



Pan-American Life Insurance Group

U.S. Group Marketing Strategy 2019

Our Objective

Help to improve brand awareness as well as create new business opportunities, increase sales, targeting new customers, improve and enhance current relationships

Santilla Victorian
Svictorian@palig.com

Table of Contents

1. Business Summary

- o Company Name
- o Marketing Leadership Team
- o Headquarters, Office Locations
- o Mission Statement
- o SWOT Analysis

2. Business Initiatives

- o Overarching initiatives
 - Marketing initiatives, goals, metrics

3. Target Market

- o Industry
- o Competitive Analysis

4. Market Strategy

- o Product
- o Price
- o Promotion
- o Product Intelligence

5. Budget

6. Marketing Channels

Business Summary

U.S. Group

Pan-American Life Insurance Group- U.S. Group is headquartered in New Orleans, La. with an office in Richardson Texas. The mission is to meet the life, accident and health insurance needs of individuals and businesses in the Americas to ensure financial security and peace of mind.

Our Marketing Team

Alex Rizo is Pan-American Life’s Vice President for Accident & Health

Santilla Victorian is Pan-American Life’s Marketing Manager (U.S. Group). She manages all marketing for U.S. Group within the marketing department helping to oversee the promotion of U.S. Group business and brand, she’s responsible for implementing and executing marketing plans in order to attract potential customers and retain existing ones

Gracia Zaccaro is Pan-American Life’s Marketing Analyst. She helps to manage the Proposal and Benefit Guide templates to assist Sales Support. She also manages the Producer Resources Center as well was coordinate sales conferences and order inventory for broker and member giveaways

Mariella Serrano is Pan-American Life’s Coordinator for Global Accident & Health. She coordinates tactical execution in both individual and group areas.

SWOT Analysis

As Pan-American Life’s marketing team, we want to help the brand lean into what it does well, improve what it doesn’t, capitalize on what it can do, and defend against what could challenge it. With that in mind, here is our SWOT analysis for 2019.

Strengths	Weaknesses	Opportunities	Threats
Strong Ratings (AM Best & Fitch)	Not enough Brand Recognition	Niche Opportunities	Systems Problems (No CRM)
Service Administration Platform	We’re Not “Mobile”	Capitalize on growing U.S. Hispanic population	Data Availability (Customers)
Value We’re Delivering for Brokers and Clients	Only thinking of the broker and clients and not enough about end-users.	Products are flexible, customizable and affordable	
Dedicated Service Team			
Easy Issue, Affordable Products			

Business Initiatives

U.S. Group has a goal of improving brand awareness and increasing sales. To help the business do that, our marketing team will pursue the following initiatives in 2019:

Initiative 1

Description: More Robust and Target Email Campaigns

Goal of initiative: Building a brand campaign to drive awareness to who we are and also to spark some engagement from customers. Messaging needs to be specific to address the bigger idea of why our products matter and how we can help clients navigate the health and accident landscape.

Metrics to measure success: Salesforce Information (follow-up calls, emails)

Initiative 2

Description: Cross Marketing Products

Goal of initiative: increased profits and Inspiring loyalty (more links clients have, more reason to stay with us)

Metrics to measure success:

Initiative 3

Description: Better Position Accident Product within the Industry

Goal of initiative:

Metrics to measure success:

Target Market

Industries

In 2019, we're targeting the following industries where we'll sell our product and reach out to brokers:

Trucking Industry

Service Contract Agreement (Government)

Higher Education

AgriBusiness

Security Firms

Restaurants

Nursing Homes

Hospitals

Retail

Staffing Agencies

Daycare

Intercollegiate and Amateur Sports

Financial Institutions

Religious Groups

Youth Sports

Manufacturing

Real Estate

Municipalities

Competitive Analysis

Within our target market(s), we expect to compete with the following companies:

Aliera Healthcare

Products we compete with: MEC Indemnity

Self-Insured Plans LLC

Products we compete with: MEC

Essential Benefit Administrators

Products we compete with: MEC, Accident

TransAmerica

Products we compete with: All of their Supplemental Products

Market Strategy

Products

Products U.S. Group is selling:

PanaMed Limited Benefit Indemnity -covers the cost of common medical services, such as doctor visits, diagnostic tests and x-rays, hospitalization, accidents, emergency room, surgery, anesthesia, intensive care, wellness services, telehealth, prescriptions, term life, AD&D and much more.

PanaBridge Advantage Self-Funded *Preventive MEC* and *Enhanced MEC* Plans-First Dollar Limited Medical Coverage w/no deductibles or co-pays

Dental

Discount Vision

Lump Sum Critical Illness and Cancer

High Deductible Supplement

Paycheck Provider

Group Term Life

Global Repatriation (Integrated in PanaMed)

Medical Accident w/ AD&D (Integrated in Panamed)

Accident Series

Blanket Accident

National Trucking Occupational Accident

Business Travel Accident

Travel Insurance

Additional Products

Medicare Supplement

Executive Medical Reimbursement

Stop Loss

There are a lot of challenges facing the insurance landscape today particularly in the healthcare realm. We still don't have a solid policy in place for the nation. It has been evolving since ACA Mandate began. Lots of retailers are moving in on the healthcare front. Care is being given in places like CVS. There are more and more Millennials as "consumers. "Today's workforce is composed of more than 83.1 million of them. They don't see going to the doctor the same way we see it. They like telemedicine and health clinics. This is forcing insurance companies to diversify their offerings and changing doctors and hospitals to change up their game in the way they're offering care.

Price

Pan-American Life Insurance products are very affordable for business owners.

Promotion

The Marketing Department is developing a robust advertising campaign to help promote each product accordingly and when appropriate. We will work with Corporate Marketing to get more information into the blog; we will look to increase our presence on LinkedIn on various topics for Health and Accident Lines of Business. We will need to be real specific about the products and level of service

*Product Packaging

- *An Innovative Leader committed to serving the underserved
- *Best in Class Service Standards
- *Dedicated Service Team assigned to service broker and account
- * No outsourcing, (Administrative Service Platform)
- *Our longstanding commitment to preserving the broker channel

Product Intelligence

Budget

Over the course of 2019, given the cash allotted to the Marketing team, we expect to invest in the following items to ensure we meet the objectives outlined in this marketing plan:

Marketing Expense	Estimated Price
Software -Competiscan	?
Events	\$118,930
Advertising	\$33,000
Total	\$151,930

Marketing Channels

Over the course of 2019, we will ramp up our use of the following channels for educating our customers, generating leads, and developing brand awareness:

LinkedIn

Purpose of channel: Managing PALIG's Brand socially. Make connections with Broker Community. Have each Regional Sales Vice President leverage his or her own networks with personalized advertisements on their personal pages as well as Groups

Develop Point Drive within the platform (will be used for more specific targeting)

Metrics to measure success: Views per Post

Pan-American Life Microsite (Website)

Purpose of site: To convince visitors of site to become customers of Pan-American Life Insurance. Make certain that PALIG U.S. Group is depicted as dependable, trustworthy, and experienced in our markets.

Metrics to measure success: Visits to site (particularly after an email campaign)

Trade Journal #1

Purpose of publication:

Trade Journal #2

Purpose of publication: