



Driving differentiation through loyalty and benefit solutions



We know your sector and your customers

With our history of over 40 years' operating in the industry and our retail travel insurance brand, Columbus Direct, we know insurance. As Columbus Direct, we have covered more than 15 million travellers in 40 countries around the world since 1988.

Insurance customer relationships are being redefined.

Your customer's expectations have changed - they are choice-rich, patience-poor and seek value in personalisation and convenience. Competition has evolved with the entry of non-traditional players who present both challenges and opportunity for partnerships.

Differentiators are becoming more elusive. Brands are constantly seeking new means to reinvigorate slow growth, keep costs contained and free up profit pools which are under siege.

You may know us best as an insurer, but we are much more than that. We work with insurers, banks, and financial institutions worldwide to create products that make you stand out from the crowd, ensure your customers stay with you for longer, and deliver against your financial targets.

We understand the importance to you of delivering more personalised insurance and lifestyle experiences to your customers. As the operator of Priority Pass™, the world's largest independent airport lounge programme, like no-one else we know how to use these experiences to increase customer acquisition, engagement and retention.

We've made a difference to all these financial institutions helping them differentiate their products, retain their customers and drive additional revenue.



What we can do for you

We take our 30 years' experience working with more than 600 financial institutions and household names in over 170 countries, to help our clients deliver differentiated experiences that drive increased acquisition and retention, and create more engaged customers.

With our ability to combine our capabilities to create new and innovative products, we have a range of solutions that will help you achieve these goals. Our unique and differentiating suite of products, customer benefits and loyalty expertise will help you create engaged and devoted customers whilst elevating your brand offering by providing meaningful and rewarding experiences.

Stand out from the crowd

Differentiating your offering with travel, protection and assistance benefits will not only deliver comfort and a premium experience but also peace of mind and essential cover to your customers when they need it most.

Innovative assistance products

With experts in our business across a range of capabilities such as travel experiences, loyalty, protection and assistance, we have the ability to come together and create new, innovative products that benefit both you and your customers.

Our **Flight Disruption Assistance** solution assists your customers in the event of a flight delay. Designed as a complementary benefit to your mass-market customer propositions, Flight Disruption Assistance can ease the pain of flight delays and remove the need for lengthy travel claims for your customers by offering an instantly redeemable benefit. As the provider of the world's leading airport experiences programme, we are able to offer your customers access to over 1,000 airport lounges in more than 100 countries.

As a proactive identity protection measure, or as a mitigation service following a data breach, our **Identity Assistance** solution helps to reduce the risk of identity theft and identity fraud.

We monitor personal and financial information online for risks associated with identity theft and fraud, providing alerts and assistance to support customers where a risk is identified or data compromised. We are also able to provide proactive protection from phishing and keylogging attacks.

As part of this solution, we also offer card assistance to enable the blocking of lost or stolen cards. Operating 24/7, one simple call to our multi-lingual team can alert card issuers to the danger of compromised card data.

Protection benefits

Whilst insurance is often considered a necessary hygiene purchase by consumers, inclusive benefits that provide peace of mind can be a strong emotional driver for your customers when choosing your product.

Our **Travel Insurance** comes with 30 years' experience operating our own travel insurance brand, Columbus Direct, across 40 countries worldwide. We understand how best to offer highly personalised quotations, data-led decisions and dynamic pricing that creates a differentiated offering.

Help your customers travel safely with our **Travel Assistance** product. We offer a range of medical, travel and security advice services delivered through a single 24/7/365 triage point. Central to the proposition is a responsive web portal which includes access to the latest medical and security destination reports on 200+ countries and a real-time incident alert service. Travellers can seek advice from qualified medical staff on topics including vaccination and disease risk before travel plus have access to a crisis hotline with support and advice on what to do following a security incident or assault.

Drive additional revenue and enhance your brand

Identifying and driving additional revenue has become an essential part of your overall business strategy. The challenge is finding the balance between revenue generation, personalisation and a positive customer experience. Our solutions achieve this balance by delivering increased revenue and brand enrichment.

As a brand enhancement, we offer a wide range of **Home Emergency** white-label products that provide expert assistance to your customers in their home when they need it the most. This service is fully managed by our Service Partner Network to assist 24/7/365. The strength of our network and the seamless way in which customers can access it supports your customer journey and adds real value.

Drive additional revenue, differentiation and build loyalty through the delivery of our white-labelled **Ancillary Motor** solutions. We can work with you to design a package that is right for you and your customers from a range of solutions including UK & European motor breakdown, collision damage waiver (CDW), excess protection and key cover. With such a broad variety of products to complement your existing portfolio, you only need to engage us as your single supplier.

Through our experience in providing capacity, and bringing insurance products, providers and distributors together, our underwriting footprint across **Multi-Line** consumer products addresses this market need through our bespoke underwriting only solutions. As an agile and innovative advisor, we are able to support a wide range of insured products that put your customer needs first including gadget, mobile phone, excess protection, event cancellation, warranty and more.



Create engagement with your customers

In a highly competitive market, you want to improve customer engagement to reduce churn and keep your brand front of mind. Our expertise and insight-driven loyalty services and solutions will help you recognise, reward and retain your most valued customers in a challenging environment.

Loyalty services and solutions

With over 30 years' experience in driving loyalty across industry sectors, we have the expertise to craft more rewarding and personalised experiences that will win you deeper and more valuable relationships. Loyalty programmes are proven solutions for increasing customer engagement by improving your understanding of customer needs and better connecting with them to drive deeper relationships and brand advocacy. These services can also be adapted and implemented for use with brokers to motivate, reward and recognise their loyalty to insurers as well as brokers having the ability to implement programmes to their own customer base.

Loyalty Strategy forms a critical part of our loyalty service, bringing together the wealth of our expertise and knowledge across in a diverse range of sectors. Aligned to the results you want to see, our specialists can design and develop a new loyalty programme or enhance your existing customer engagement strategy.

Recognise and reward your customers whilst driving usage and spend. Our **Loyalty Platform** and its flexible rules engine will deliver a unique programme that is personalised and tailored to your brand, business and customer needs. It will recognise and reward the behaviour of your customers and create the engagement you want in the right channels, in the right way at the right time.

Loyalty Programme Management enables 360 degree management of your programmes using the benefit of our experience in running these on behalf of some of the world's best loved brands. We aim to deliver unique programmes and experiences, personalised and tailored to your brand.

Our **Analytics and Insights** capability can deliver real-time insights about your customers' behaviours and needs that enable you to offer products at the right time or upsell other options. The data we collect enables us to build bespoke personas and profiles of your customer base which can further inform your products and benefits and subsequently your communications.

Engagement and communications

With so much vying for your customers' attention, irrelevant communications are likely to be ignored or, worse, they can lead people to unsubscribe. The key to avoiding this is through **Engagement and Communications** planning, to create communications that feel more personal and make customers feel valued.

Our data environment enables predictive communications that are agile and efficient, and designed to suit the business need, not the technology. Working with you to design unique customer journeys for each segment of your member base, our creative team can build communications that work across any channel, from digital and mobile to print and video. We deliver tailored recommendations and offers in real-time, driving spend, increasing lifetime value and securing revenue by keeping your customers engaged.



A sample of our experience



Hiscox - introducing Flight Disruption Assistance as an added value service



We recently launched Flight Disruption Assistance to Hiscox's home insurance customers, giving them free lounge access in the event of a flight delay. The solution will help Hiscox to further differentiate its offering from competitors, while its valued customers will benefit from immediate access to the haven of one of our global network of lounges, when they need it most.

easyJet - using a personalised travel insurance offering to increase conversion



In partnership with Zurich, we implemented a dynamic travel insurance solution that uses variables such as the traveller's destination, time of year, group size and flight add-ons to highlight a product that's likely to resonate best with that customer. The products offered are more personalised and relevant than ever before.

Columbus - our own direct to consumer travel insurance brand



We have been in the market for over 30 years and Columbus was the first online travel insurance provider in the UK. We have over 11 million customers across 40 countries. As our 'shop window', Columbus customers were also the first to benefit from Flight Disruption Assistance and our telemedicine offering.

Vhi - iPMI and travel insurance



Through our long-standing partnership with health insurer Vhi in Ireland, we provide International Private Medical and travel insurance for their individual and corporate clients. We have recently enhanced the offering through the introduction of second medical opinion and expatriate support services.

RSA - helping pioneer the first insurance loyalty programme in the UAE



We delivered "RSA Royalty" - a pioneering, tiered insurance loyalty programme that gives RSA customers a touch of royal treatment. Benefits include special rewards and offers from a range of carefully selected partners with each policy purchase.

FWD - FWD Max engagement programme



We created and launched an experiential social loyalty platform for this Singapore-based insurer, which increased customer engagement and impressive redemption of MAX points.

About us

Collinson is a global leader in customer benefits and loyalty. We deliver exceptional travel, assistance and insurance products that differentiate value propositions, and loyalty solutions that win deeper, more valuable customer relationships.

Our customer benefits products include the world's leading airport experiences programme, Priority Pass™, as well as travel insurance, identity assistance, flight delay, international health and travel risk management solutions. Our loyalty expertise uniquely combines strategy, award-winning technology and programme management to create greater engagement and experiences for our clients' customers.

For over 30 years, we've been chosen by the world's leading payment networks, 600+ banks, 90+ airlines and 20+ hotel groups to craft customer experiences that win competitive edge. This enables them to acquire, engage and retain the most profitable, but most demanding customers. Our clients include easyJet, Saga, Hiscox, RSA and Vhi.

-  **23** offices
-  **15** countries
-  **2,000** talented individuals
-  **800+** clients

Contact us

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