

THE GLOBAL LEADER IN CUSTOMER ENGAGEMENT

INSURANCE STRATEGIES

2010 Survey Results:

Insurance drives fee income and leads to more loyal customers



Be your customers' financial institution of choice, for longer.

Gain more affluent customers with appealing offers they understand.

Improve cross-sell opportunities and ROI across multiple channels.

For years, we've all concluded that younger, more affluent customers just won't buy insurance from their financial institution. Now there's definitive evidence to the contrary — along with proof that bank-insured customers are more faithful to their institution and create more regular fee income.

Affinion Group's comprehensive programs are a surprisingly simple way to achieve positive results and deepen your customer engagement.

Here's the Insurance Connection

Fact: **Nearly two-thirds of insureds are more loyal to the financial institution they purchased insurance from than other institutions.**

RESULTS WITH AFFINION

Offer our Accidental Death & Dismemberment and Hospital Accident Protection programs, and you'll acquire the rewards without sacrificing the time and energy of your personnel.



Resource Allocation for Standard AD&D Program

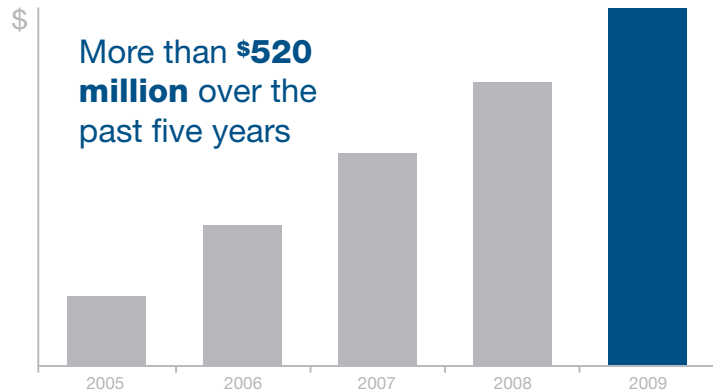
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Fact: The average bank insurance buyer is **younger and has a higher income** than those who purchase insurance through an association or broker. They are more likely to view the coverage as a necessary supplement to whatever existing coverage they have.

RESULTS WITH AFFINION

Affinion Group has delivered more than \$520 million in client and broker commissions in the last five years alone. Plus, there's no financial risk to your institution – all of the marketing expenses for the direct response effort are absorbed by Affinion.

Cumulative Fee Income Generated for AD&D Clients



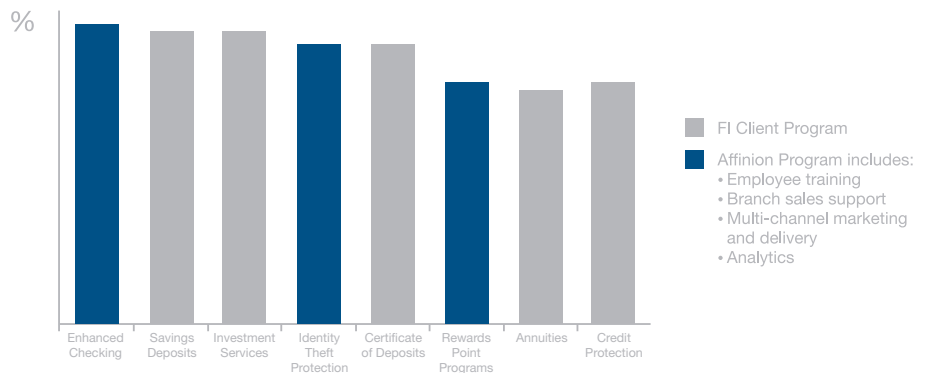
Fact: Not only are those who bought insurance through their bank more likely to purchase additional products, **more than 75% expect there to be a cross-sell offer.**

RESULTS WITH AFFINION

Survey results indicate the most popular cross-sold products (in descending order) are enhanced checking, identity protection, and rewards programs – **and Affinion has them all.**

Complement your supplemental insurance products with a popular offer to which your customers will be more likely to respond.

AD&D Buyers Are Likely to Respond to Cross-Sell Offers



Now you know the truth about insurance. Take advantage of it. Call **800-251-2148** to discuss your next, profitable insurance move with Affinion Group today.

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ALTERNATIVE REVENUE ENHANCEMENTS

SUPPLEMENTAL HEALTH PLANS

IDENTITY THEFT INSURANCE

WARRANTY PROTECTION

TRAVEL INSURANCE

TERM LIFE

AD&D

Leading Protection in Consumer Health & Financial Security

For more than three decades, we've built extensive, profitable relationships with multiple A-rated carriers. These strong associations have given Affinion Group the unique ability to withstand catastrophic events that directly affect the industry, so that there are never any major changes in program benefits and rates remain consistent.

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