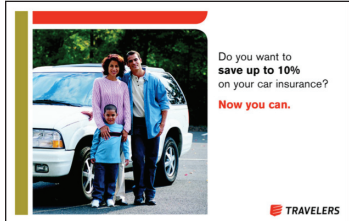


<b>Company/Organization</b>	<b>Travelers</b>
<b>Industry</b>	Insurance
<b>Business Need</b>	Maintain regular contact with customers; retain more customers; customize personalized mailings with agency's logo and agent contact information
<b>Direct Marketing Solution</b>	<p><i>Description</i></p> <ul style="list-style-type: none"> <li>• Past research validated that a significant percentage of new policyholders would drop their insurance in the first year and still more left in the second</li> <li>• To help trim the attrition rate, Travelers used a direct mail program to stay in touch with newer policyholders</li> <li>• To further impact attrition, Travelers sought to improve the program through increased segmentation, measurement and agency participation</li> <li>• The resulting solution, Web-to-One, was a Web-based, template-based program that could be accessed from any computer</li> <li>• The step-by-step Web enrollment process and automatically-generated reports encouraged participation, as did excellent customer service provided via e-mail and a call center</li> </ul>  <ul style="list-style-type: none"> <li>• The program featured approximately 40 different packages including post-cards, preprinted letters and letters with customizable text</li> <li>• In addition to the core retention program, Travelers provided other optional mailings to help agents communicate with their customers</li> <li>• Agents accessed the Web-to-One site through the agent portal of the Travelers Web site and made selections regarding which pieces to mail, customization of variable information and how to pay for the mailings</li> <li>• Mailing data was received monthly from the customer's data center</li> <li>• Once received, it was processed and scrubbed so Travelers' business rules and postal regulations could be applied</li> <li>• Once the data was processed, it was transmitted electronically into the production site where the new data was matched with the customers' selections for that month</li> <li>• Production began by laser printing variable text onto preprinted shells and inserting the packages with the proper inserts for each and every version</li> <li>• Some packages could be produced via digital technology to provide variable graphics as well as text</li> <li>• Once the mail was ready to go, it was trucked to a commingling center to be introduced into the postal system</li> </ul>
<b>Results</b>	<ul style="list-style-type: none"> <li>• Customer retention was improved by 4-5% on average</li> <li>• A large percentage of the company's largest and most profitable agencies use this program</li> </ul>