




JOURNEY

S U M M I T



How
“Lead Generation”
is Evolving to
“Customer Generation”





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RateMarketplace®

Customer Acquisition in Financial Services

(Mortgage, Insurance and Personal Loans)

RateMarketplace is a Lead Generator providing Leads, Clicks and Calls in Consumer Finance (Mortgage, Insurance and Personal Loans). Founded in 2008, RateMarketplace is headquartered in San Mateo, CA, operates a call center in St. Petersburg, FL and generates 2.5M+ consumer inquiries annually.

Datalot?

Marketing and Technology for Mobile Customer Acquisition

- Founded in **2009**
- Investors are **Lightyear Capital**
- **100+ FTE**
(Call Center, IT, Marketing, Sales, and Service)
- Leading **Call Marketplace**
for live on-demand call transfers
- Core competency: **Insurance**
(Auto, Home, Life, Health, Commercial)
- **Live call transfers:** USA reps



Who is eFinancial and Fidelity Life?



- Direct-to-consumer life insurance agency with call center sales model, founded in 2001
- Two locations: Chicago and Seattle
- Broad suite of proprietary and third-party life insurance products
- Proprietary, patented sales technology platform (ALISS®)
- Experience building successful strategic partnerships



- Illinois-based life insurance company, founded in 1896
- Financially strong, with A- (Excellent) rating from A.M. Best
- Heritage of product innovation
- Patented RAPIDDecision® process: most cases approved in a single phone call
- First to apply predictive analytics conclusively at the point-of-sale

“value beyond the lead” ...

Goals of the session:

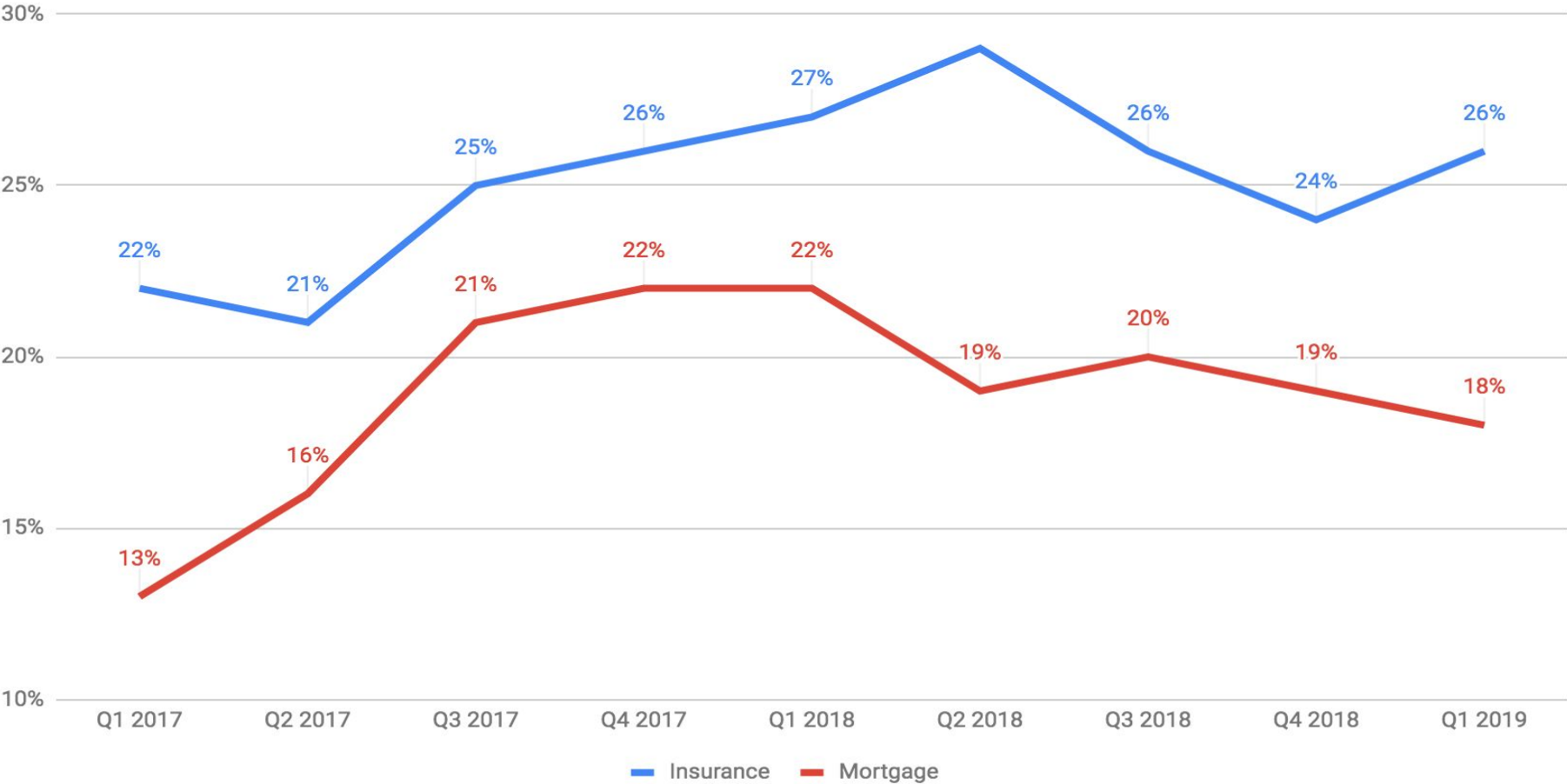
1. Understand the unique ways marketers and end buyers work together
2. How both are using third party data
3. How both look at consumer engagement and re-engagement
4. The importance of transparency and trust

Exploring 3rd Party Data

Leads vs Customers



Throughput (Leads/Forms Started) - Aggregated



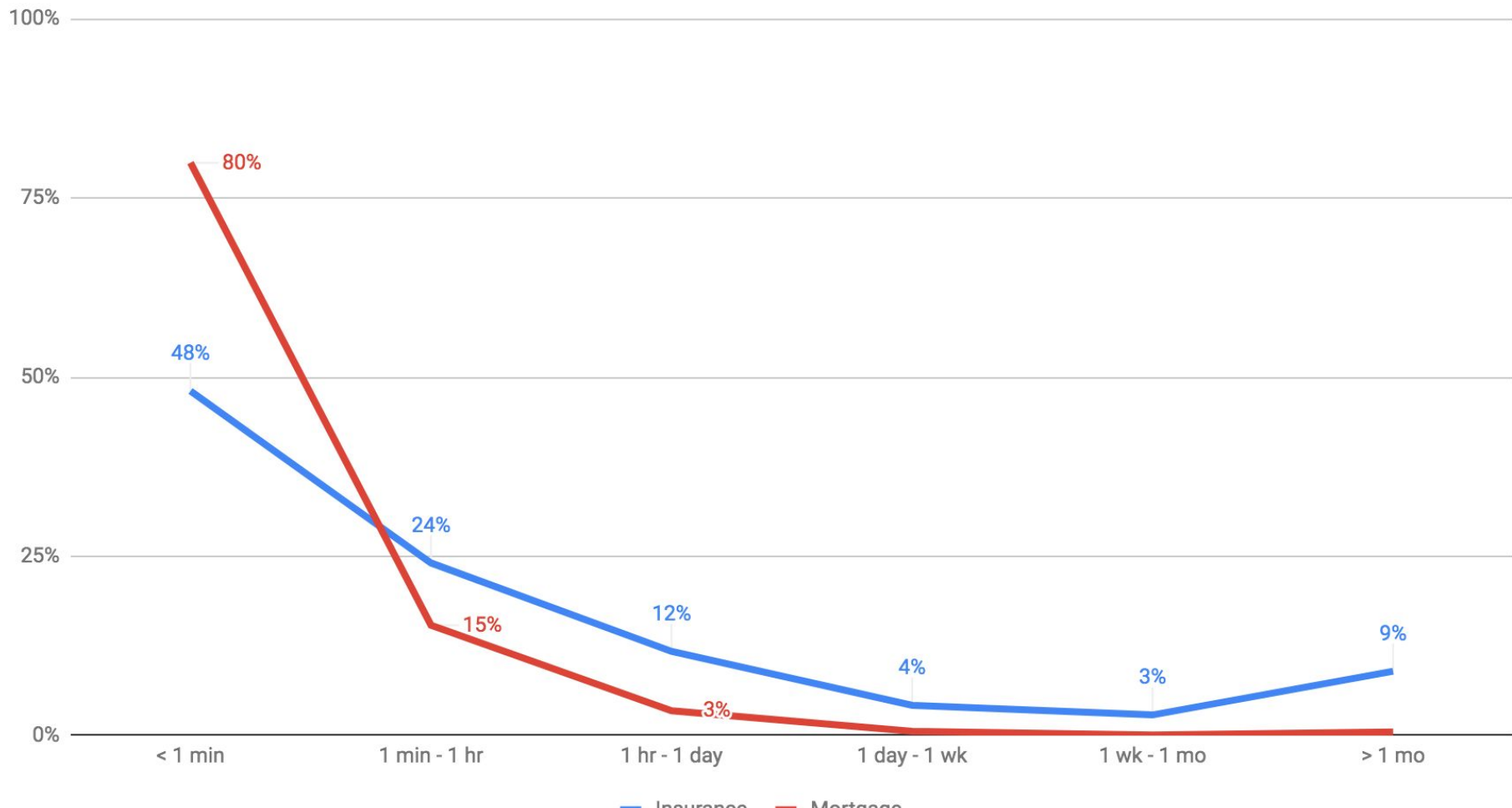
Definition:

Throughput: Consumer lands on the first page of the lead funnel and actually submits the lead form (become an official hand raiser).

Question:

- 1. Describe the evolution you've seen in the lead gen space as it relates to accessing independent data and being able to evaluate marketing programs?**
- 2. How does this throughput tie to the revenue of the end user?**

Lead Age - Q1 2019



Exploring Consumer Engagement

Leads vs Customers



Definition:

Lead Age: The time that has elapsed between last interaction (usually submit button) to when a lead gets into the lead management system.

Questions:

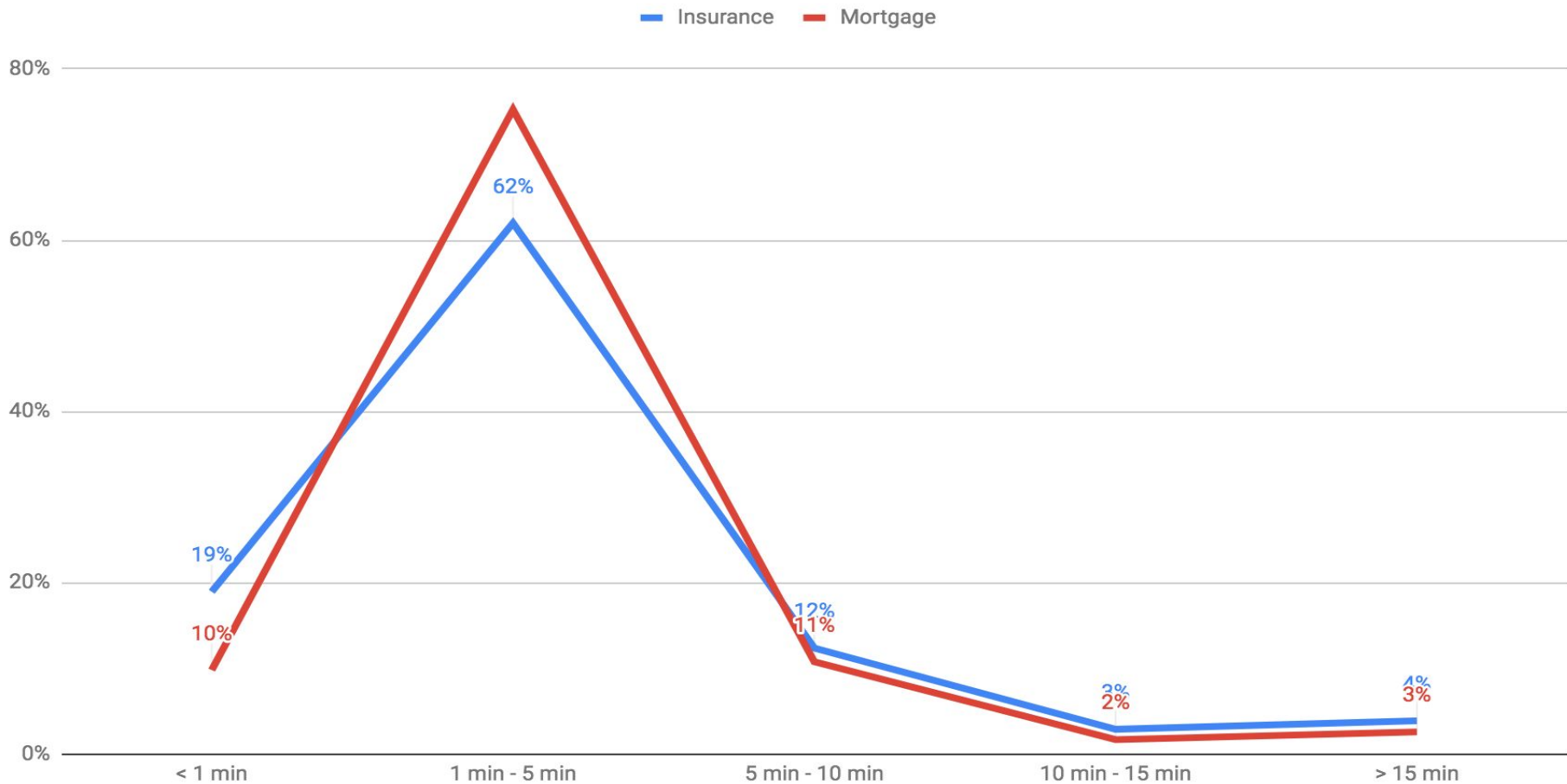
- 1. How do you activate data at the right time to best engage with consumers throughout their shopping journey?**
- 2. How do you re-engage with consumers?**
 - Marketers**
 - End users**

Exploring Transparency and Flow

Leads vs Customers



Lead Duration - Q1 2019



Definition:

Lead Duration: The amount of time a consumer took to fill out a lead form.

Questions:

- 1. With respect to transparency of information, what is optimal and how do you trust that if you provide information it will be worth your time investment?**
- 2. Does there need to be a break or interruption in the consumer journey or can it be a seamless experience? How is the friction that usually exists for customer acquisition being overcome with improved consumer experience?**

Exploring Experience & Marketing Costs

Leads vs Customers



Questions:

- 1. How are the brands on stage leveraging consumer journey data/behaviors to enable the smartest & safest interactions?**
- 2. How do marketers connect the cost of consumer acquisition to the value of those consumers, for the end users.**
- 3. What can insurance learn from mortgage & vice versa?**