



**2024
DISTRIBUTION
CONFERENCE**

**Winning
Together**

**Digital Distribution May Be
the Way of the Future —
Are You Ready?**



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Ethos Life



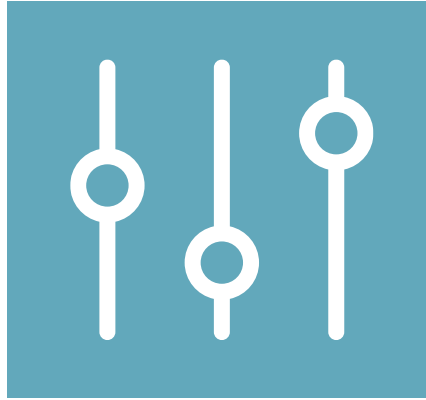
The Allure and Challenges of D2C

D2C Addresses Key Expectations of the Modern Consumer



Convenience

24/7 access from anywhere



Customization

Self-serve and customize policies to their needs.



Speed

Faster from quote to bind.

And Offers Advantages to Insurance Companies

Enables access to new customer segments



Can help reduce cost



Multiple Challenges in Scaling D2C in Life Insurance

Fewer consumers "in market"

High consideration purchase

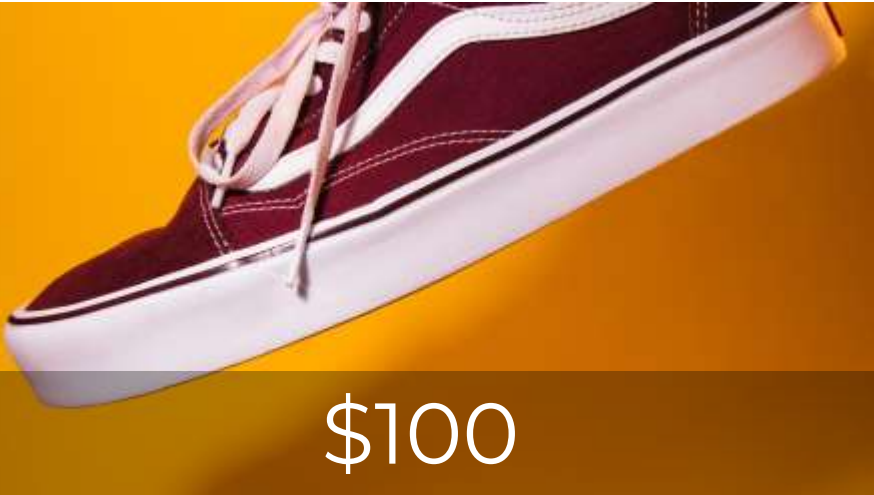
Complex for most consumers

Requires a high degree of trust



Creating A Consumer Acquisition Engine

D2C in Life Insurance is Harder Than Most Products

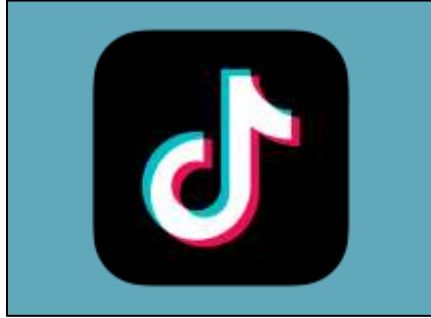


\$100

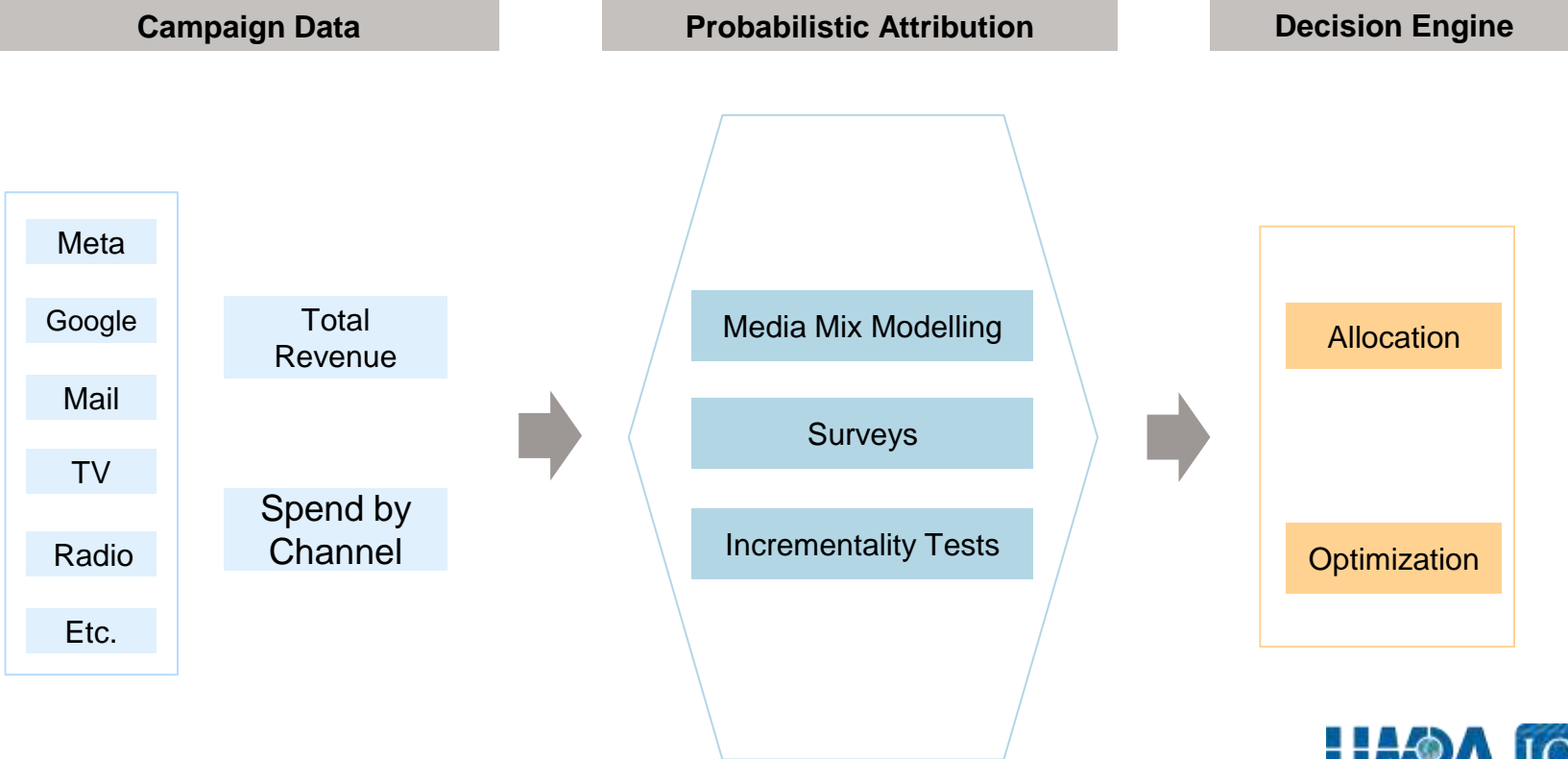


\$2,000

Multi-Channel Strategy Key to Scaling D2C



Probabilistic Attribution Enables Cross-Channel Optimization

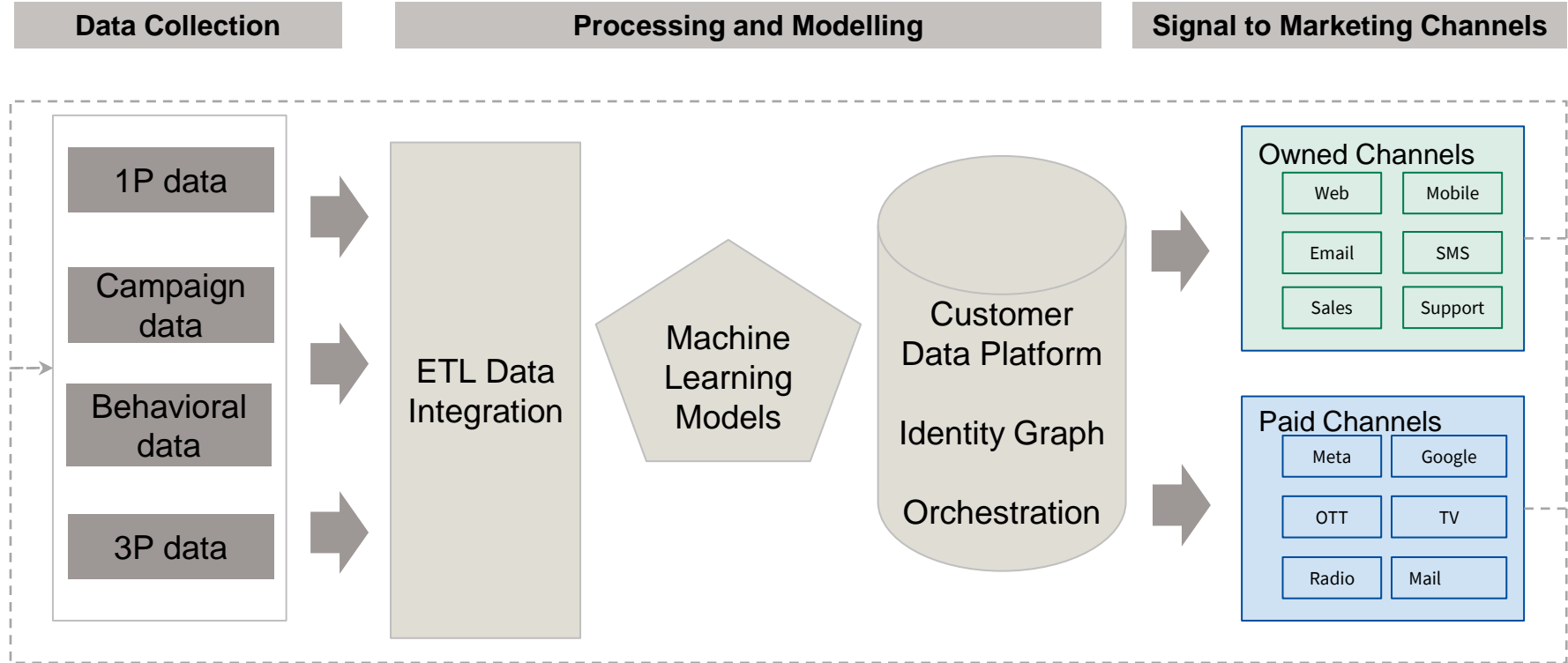


Creating a Strong Experimentation Posture is Critical



- Channels
- Creative
- Optimization models
- Signals
- Attribution

MarTech Data Infrastructure is a Critical Foundation





Building A Compelling Customer Experience

D2C Experience Needs Overcome Inherent Challenges



Education



Support



Trust



Urgency

Delightful Experience Maximizes Conversion



Ease and simplicity not only
minimizes abandonment, but also builds
trust in the process

Consumers Value Control



Control and transparency put the customer on driver seat

Trust Across the Journey is Key



Personalization Drives Purchases

**Adaptive user
experience**

Right product offerings

**Tailored
communication**

Personalized education

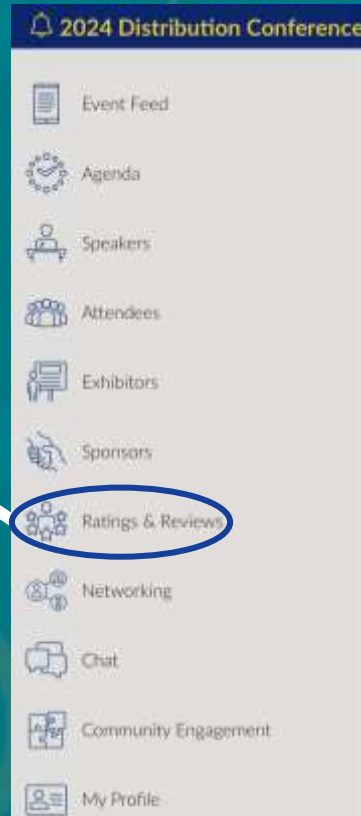
Customized recommendations

Every Step Presents Opportunities to Drive Conversion

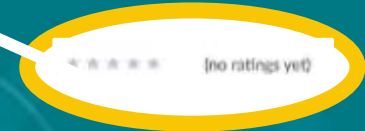
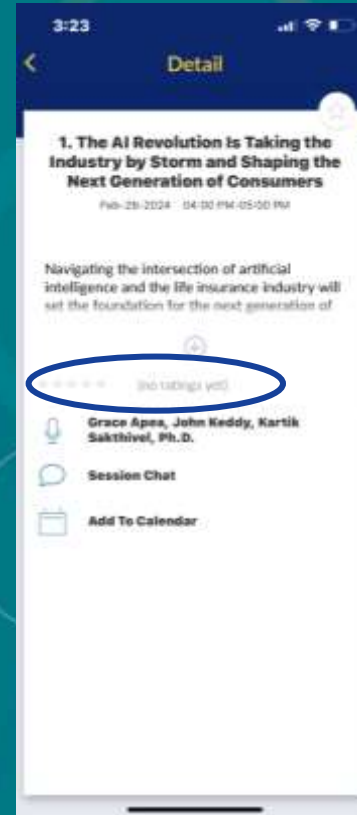


Please Provide Your Feedback on the Conference App

OPTION 1



OPTION 2



Thank You

