS



DATA, PREDICTIVE DATA AND ANALYTICS—ESSENTIALS

Data, predictive data and analytics are becoming essential tools for insurers to optimize pricing, underwriting, claims, and customer service. Insurers are leveraging data from various sources, such as telematics, sensors, social media, and third-party providers, to gain deeper insights into the risk profiles, preferences, and behaviors of their customers and prospects. By applying advanced analytics and artificial intelligence, insurers can segment and target customers more effectively, offer personalized and dynamic pricing, improve fraud detection and prevention, and enhance customer loyalty and retention.



CLOUD AND AI-ENABLERS

Cloud and AI are enabling insurers to streamline costs, automate processes, and speed up claims and quote to conversion rates. Cloud computing provides insurers with scalable, flexible, and secure infrastructure to store and process large volumes of data, as well as access to innovative applications and services from cloud providers and partners. AI empowers insurers to automate repetitive and manual tasks, such as data entry, document processing, and chatbot interactions, and to augment human capabilities, such as decision making, risk assessment, and customer engagement. Cloud and AI also facilitate innovation and experimentation, as insurers can test and deploy new products and features faster and cheaper.



BRANDS ARE READY TO ACQUIRE—CONSUMER PRICE SENSITIVITY

Brands are ready to acquire customers now that prices are aligned to market conditions. However, price sensitivity is still a key driver of customer choice in the property and casualty insurance market, especially in the current economic climate. Customers are looking for the best value for their money and are willing to switch carriers or shop around for better deals. Insurers need to balance price competitiveness with profitability and risk management, as well as differentiate themselves from their competitors on other factors, such as coverage, service quality, discounts, convenience, and reputation. Insurers also need to communicate the value proposition of their products and services clearly and transparently to their customers and prospects, and to provide them with flexible and customizable options to suit their needs and budgets.



DEI, ESG, AND SOCIETAL INITIATIVES—IMPERATIVES

Insurers have recognized the importance of integrating DEI (diversity, equity, and inclusion) and ESG (environmental, social and governance) principles into their business strategies and operations. Property and casualty insurance brands are focusing on DEI and ESG by increasing the diversity and inclusion of their workforce and leadership, offering products and services that meet the needs of their customers and society, reducing their environmental impact and carbon emissions, enhancing their social impact and community engagement, and improving their governance and transparency. By embracing DEI and ESG, property and casualty insurance brands are not only demonstrating their social responsibility and leadership but also gaining a competitive edge and creating long-term value for their business and stakeholders.



CLIMATE CHANGE—IMPACTFUL

Climate change is posing significant challenges and risks for the property and casualty insurance industry, as it increases the frequency and severity of natural disasters, such as hurricanes, floods, wildfires, and droughts. These events result in higher claims costs, lower profitability, and higher uncertainty for insurers, as well as higher premiums, lower coverage, and lower satisfaction for customers. Insurers need to adopt more sophisticated and dynamic models and methods to assess and manage climate-related risks, as well as to diversify their portfolios and reinsurance strategies. Insurers also need to collaborate with governments, regulators, and other stakeholders to develop and implement solutions and policies that can mitigate the effects of climate change and enhance the resilience and adaptation of the society.



TALENT SHORTAGE—REALITY

Talent shortage is a major challenge for the property and casualty insurance industry, as it faces the retirement of a large portion of its workforce, as well as the need to recruit and retain candidates with technology backgrounds and skills. Insurers need to invest in talent development and retention strategies, such as training, mentoring, career planning, and performance management, as well as to create a culture of innovation, collaboration, and diversity. Insurers also need to leverage external sources of talent, such as outsourcing, partnerships, and acquisitions, to access the capabilities and expertise they need to compete and grow in the digital era.



PERSONALIZATION—VITAL

Personalization is a key expectation of customers in the property and casualty insurance market, as they want customer experiences that are unique and tailored to them. They expect insurers to know who they are and make them offers that are relevant to their changing needs. Insurers need to leverage data and analytics to understand and anticipate customer needs, preferences, and behaviors, and to offer personalized and dynamic products, prices, and services. Insurers also need to provide multiple and convenient channels of communication and interaction, such as online, mobile, social media, and chatbots, and to ensure a consistent and seamless customer journey across all touchpoints.



TECH STACK MODERNIZATION AND DATA CLEAN ROOMS—NECESSARY

Property and casualty insurers face many challenges in today's market, such as increasing competition, changing regulations, rising customer expectations and evolving risks. To overcome these challenges, insurers need to modernize their tech stack and move away from legacy systems that are costly, complex and inflexible. By adopting cloud, clean rooms and other technologies, insurers can benefit from improved efficiency, scalability, security and innovation. Cloud enables insurers to access and analyze data from multiple sources, such as IoT devices, social media and third-party providers. Clean rooms allow insurers to share and collaborate on data with partners and regulators in a secure and compliant way. Other technologies, such as artificial intelligence, blockchain and automation, can help insurers enhance their products, services and processes. By modernizing their tech stack, property and casualty insurers can deliver more value to their customers and gain a competitive edge in the market.



INNOVATION—REQUISITE

Innovation is a key driver of growth and differentiation for the property and casualty insurance industry as it responds to the changing customer needs, competitive pressures, and technological opportunities. Insurers are innovating with new products, such as embedded insurance and usage-based insurance, new partnerships, such as with insurtechs, fintechs, and other industry players, and new distribution channels, such as direct-to-consumer, online aggregators, and digital platforms. Insurers are also exploring new business models, such as platform-based, ecosystem-based, and subscription-based, to create and capture new sources of value and revenue.



DIGITAL TRANSFORMATION—CRUCIAL

Digital transformation is a strategic imperative for the property and casualty insurance industry, as it enables insurers to improve their operational efficiency, customer experience, and competitive advantage. Insurers are investing in digital technologies, such as cloud, AI, blockchain, and IoT, to enhance their core capabilities, such as product development, pricing, underwriting, claims, and customer service, as well as to enable new capabilities, such as data analytics, personalization, innovation, and collaboration. Insurers are also integrating their digital tools and platforms with their marketing and sales partners, such as agents, brokers, and intermediaries, to provide a seamless and omnichannel customer journey. Insurers are also retooling their legacy systems and processes to support their digital transformation and to ensure their agility, scalability, and security.



CONCLUSION

The property and casualty insurance industry is facing a complex and dynamic environment, with multiple challenges and opportunities. Insurers need to adapt and innovate to survive and thrive in the new reality by leveraging data and analytics, cloud and AI, price sensitivity, DEI, ESG, and societal initiatives, climate change, talent shortage, personalization, data clean rooms, innovation, and digital transformation. By doing so, insurers can create and deliver value for their customers, employees, partners, and shareholders and contribute to the well-being and prosperity of the society.

INSIGHTS FROM THE FRONT LINES

INDUSTRY OVERVIEW—COMPETITOR ANALYSIS REPORT

KEY AREAS OF FOCUS FOR LEADING BRANDS

We gathered data from various online sources, websites and annual reports to identify the main priorities and strategies of your competitors. We want to emphasize that none of the information contained in the table below is proprietary. All came from publicly available sources. We analyzed the data and discovered several key areas shared by most of the brands.

These areas include:

- Transformative Growth
- Channel Acceleration
- Societal Engagement (ESG)
- Partnership, Acquisitions and Divestitures
- Investments in Digital Technology and Cloud Computing
- Expansion of Product Offerings
- Use of AI and Data in Improving Customer Experience
- Talent, Training and DEI

In the grid below, you will see checkmarks indicating which of these areas each competitor is focusing on and reporting to their employees, the market and shareholders. If you would like more information, please reach out to your Acxiom client partner.

BRAND FOCUS					
BRAND	STATE FARM	PROGRESSIVE	GEICO	ALLSTATE	LIBERTY MUTUAL
2023 MARKET SHARE AND PLACEMENT	1 ST - 9.78%	2 ND - 6.54%	3 RD - 6.22%	4 TH - 5.22%	5 TH - 4.78%
TRANSFORMATIVE GROWTH		✓	✓	✓	
CHANNEL ACCELERATION	✓	✓		✓	✓
SOCIETAL ENGAGEMENT ESG	✓	✓	✓		✓
PARTNERSHIP, ACQUISITIONS AND DIVESTURES	✓	✓	✓	✓	✓
INVESTMENTS IN DIGITAL TECHNOLOGY AND CLOUD COMPUTING	✓	✓	✓	✓	✓
EXPANSION OF PRODUCT OFFERINGS	✓	✓	✓	✓	✓
USE OF AI AND DATA IN CX	✓		✓	✓	✓
TALENT, TRAINING AND DEI	✓	✓	✓	✓	✓

INSIGHTS FROM THE FRONT LINES

VOICE OF THE CLIENT

CUSTOMER AREAS OF FOCUS ACROSS ALL KEY ACXIOM INDUSTRIES

One of the highlights at Acxiom is meeting twice a year with our Client Advisory Board, a group of executives from different industries to exchange insights and ideas about the most important issues in the market. The topics that came up in our 2024 meeting were very similar to those in 2023, with an even greater focus on cost management and acquisition. This shows these issues are not going away anytime soon and that we need to work together to find solutions.

Here are some of the common themes we discussed:

- How to get, keep and grow customers when we have to deal with inflation, cost management, and industry changes. These factors are affecting consumer behavior, preferences, and expectations, and we need to adapt our strategies accordingly. We need to find new and more efficient channels and capabilities to reach, engage and retain our customers, and we need to do it with precision.
- How to make the most of digital identity and personalization by using new ways to collect, share, and integrate first-party data, which is becoming more valuable and scarce as people demand more privacy and control over their data. We need to create trust and value with customers by curating and enriching our data, sharing it with trusted partners, and integrating it with better technology.

DATA SHARE



MAY 2023



MAY 2024

Our clients say they are concerned about four main topics: digital media, data growth, platforms and cloud strategy. These include challenges such as: how to deal with the loss of cookies, how to adopt a data-driven approach, how to leverage AI to improve business and customer experience, how to choose the right technology stack and platform to simplify processes, reduce costs and meet consumer demands and how to use cloud computing technologies. Sometimes, brands are distracted by the latest trends and hype. Since Acxiom is tool agnostic in our approach, we can better help our clients navigate transformations and dispel technology myths. Our job is simply to help our clients achieve their desired business results.

CLIENT MEETING ROOM DISCUSSIONS

DIGITAL MEDIA

- Cookie deprecation mitigation
- Pivoting to first-party targeting strategy
- Evaluating/increasing use of AI and machine learning



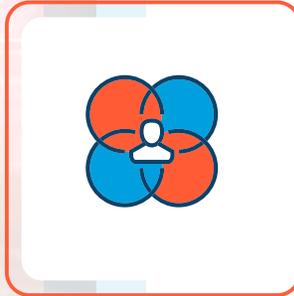
DATA PROLIFERATION

- Transition to a data-first strategy
- Internal governance and use
- External/state-level compliance and adherence



PLATFORMS

- Tool saturated/capability starved
- Getting the most out of investments
- Shiny object syndrome
- Use case-driven approach — enterprise focused



CLOUD STRATEGY

- All-in approach
- New use case priorities
- New capabilities
- Part of a digital transformation strategy (2–5 year process)



7500+ CLIENTS

PROVEN DATA & IDENTITY EXPERTISE

100+ private identity graph clients—some of the largest in the world

150+ options for configuring a first-party identity graph

Thousands of attributes available globally for added insights and segmentation

PRIVACY FIRST

Acxiom conducts **800+** Data Privacy Impact Assessments and **50+** client privacy/security audits annually

SPEED & PERFORMANCE

5X more people recognized in onboarding and CDP comparison testing

Delivers decisions in **less than 10 milliseconds**

Collects **150 records** per second per client via rTag

CAPACITY

More than 200 billion input records under management

2 Trillion+ records cleansed and corrected annually

2.5 billion addressable people globally

500+ activation destinations



UNLOCKING POTENTIAL

LEVERAGING ACXIOM SOLUTIONS AND SERVICES TO ALIGN WITH FARMERS INSURANCE'S GOALS AND NEXT STEPS



KELLEE KRAMER

Sr. Director, Client Partner
Kellee.Kramer@acxiom.com

My role is to help my clients meet their business objectives through customer intelligence transformation in Acxiom's insurance practice.

The proliferation of data in recent years has exponentially advanced an insurance provider's ability to improve profitability and manage risk through targeted growth and retention efforts across all lines of business.

That said, most insurers are inundated with data and struggle to truly align data with strategic business objectives and meaningful customer experience improvements. Additionally, many insurers suffer from a misallocation of data due to insufficient identity resolution competencies and management practices to support.

The lack of a solid identity and data foundation inevitably contributes to a top-heavy, unstable martech stack that results in inconsistent and wasteful marketing execution as well as poor customer experience and ultimately a failure to effectively deliver on the key business objectives necessary to compete in the market.

In the following section, we highlight three capabilities that we orchestrate for insurers like Farmers to ensure future marketplace success: Enterprise Customer Identity – Powered by Acxiom Real ID™, Data Driven Marketing – Powered by Acxiom Data, and MarTech Platform Optimization – Powered by Acxiom's Professional Services

We look forward to discussing this with you in the future.

Sincerely,

Kellee Kramer

FARMERS INSURANCE GOALS



IMPROVE TARGETED CUSTOMER ACQUISITION



RETAIN THE RIGHT CUSTOMERS



TRANSFORM THE BUSINESS WITH DIGITAL



ENTERPRISE CUSTOMER IDENTITY

POWERED BY
ACXIOM REAL ID™

ACXIOM



ACX IOM

ECHOES OF THE CUSTOMER

“As our industry continues to face macroeconomic challenges, we must carefully manage risk and prudently align our costs with our strategic plans for sustainable profitability.”

— Raul Vargas,
President and Chief Executive Officer
Farmers Insurance
August 28, 2023

UNLOCKING POTENTIAL

GOALS SUPPORTED



SOLUTION – ACXIOM REAL ID™

HOW THE SOLUTION ALIGNS TO THE GOAL AND OUTCOME

- Understand people at time of interaction whether authenticated or not
- Accurate linking of data to a comprehensive profile across systems, business units, and media channels
- Improved recognition and persistent IDs lead to more relevant personalization and customer experience throughout the customer lifecycle
- Create consistency across modules and platforms for fluid integration and seamless interactions
- Link historical anonymous activity to individual upon authentication to improve conversion insight

NEXT STEPS

Deep dive session with key stakeholders—date to be determined

UNLOCKING POTENTIAL

ACXIOM REAL ID™

THE ACXIOM REAL ID™ DIFFERENCE

Accurately recognize real people, access a wealth of insights about their needs and preferences, and precisely activate audiences in the marketing ecosystem.

WHAT IS CUSTOMER ENTERPRISE IDENTITY?

A true private enterprise identity solution forms a permanent data backbone for your business. It brings together a wide variety of disparate data from different online and offline channels your business uses and manages. This continually evolving identity information that provides a 360-degree view of customers and prospects helps you build long-lasting relationships. It is anchored on Acxiom's Real ID™ referential graph of 260 million real people in the U.S.

THREE REASONS WHY IT MATTERS

1. It's about delivering exceptional experiences people love
2. There is power in first-party data
3. Customers expect it

VALUE IS IN GROWTH AND SCALABILITY

CATCH EVERY INTERACTION

SAVE DATA UNTIL AUTHENTICATED

MAXIMIZE ATTRIBUTION

PRODUCES REAL METRICS

Increase Recognition

Personalize and Optimize

Maximize Reach

Attribute and Measure



Implementing a first-party identity graph increased match rates by 20%

Drive a 10-25% revenue lift with personalized experiences

Generate 30-90% higher match rates

Connect 4X more ad impressions to customers and conversations



DATA-DRIVEN MARKETING

POWERED BY
ACXIOM DATA

ACXIOM



ECHOES OF THE CUSTOMER

“Farmers’ marketing strategy includes direct sales online and through call centers responding to inbound calls, direct mail, internet and other third-party aggregators, as well as the recruitment and appointment of independent insurance agents who sell insurance policies across the country. A key measure of success for Farmers is growth in its customer targeted segment and in the number of products sold per household.”

— FARMERS INSURANCE EXCHANGE REPORT – and its
Affiliated and Related Property and Casualty Insurers
MANAGEMENT’S DISCUSSION AND ANALYSIS – 2023

UNLOCKING POTENTIAL

GOALS SUPPORTED



IMPROVE TARGETED
CUSTOMER
ACQUISITION



RETAIN THE
RIGHT
CUSTOMERS

SOLUTION – ACXIOM DATA

HOW THE SOLUTION ALIGNS TO THE GOAL AND OUTCOME

- Data portrait analysis identifies Acxiom elements that are highly correlated to Farmers' strategic segments to help identify eligible prospects
- Life stage and event trigger monitoring allows Farmers to anticipate needs with relevant offers
- Supports models (eligibility, propensity, segmentation, etc.) that can be projected onto third-party prospecting lists for more efficient targeting

NEXT STEPS

Execute specific audience portrait analyses and present results as part of a 'data university' session with Data and Marketing organizations

UNLOCKING POTENTIAL

ACXIOM DATA-DRIVEN MARKETING

THE ACXIOM DATA-DRIVEN MARKETING DIFFERENCE

People's priorities, resources, routines, and information channels are in a constant state of change. More than ever, brands need help to identify and properly serve their customers and prospects.

WHAT IS ACXIOM DATA-DRIVEN MARKETING?

People's priorities are constantly changing, and they expect brands to keep up. Data-driven marketing enables brands to provide personalized experiences that will create engaging relationships with customers.

THREE REASONS WHY IT MATTERS FOR YOUR BRAND

1. Better understand high-value customers to increase loyalty and retention.
2. Define key characteristics, life moments, and behaviors to find the people most likely to become top customers.
3. Ensure data is consistent and accurate to fuel marketing and operational efforts and use data to better ensure customers comply with CCPA and other privacy regulations.

VALUE IS IN ENHANCED DATA AND ACCURACY



PRODUCES REAL METRICS

Personalize and Optimize	Drive a 10-25% revenue lift with personalized experiences
Improve Effectiveness	Boost ROI up to 50% with accurate targeting
Increase Customer Conversion	Increase customer conversions by 20%
Maximize Reach	Highest reach in the market: Increase available emails from ~ 25% to 55+%



206.36

09.15

COM: dex (82.05)

POT: rig (82.05)

27.03

AD/O8/oQ/pu

789.51

MARTECH PLATFORM OPTIMIZATION

POWERED BY
ACXIOM SERVICES

ACXIOM



ECHOES OF THE CUSTOMER

“Given the existing conditions of the insurance industry and the impact they are having on our business, we need to take decisive actions today to better position Farmers for future success.”

— Raul Vargas

President and Chief Executive Officer
Farmers Insurance

August 28, 2023

UNLOCKING POTENTIAL

GOALS SUPPORTED



IMPROVE TARGETED
CUSTOMER
ACQUISITION



RETAIN THE
RIGHT
CUSTOMERS



TRANSFORM THE
BUSINESS
WITH DIGITAL

SOLUTION – ACXIOM'S PROFESSIONAL SERVICES

HOW THE SOLUTION ALIGNS TO THE GOAL AND OUTCOME

- Protect Farmers' martech investment into the future
- Align martech improvements to business goals, objectives, and customer experience
- Use proven methodology for delivering high-value initiatives from strategy to development through execution

NEXT STEPS

MarTech Assessment

UNLOCKING POTENTIAL

CREATE A MARTECH ROADMAP FOR SUCCESS

THE ACXIOM SERVICES DIFFERENCE

Acxiom is your marketing leading services provides with more than 50 years of experience in delivering outstanding marketing outcomes for our clients. We have the industry-leading level of client satisfaction, with a 95% retention rate. We don't succeed unless you succeed.

WHAT ARE MARTECH SERVICES?

Enhance marketing efficiency, achieve marketing ROI, and drive better business outcomes through data-driven decision-making and automation with expert services in the martech ecosystem.

THREE REASONS WHY IT MATTERS

1. Improve your marketing outcomes and goals
2. Get more value from your marketing technology investments
3. Improve customer personalization and engagement

VALUE IS IN IMPROVED ROI AND BETTER DECISION MAKING

**DATA-DRIVEN
DECISIONS**

**MARTECH VALUE
OPTIMIZATION**

**BETTER RESULTS
AND OUTCOMES**

PRODUCES REAL METRICS

Increased Conversion

15% better conversion rates with enhanced personalization

Marketing Efficiencies

20% more marketing efficiency by aligning to marketing goals

Data Accuracy

66% increase in data accuracy to support marketing goals

Improved Actional Insights

25% improvement in generating actional insights

ACX IOM

INSURANCE SERVICES

Learn how we partner with

9 of the **TOP 10**

Leading insurance institutions.

We focus on the data
foundation that feeds and
invigorates best-in-class
acquisition strategies.



ABOUT ACXIOM

Acxiom is the global leader in customer intelligence and stands at the forefront of AI-enabled, data-driven marketing. As part of the **Interpublic Group of Companies, Inc. (IPG)**, we specialize in high-performance solutions that boost customer acquisition and retention while fueling growth for the world's biggest brands and agencies. We transform omnichannel marketing strategies and execution using our AI-powered data and identity foundation, cloud-based data management, and martech and analytics services. For over 55 years, our teams across the US, UK, Germany, China, Poland, and Mexico have helped businesses optimize their marketing and advertising investments while prioritizing customer privacy. Find us on [LinkedIn](#) and discover more at [Acxiom.com](#), **where marketing is made better.**



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