

CUMULO9 CASE STUDY

CUSTOMER: PIC Insurance
SECTOR: Financial
INDUSTRY: Insurance

BACKGROUND:

PIC Insurance is a 100% NZ Owned Insurance Brokerage offering advice on every type of insurance.

THE CHALLENGE:

PIC provides a diverse range of insurance services and communicates with multiple audiences. Building trusted relationships with clients and insurance providers is essential for business success, as is ensuring that customer communication adheres to regulations.

PIC needed a sophisticated email communication tool to achieve three key objectives:

- To deliver a consistent, polished brand experience - differentiating the business from smaller organisations in an industry where trust is paramount;
- Drive awareness of the range of services offered by the business;
- Automate communication required to complement industry compliance regulations.

Brand consistency plays a key role in establishing trust - essential in insurance. However, as PIC experienced, without a central system it can be very difficult to achieve when you have more than 60 staff working across multiple service channels in five different locations. Prior to the Cumulo9 implementation, there was little consistency across email signatures and the PIC brand in customer and sales communications. What's more, PIC saw an opportunity to enhance their processes in regards to how disclosure statements are communicated to customers.

THE SOLUTIONS - Mailprimer One-to-One & Mailprimer One to Many

Mailprimer One-to-One Employee Email

As a result, PIC implemented the Mailprimer One-to-One solution. This provided a branded employee email template solution with links to the range of services offered by the business with personalised signatures and disclosure statements for brokers.

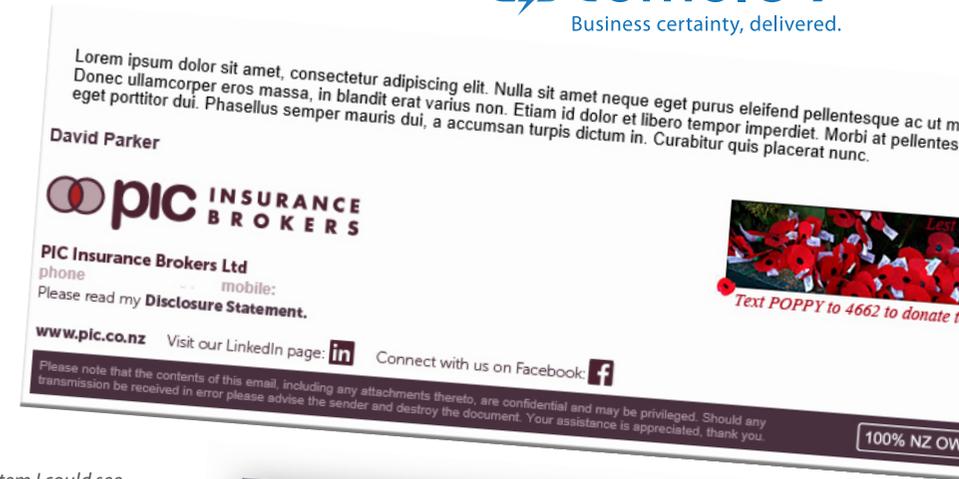
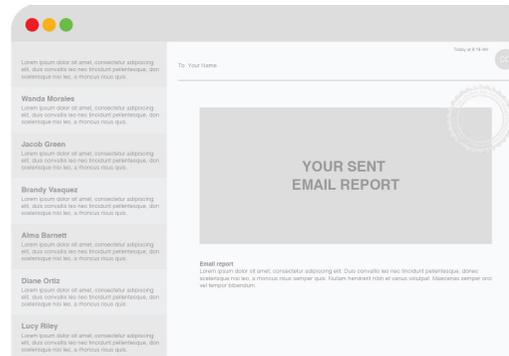
With the new solution in place, the business eliminated inconsistent communication of the brand and had a system in place to ensure compliance requirements were followed effectively and automatically.

Mailprimer One-to-Many Campaign Email

PIC also implemented the One-to-Many solution for customer and internal communication programmes. *"Mailprimer One-to-Many is amazing. It is really easy to use; even after a short play with the system I could see how everything worked"*. Nicole Terrill, PIC Insurance

With staff in multiple locations, internal communication programmes play a key role in ensuring everyone is aware of business news, as well as keeping the team connected.

"Our newsletters look great; the design capabilities of the system are really good. The One-to-Many tool will be key in keeping our team and customers up to date and engaged with what the business is doing and planning"



"One -to-Many is amazing. It is really easy to use; even after a short play with the system I could see how everything worked." Nicole Terrill, PIC Insurance.

THE RESULTS:

PIC implemented these solutions with three key objectives and has achieved all three, as well as realising additional benefits:

Sophisticated Brand Communication

The consistent, attractive brand communication achieved with Cumulo9 has ensured that the business is set apart from small one-man-bands in the industry - a vital ingredient in building and growing trust.

Industry Compliance

All sales staff have personalised disclosure statements, in line with Financial Markets Authority (FMA) regulatory requirements which are automatically included in all email communication. This has given the business confidence that correct processes are being followed to protect both customers and PIC.

Increased Awareness of Range of Services

Regular communication of the range of services offered by PIC has resulted in increased customer driven enquiry. "While a client may initially choose PIC for domestic insurance, they may also have needs across the other services we offer - marine, fire and general, employee benefits, life etc. The Cumulo9 solutions have given us the ability to gently make our customers aware of where else we could be of help". Brent Postlewaight, PIC Insurance Brokers.

Sales Enhancements

The 'silent read receipt' function of Cumulo9 has given the sales team a much richer understanding of where customers are at in the sales process. They can now prioritise customer follow-up based on when proposals are opened, disclosure statements viewed; or alter their approach should a customer take some time to follow through on a proposal etc

Mass Email Communications

'One-to-Many' campaign email makes it easy for staff to quickly create and send attractive and compelling mass communications. With excellent delivery and quality reporting, it assists with better targeting and communicates more effectively with recipients.

WHAT WE DO

MORE THAN JUST AN EMAIL SIGNATURE

 PROFESSIONAL, CONSISTENT EMAIL SIGNATURES Brand identity is consistent and uniform across the organisation	 SILENT EMAIL TRACKING Know when emails are opened, links are clicked, and pages viewed.	 DETAILED REPORTING Insight into email activity, usage, and response.
 CREATE MORE LEADS Use banners that drive more engagement among recipients	 PERSONALISATION Personalised photo, contact details and links are presented with each email	 BRAND-WRAPPED EMAIL Send and receive branded emails on any email platform and on any device.
 DYNAMIC TEMPLATES Rotate banners and messages for maximum impact		

o pic
INSURANCE BROKERS

BUSINESS BUILT ON RELATIONSHIPS

Disclosure Statement For

Contact Details:
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Trading Name: PIC Insurance Brokers Limited
Phone: 09 274 5751
This disclosure statement was prepared on: 27 July 2015

It is important that you read this document
This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

What sort of adviser am I?
I am a Registered, but not Authorised Financial Adviser and can give you advice about Fire and General Insurance.

What should I do if something goes wrong?
If you have a problem, concern, or complaint about any part of my service please talk to me so I can try and fix the problem. If your concern has not been addressed to your satisfaction please tell my employer, PIC Insurance Brokers Ltd so that PIC can try to fix the problem.

You may contact the PIC internal complaints scheme by clicking on our website www.pic.co.nz/contact-us/complaints-process/ which provides details on how to lodge your complaint. If we cannot agree on how to fix the issue you can contact our Dispute Resolution Scheme which is with *Insurance and Savings Ombudsman*. This service will cost you nothing, and help us resolve any disagreements. You can contact them at:

- **Address:** PO Box 10-845, Wellington 6143
- **Fax:** 04 499 7614
- **Phone:** 04 499 7612 or 0800 888 202
- **Email:** refer to www.iombudsman.org.nz/complaints/

How am I regulated by the Government?
You can check that I am a registered financial adviser at www.fspr.govt.nz The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings. You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the Dispute Resolution Procedures described under "What should I do if something goes wrong?".

I declare that to the best of my knowledge and belief, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Broker Signature:  Date: 27 July 2015

"Working with Cumulo9 is really easy. They understand what we are trying to achieve and deliver on what they say they will. The team is always really helpful and responsive". Nicole Terrill, PIC Insurance.

FOR SMARTER SOLUTIONS FOR YOUR BUSINESS EMAIL: sales@cumulo9.com or call +64 9 377 8885.