



EMB

EMB MediaOptimiser™



A powerful, web-based software tool for analysing and optimising
your media mix

Introducing EMB Marketing Sciences

EMB Marketing Sciences brings a powerful mix of technical, analytical and marketing strategy skills to insurance and non-insurance marketing issues across a range of markets.

Marketing is now a highly technical discipline. Sophisticated methods are required to understand customer behaviour, manage communication processes and deliver high quality customer service, with solutions that are cost effective.

EMB Marketing Sciences is uniquely placed to work with marketing, finance, IT and the main Board to ensure that all marketing activity is accountable and efficient. With our actuarial background we can link vital components of customer understanding such as pricing and segmentation with a relentless focus on achieving incremental profit for our clients and an enhanced experience for the customer.

The marketing consultants and analysts at EMB have decades of expertise in collecting, analysing and exploiting data to address marketing issues in the financial services, telco, retail, energy and automotive sectors. We have delivered engagements in Europe, Asia, US and Middle East for business to business and consumer products. We are entirely neutral and bring a fresh, collaborative perspective to every marketing engagement and embrace the concept of risk and reward.



THE QUEEN'S AWARDS
FOR ENTERPRISE:
INTERNATIONAL TRADE
2007





EMB Media Optimiser™

Media Optimiser is unlike any typical media modelling solution. By using highly detailed historic data and media footprints it can help you to accurately predict the outcomes of different media scenarios and optimise your schedules down to individual household level if required.

We take a unique approach to optimising media mix and therefore media spend. We use our modelling tools and expertise to model the pure effects of all factors that drive media effectiveness and include industry standard measures for media coverage. We work in partnership with our clients and their media agencies but remain entirely impartial.

Within EMB Media Optimiser we maintain a number of bespoke models for enquiries or sales by media type and apply our optimisation algorithm to maintain sales KPIs but reduce spend and enhance the media mix. The platform enables many media scenarios to be explored for planning purposes and compared to actual performance.

We typically see a 20% - 30% reduction in media spend with no effect on sales or enquiries. We are working with organisations as diverse as Esure and British Gas to identify wastage in their media budgets.

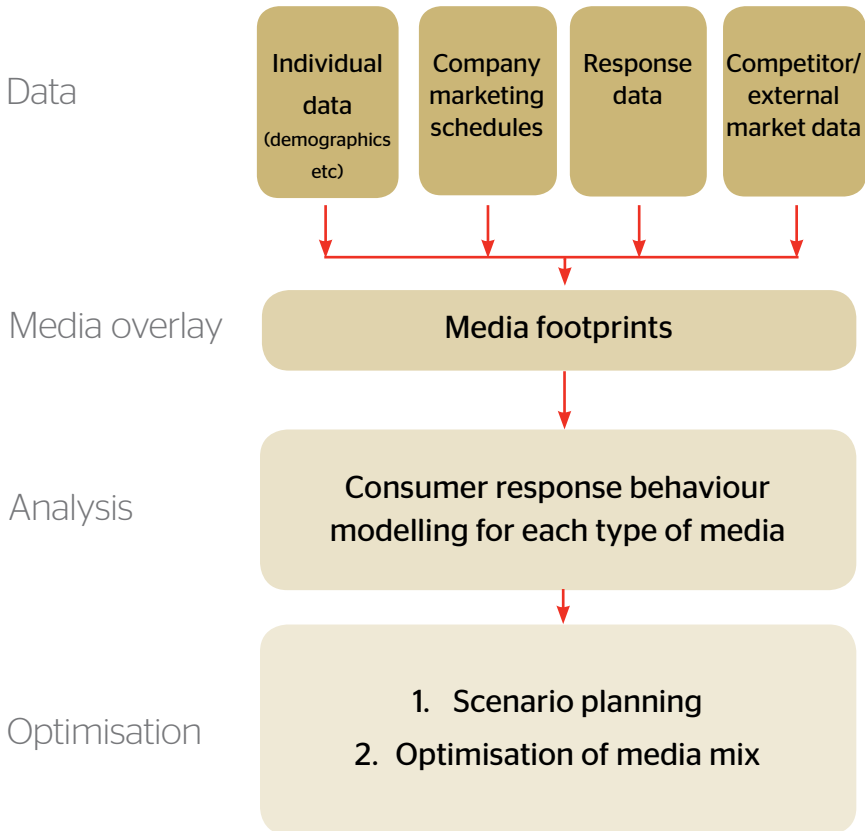
What EMB Media Optimiser can do for you:

- Generate more response for the same spend; or maintain volume for less spend
- The web-based platform enables cooperative working across various sites - including external media agencies
- Handles above-the-line and below-the-line media spend
- Enables you to optimise spend across multiple products and/or brands/territories and target KPIs e.g. response sales or value
- User-oriented - transparency of the underlying models gives extensive ability to drill down into results

Key Features

EMB MediaOptimiser™ is a secure, web-based software application providing both a scenario planning and optimisation capability with a highly visual interface supporting both graphical and geographic output.

How we arrive at an optimised media schedule:



Model build

For the majority of clients it will be more time and cost-efficient for EMB Marketing Sciences to build the initial models. This takes advantage of our many years' experience of collating and structuring client data and also ensures that recalibration of the model assumptions can be kept to a minimum.

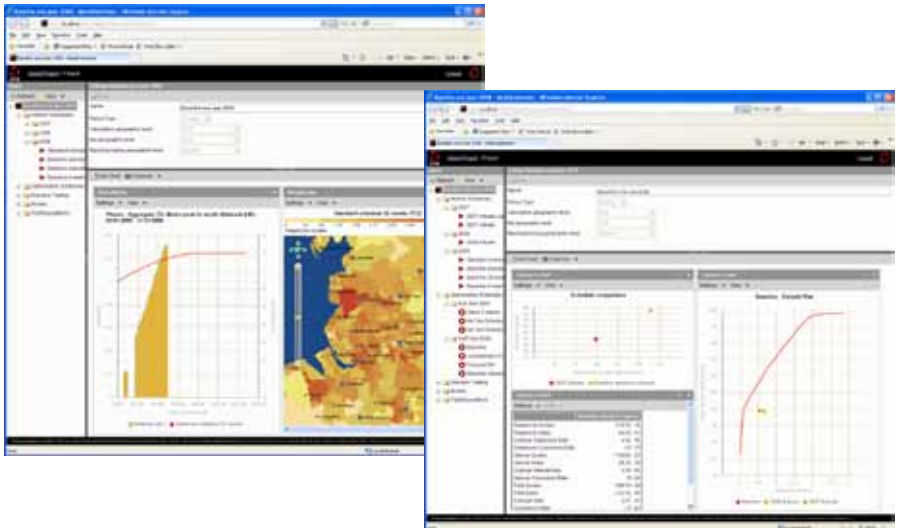
Because it is web-based and EMB manages the data analysis, you can get it up and running quickly and efficiently without encumbering your in-house IT department.

Training support

EMB Marketing Sciences offers comprehensive training in the ongoing use of MediaOptimiser to ensure that you get the most from your investment.

Key features include:

- Highly graphic presentation of results aids understanding of the underlying models and data
- Takes account of the halo effect of related marketing activity
- Deals effectively with the lag factors for various media
- Incorporates data from all principal media usage surveys including BARB, RAJAR, NRS and Point Topic
- Builds in latest Census data
- Ability to overlay commonly-used segmentation models such as CAMEO and Mosaic
- Capable of building intermediate models to take account of regional differences e.g. house values in UK for mortgage-related products



EMB's Software Portfolio

In addition to producing MediaOptimiser™ for marketing analytics projects, EMB is also the world's leading developer of actuarial software for the non-life insurance sector, focusing particularly on pricing.

The common threads between MediaOptimiser and the company's other software products are the data management, statistical and modelling capabilities that enable issues to be analysed in forensic detail.



EMB Emblem™ builds robust predictive models of claims, retention, conversion and other customer behaviour. Its powerful and flexible analytical capabilities allow the most sophisticated models to be fitted to large datasets rapidly.

EMB software is developed by our team of software professionals and industry consultants working in collaboration with our clients. This combination of industry knowledge, software engineering expertise and end-user insight creates sophisticated, innovative and easy-to-use products.



EMB Classifier™ analyses the effect of geographical area on risk through a range of sophisticated spatial analysis methods.

We try to make the decision on whether a piece of software supports your organisation's objectives as easy as possible. Evaluation options include demonstrations, meetings with existing users and, typically, a short-term trial licence period.



EMB Optimiser™ extends the capabilities of Rate Assessor using state-of-the-art mathematical algorithms to derive optimised premiums at the individual or ratebook level.

Other EMB software products that may be relevant to marketing departments for the insight provided into pricing decisions include:



EMB Rate Assessor™ combines technical and customer behavioural models, competitor, distribution and customer information to support the rate selection process. By comparing price levels, rating structures and emerging experience trends, users can identify and validate pricing options through interactive scenario testing.

*Clients typically see a 20-30%
reduction in media spend with no
effect on sales or enquiries.*



EMB Worldwide

For more information, contact Ian Liddicoat or Martin Neighbours in our London office, or email us at marketing-sciences@emb.com

Europe

United Kingdom,
Epsom
Cambridge
London
+44 (0)1372 751060
info-uk@emb.com

Germany,
Cologne
+49 221 356626-0
info-de@emb.com

France,
Paris
+33 (0)1 42 68 52 23
info-fr@emb.com

Norway,
Bergen
+47 93 00 88 50
info-no@emb.com

The Netherlands,
Amsterdam
+31 (0)20 820 00 60
info-nl@emb.com

Spain,
Madrid
+ 34 917912934
info-es@emb.com

North America
San Diego, CA
+1 858 793 1425
info-us@emb.com

San Antonio, TX
+1 210 826 2878
info-us@emb.com

Chicago, IL
+1 312 986 1425
info-us@emb.com

Chagrin Falls, OH
+1 440 725 6204
info-us@emb.com

Hollywood, MD
+1 312 261 9631
info-us@emb.com

Stamford, CT
+1 203 604 2930
info-us@emb.com

Latin America
Brazil,
Sao Paulo
+55 11 2711 1500
info-br@emb.com

Africa
South Africa,
Johannesburg
+27 11 728 7651
info-za@emb.com

Asia-Pacific
Japan,
Tokyo
+81 3 5942 5901
info-jp@emb.com

India,
New Delhi
+91 124 410 1018
info-in@emb.com

Australia,
Sydney
(The Quantum Group)
+61 2 9292 6400
info@quantium.com.au

emb.com/marketingsciences

The information and opinions contained in this publication are for general information purposes only. They do not constitute definitive professional advice, and should not be relied on or treated as a substitute for specific advice relevant to particular circumstances. EMB does not accept or assume any liability, responsibility or duty of care for any loss which may arise from reliance on information or opinions published in this publication or for any decision based on it. EMB would be pleased to advise on how to apply the principles set out in this publication to your specific circumstances. Copyright © 2009-2010. EMB Consultancy LLP. All rights reserved. EMB refers to the international actuarial, consulting and software practice carried on by EMB Consultancy LLP, EMB Software Management LLP, EMB Software Limited and their directly or indirectly affiliated firms or entities, partnerships or joint ventures, each of which is a separate and distinct legal entity.