

Marketinglines



A perfect 10

Celebrating a decade of success with Callcredit Information Group

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Callcredit
Information Group

Ten years of the Group

This month Callcredit Information Group has reached its tenth birthday and is celebrating a successful first decade of growth and innovation.

Callcredit Information Group has grown massively since its inception in October 2000. Then part of Skipton Building Society, it comprised of EuroDirect and the newly formed credit reference agency Callcredit. Retail Planning experts GMAP Consulting were acquired in 2001, followed by Legatio and DecisionMetrics in 2007 and Marketing Services specialist Broadsystem in 2008.

Thanks to the support of employees, clients and industry members, the Group has continued to develop since it was established, with 2009 financial results alone showing a 54% jump in profits. Callcredit Information Group now has close to 700 employees spread across a number of UK locations and as far as Japan.

Unlike other companies, Callcredit Information Group isn't tied to legacy systems and, as a result, innovation has been at the heart of the company's growth. Last year Vitruvian Partners became the largest shareholder in the Group, following a management buyout, and have since shown a strong commitment to investing in the future of the company and the ongoing development of new products and solutions.

John McAndrew, Chief Executive at Callcredit Information Group said:

"I'm delighted to be celebrating what has been a very successful first ten years for the Group. Since 2000, the team here has helped to build up a really strong business that offers innovative and industry-leading solutions.

Whilst we are a company very much focused on the future, on this significant anniversary we can reflect with pride on what we have achieved in ten years. It's been a tough economic climate over the past few years but we have been able to show that we offer cost-efficient and valuable solutions that can help businesses compete in these difficult times.

Looking forward, we will continue to invest in our people and existing technologies, but we also have the resources available to develop the company further. We are an ambitious business and we're confident that we have found a recipe for success and will continue to grow and develop."

Key stats

2000	2010
1 site	6 sites
100 employees	700 employees
£15m revenue	Almost £60m revenue

John McAndrew

“ Whilst we are a company very much focused on the future, on this significant anniversary we can reflect with pride on what we have achieved in ten years. ”

nGauge with risk, reap the rewards

The past few years have been a financial rollercoaster. Whilst the UK is moving out of recession, over-indebtedness and levels of bad debt remain a big concern, so it is essential that all areas of a business operate efficiently and responsibly.

Traditionally, risk managers and marketers have been seen to hold opposing outlooks as risk avoiders and risk takers respectively. However, in challenging conditions, it is necessary for business functions to build complimentary strategies to create growth through managing existing portfolios and by new acquisition.

Marketers traditionally used blunt instruments to refine target audiences for cross-sell, up-sell and utilisation programmes. Business rules around late payment and over-limit activity often exclude both the genuinely over-indebted and the potentially profitable, lazy payer. In order to maximise business opportunities whilst keeping risk minimal, decisions need to take all available data into account, including consumer trends indicating spend capacity, financial stress, credit utilisation and share of wallet.

Marginal customers from a profitability or risk perspective may have fewer choices than in the past. However, continuing to ignore these customers is not an option. Engagement strategies, whether you are communicating with existing customers or acquiring new ones, need to be active and informed. That is why it's essential that businesses use the credit marketing tools available to make smarter decisions and interact responsibly and profitably with customers and prospects.

1. Campaign Management

By utilising credit marketing scores for cold acquisition and existing customer communication, businesses can reduce risk, acquisition costs and marketing waste whilst avoiding customer distress and defaults down the line. These tools can be used to exclude consumers showing early arrears, delinquency or high credit utilisation from marketing activity. Critically, these tools also identify consumers who don't pose an immediate risk, but have a high propensity to go bad in coming months.

nGauge Public

Used by non-credit organisations to assess spend capacity in prospecting and customer management

nGauge Risk and nGauge Trend

Used by SHARE members to pre-screen against current and future risk in cold acquisition and customer management

nGauge Profitability

Used by SHARE members to understand total credit utilisation to reactivate dormant and lapsed customers and identify cross-sell and up-sell opportunities

2. Customer/Portfolio Value Building

To ensure maximum alignment with new business application scorecards, credit marketing scores should be built in real-time from the live credit database enabling customer and prospect databases to be kept as up-to-date as possible. This facilitates optimisation of customer contact strategies and maximisation of lifetime value.

Businesses should be using scores to identify segments by credit utilisation and profitability potential. This would take account of both product specific and overall credit share of wallet for existing customers that can be aligned with a businesses risk appetite. This enables dormant, lapsed or single product customers to be segmented according to their overall credit activity enabling a differentiated marketing approach.

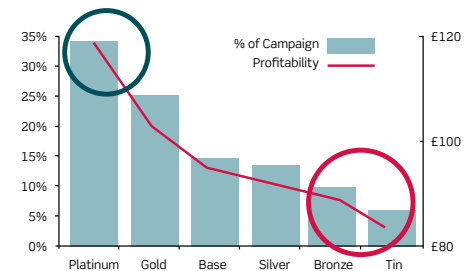
The use of credit marketing scores can ensure improved marketing returns through enhanced incremental pre-screening - for example - retain and increase the value of the profitable lazy payer, whilst also improving response through personalising the marketing approach according to their overall credit utilisation and behaviour. Using the very latest data and tools available, lenders can identify preferred credit profiles and use pre-screening, scoring and validation datasets to ensure that only consumers who are likely to convert are targeted.

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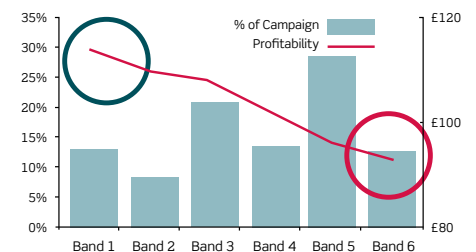
Case Study of Major High Street Bank

The higher deviation in value and average balance shows a far more powerful discrimination in the nGauge scores versus in-house bands.

nGauge Scores



In-House Bands



nGauge Score	Average Balance	In-House Bands	Average Balance
Platinum	£2,000	Band 1	£1,400
Gold	£1,750	Band 2	£1,200
Base	£1,500	Band 3	£1,500
Silver	£1,250	Band 4	£1,300
Bronze	£1,000	Band 5	£1,100
Tin	£750	Band 6	£1,000

Key Benefits:

- Delivers powerful discrimination in today's economy superseding traditional scorecards
- Enables responsible lending and reduces cost per acquisition by screening individuals who present a current or future risk
- Predicts future risk by tracking changes in behaviour over time
- Emulates application scorecard to minimise number of declined responders
- Uses more credit data than traditional scorecards, including early arrears and credit utilisation measures to improve accept rates
- Enables differentiated messaging by segment to existing customer according to their overall share of wallet and profitability potential

Call centre becomes FSA authorised



Callcredit Information Group is proud to announce that in October its UK call centre became authorised and regulated by The Financial Services Authority (FSA). This authorisation enables Callcredit's Agents to carry out telephone based non-advised, non-investment life assurance sales on behalf of its clients.

The 500 seat call centre based in Bristol has handling capacity of 3,500 lines and handles over 3 million inbound and 2 million outbound calls each year. Clients range from small SME's to major blue chip clients, including several insurance sector clients.

Not only does this authorisation complement the products and services offered by the Group, it also provides prospective and existing clients with further reassurance that when they choose Callcredit that they are working with a partner committed to service and quality.

Duncan Graham, Commercial Director said:

"We are delighted with this authorisation as it puts Callcredit in a very strong position to help acquire and manage our clients' customers as well as being recognised formally for our high operational standards."

Callcredit Strengthens Leadership Team

John McAndrew, Chief Executive is proud to welcome Adrian Mitri, Tom Ilube and Paul Denney to the Group.

Adrian Mitri

Adrian Mitri joined Callcredit from Allianz Insurance, as Chief Operating Officer. Prior to his previous role as Director of Retail Operations at Allianz Insurance, Adrian held positions at Lehman Brothers, Global Home Loans and Equifax amongst others.

Adrian Mitri said: "Callcredit is a thriving and ambitious company that has shown terrific growth in recent years. I believe the experience that I will bring to the company will only help to continue this success. My key objective is to ensure that while the Group continues to grow, the service that we supply to our customers remains the best in the market."

Tom Ilube

Tom Ilube joined Callcredit as Managing Director of Consumer Markets, to lead the development of the Business to Consumer propositions for the group. Tom was founder and Chief Executive of Garlik, the VC-backed online identity protection company, before which he was Chief Information Officer at Egg plc, and had held positions at Goldman Sachs and PwC.

Tom Ilube said: "I am delighted to be leading what will be a major push by Callcredit into the consumer market. The company's innovative approach and commitment to investment means that it is the ideal platform to create great next generation services for consumers that will really help people through these challenging economic times"

Paul Denney

Paul Denney joined the Group on September 20th as Director of Mergers and Acquisitions and will be developing the company's growth strategy and proactively managing acquisitions. Recently Paul has been employed as a Consultant for companies in the publishing and retail industries, advising on merger and acquisition strategies. Prior to this he was responsible for the corporate development of the UK and International business at Experian.

Paul Denney said: "Callcredit is clearly in a very strong position, having had consecutive years of excellent results and with access to the financial resources following the management buyout. I am confident that I can help to build on this success by developing a proactive strategy for mergers and acquisitions that will help Callcredit with further growth."



Adrian Mitri - Chief Operating Officer



Tom Ilube - Managing Director of Consumer Markets



Paul Denney - Director of Mergers and Acquisitions



Electoral Roll Update

Looking back over the decade as it comes to an end, while there has been substantial change in the challenges faced by the marketing industry, some themes continue to resurface

Many of us will recall the upheaval created by the 'Robertson' court case, not too long after Callcredit's inception. At the time this created great uncertainty for the sale of Electoral Register data for any commercial activity. After Wakefield City Council refused his request that his Register details should not be sold, Brian Robertson took the matter to court in September 2001, seeking a declaration that sale was contrary to the Data Protection Directive and the Human Rights Act.

The eventual outcome was the creation of the Edited Electoral Register, allowing individuals to opt out from having their details sold for general commercial purposes. Specific exemptions were made for continued use of the full electoral register for the prevention of money laundering and assessment of applications for credit. However this has left many vital activities – notably, direct marketing list construction, screening and cleansing - dependent on the Edited Register.

Since then, Callcredit's analysis of the coverage of the Edited Register demonstrates that the marketplace has lost access to details of over 21 million people from this source over the last 8 years. The overall average opt-out rate has soared from 22% back in 2003 to 46% in 2010 due to consumer choice – and

probably, in some cases, due to misinformation and pre-ticking.

Had the industry not reacted by 'working smarter' to help address the shortage of data, the impact could have been cataclysmic. In recent years, Callcredit has worked hard to identify vital alternative data sources and integrate these to supplement our market-leading collection, capture and consolidation of the Electoral Roll. This has supplemented volumes especially in those localised areas where opt-out rates are at their highest.

As 2010 draws to a close we have yet to see a response on the consultation regarding potential change to the Edited Register, which closed in February. Meanwhile, changes to the gathering of electoral registration data are most certainly in the pipeline.

An announcement was made by the Government on 15th September speeding up the proposed timetable for the move to individual voter registration. Under the current system, one person in a household submits details of all resident voters on a single form. From 2014 it is intended new registrations will be made on an individual basis, with voters asked to provide date of birth, signature and national insurance

number for cross-checking. No one would actually be removed from the register for failing to register individually until after the next General Election.

It also seems likely that changes will be made to allow some prisoners to vote, with a case currently being considered by the European Court of Human Rights. This could also have implications for correct contact. It has been suggested that registration will be maintained at the last known address outside prison, to avoid creating potential voting 'blocs' in prison constituencies. If so, this could create inaccuracy when using Electoral Register information to confirm residency at address.

Even if the ongoing Edited Register saga finds a constructive outcome for the marketing industry, there can be little doubt that new obstacles will continue to present themselves. You can be assured that Callcredit will be creating yet more ways to pre-empt them along our own journey to the next decade.

Louise Galloway
Head of Industry Relations
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Integrate for Success

The UK's recession resilient e-retail sector is booming and is expected to double over the next ten years. But despite this, online average conversion rates are down compared to the same time last year, indicating a disconnect between marketing strategies and consumer wants. And as consumer trust in online retail grows, so does their savviness around how to seek out the best deals - with price comparison and consumer review sites booming as a result. So how can brands keep customers on their sites, transferring their clicks into ka-chings?

Be brave

Imagine buying a car – you do the research online, read reviews and confirm how much you can afford. Then, once ready to make the purchase, go into the garage only having the frustration of having to go through everything again or being offered a different car! But imagine a second scenario – engage with the car dealer's website online, get all the information from the website including quotes, and even speak to someone from the garage online offering feedback and advice. Then, once you've made your decision all you need to do is wait for a knock on the door to test drive the car. Pure-play channels such as Amazon are very good at combining this offline knowledge with online, but multi-channel retailers still have a long way to go.

So what can companies do to help increase conversion figures? Firstly, they need to get into their consumer's mindset and understand what they are doing and why. It's about being clever, having a single, multi-channel customer view and being brave enough to action it. Some companies have started launching price comparison sections within their websites, or on the other side have withdrawn from using price comparison aggregators altogether. Both are bold steps, but help drive consumers back to their website.



In line with our brand values, Marriott is committed to ensuring that all our on and offline customer communications are as consistent, relevant and timely as possible. The new multi-channel platform successfully delivered by Callcredit Marketing Solutions will allow us to further personalise and customise the dialogue we have with our customers.

Greg Dwyer
Director of Marketing, Marriott



Get the facts right

Know the customer inside out, using insight, signals and triggers – from birthdays to dropped shopping baskets – and integrate them with interactions and service data to create truly tailored campaigns. Reach consumers at all points of the buying process

– both online and offline – for a seamless experience, and innovate using new technologies like web chat, IM and mobile.

Collect as much data as possible – from surveys and contact information to basket analysis, IP and email address data to better understand a customer's buying behaviour. By integrating this data with offline insights, brands can harness that intelligence to better engage with customers, encouraging them to buy more, do more and stay customers for longer. Measurement is a key part of this – understanding where the customer dropped off in the buying process, and how to draw them back.

Only through careful analysis of customer data can retailers understand who they should target with each campaign and how each message should be carried. And it's definitely worth the effort – a well targeted customer is most likely to purchase and continue to do so, increasing conversion rates.

It's as easy as 1-2-3:

1. Develop a single, multi-channel customer view
2. Collect as much data as possible to understand buying behaviour
3. Use on and offline insights, signals and triggers to integrate campaigns

Kevin Telford
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Marketing with a digital heartbeat

Marketing has come a long way since the first ever web page about 20 years ago and Nicholas Negroponte's 1995 classic, 'Being digital'. However, we are still some way off reaching the Promised Land. Consumers have fundamentally altered the way they make purchasing decisions. Companies aiming for growth will need to work harder to address new customer values and changing behaviours. What issues and opportunities are facing marketers in 2010 and onwards as a result?

Economic and social changes over the last two years have resulted in changes to consumer behaviours – price rises, interest rates and job uncertainties have caused consumers across all affluence groups to moderate demand, exhibit socially conscious behaviour and reconsider traditional spending patterns. Mistrust of traditional sources of advice and opinion has prompted consumers to look to families, friends and peers for advice and recommendations. The evolution of the internet and continued growth in penetration of broadband access in the UK has opened up new routes to highly efficient markets – aggregators, comparison sites, social networks and forums to name but a

few. Indeed, the rapid growth in smart phone adoption has also fuelled access to the internet and a new generation of applications.

As the boundaries between digital and traditional channels become harder to draw, 'digital' may in time not be seen as a discrete marketing discipline. Organisations will seek strategies for a digital world rather than digital strategies. A critical success factor will be the ability to embed digital marketing principles at the heart of business strategy, rather than as an afterthought. Interactivity needs to be embedded into the heart of the organisation and business strategy.

It is about moving from a one-way company driven philosophy to a strategy which is alive and two-way. It is not enough to pursue channel-centric strategies as customers increasingly interact with brands across any touch point. Consistent propositions are required across all channels – web, social, mobile and in store.

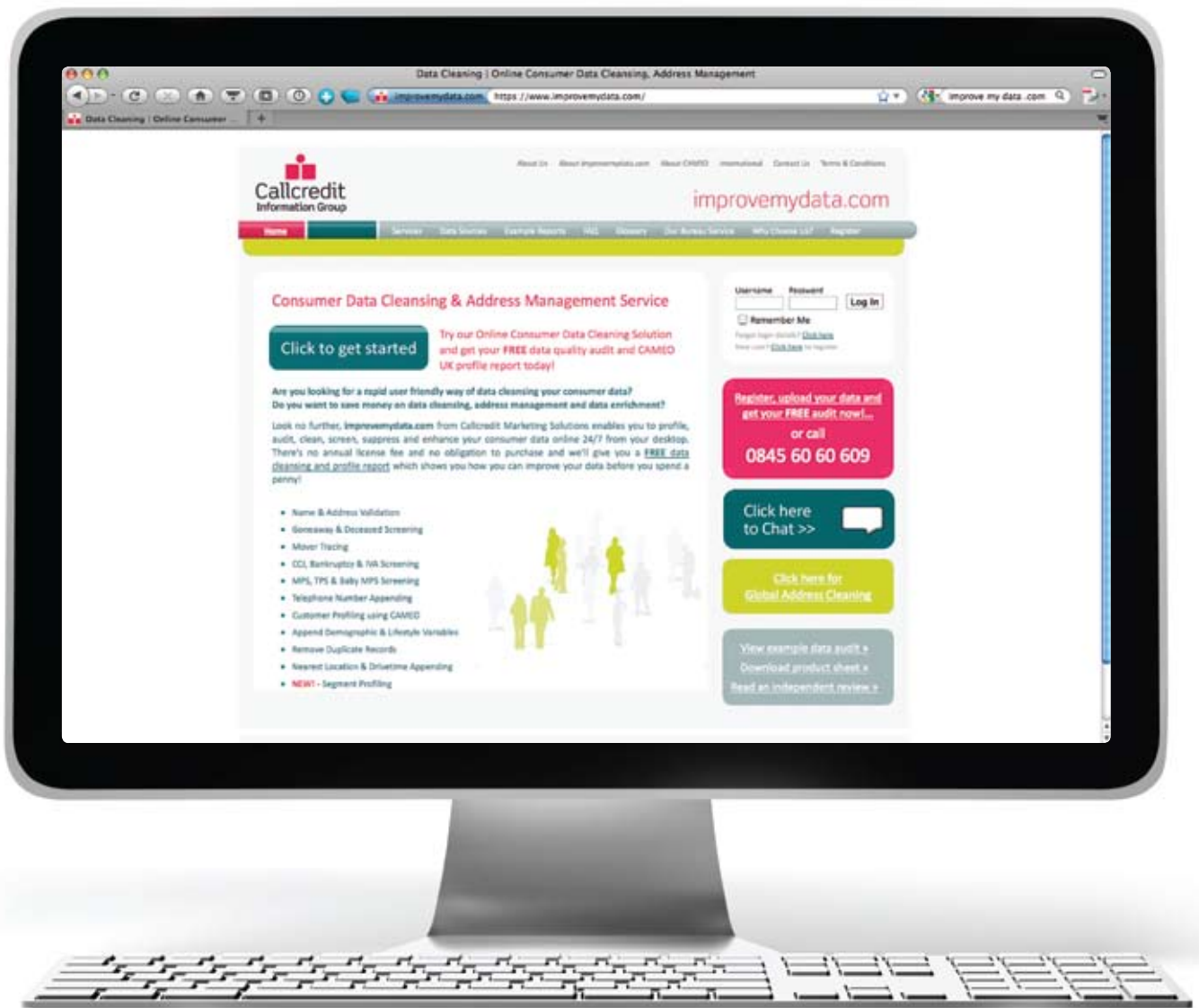
Paul Kennedy
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It is time to join the dots to create consistent brand experiences, best allocation of marketing budget and fully exploit digital opportunities, giving your brand a new digitally enabled heartbeat.

So, what are the key considerations for success in this new world?

1. Develop a single view of customers' business and interactions including digital
2. Enhance and exploit online consumer data with offline sources and identify anonymous website visitors
3. Interact with customers in a way that they would expect and make it relevant, e.g. by using more personalisation
4. Create bridges between online and offline presences, for example by encouraging in-store customers to visit the brand's social site
5. Utilise search and emerging forms of digital media to capture more online traffic
6. Build positive social engagement by encouraging participation and sharing
7. Utilise mobile applications to further customer engagement on the move

To receive our latest Digital Marketing Whitepaper email us:
info@callcreditgroup.com



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- Telephone number appending
- Customer profiling using CAMEO

- Appending demographic and lifestyle variables
- Removing duplicate records
- Nearest location and drivetime appending

Terms and Conditions

- Offer can be used in conjunction with any other offer or discount
- The code must be used for the discount to apply

Simply visit www.improvemydata.com to register and run a job

Callcredit Prostate Cancer Cup 2010

Teams from Lloyds Banking Group, Santander, HSBC, GB, Wescot, CCCS and the CCTA went head to head against staff teams in Callcredit's annual charity football tournament, 'The Prostate Cancer Cup'.

The competition was won by Callcredit Marketing Solutions in a high tempo final against GB Group.

Marcus Hayes, Corporate Account Manager at GB commented: "A wonderful and well organised even for an excellent cause. We're gutted to have come runner-up. We'll be back next year for the trophy. Thanks guys!"

This was the 6th year of the event during which it has raised thousands of pounds for The Prostate Cancer Charity. Each year over 36,000 men in the UK are diagnosed with Prostate Cancer, making it the most common cancer in men.



“ The Charity, invests donations into research, as well as providing a UK-wide Helpline staffed by specialist nurses. We are always delighted to put on this tournament for our clients, staff and their friends and family. It's fantastic to see such good team spirit. ”

Chris Savage,
Marketing Solutions Managing Director



Pedal-Power Raises £8,000 for NSPCC



This summer, a team of 26 cyclists, assembled by Callcredit Information Group, completed the Coast-to-Coast cycle challenge in aid of the NSPCC's Child Voice Appeal. The fundraising total is now in and the team of cyclists, made up of six Callcredit staff and 20 clients, have raised over £8,000 for the worthy cause.

The NSPCC's Child's Voice Appeal aims to sustain and grow the helpline services of ChildLine and the NSPCC, ensuring that they are easily accessible for all children.

Callcredit would like to thank all those who helped to make this event so successful, including the cyclists, those who helped out and the generous sponsors.



Retail is Detail

To succeed in retailing, every aspect of the operation must be considered, measured and managed.



“I’d like to thank Callcredit Marketing Solutions for all the hard work and support in the last 12 months – across a huge range of retail projects - you have made a big difference to my team’s capacity to influence decision making at Comet. Beyond the data, analysis, modelling and research you’ve all added something more important to your work with us – yourselves! We’ll continue to look to work with people that challenge us, that deliver great stuff, and that we enjoy working with.”

Phil Tysoe,
Commercial Information Manager,
Comet

Underpinning any analysis of a retailer’s operations is the retailer’s own strategy relating to product mix, market positioning and channels to market. Driven by this clear retail strategy, customers and prospective customers must be understood – who they are, where they are, what they want, how they buy, what else they do so that the retailer can communicate and engage with them, not just at the point of sale, but throughout the decision making process.

The retail strategy also drives the need to understand the various retail channels that are available, online as well as traditional retail stores and centres and the opportunities presented by new and changing retail destinations. The key differences between channels and the differences within channels that make some destinations more attractive to consumers than others for some products also require investigation.

Callcredit Marketing Solutions provides thorough and unique approaches to understanding all aspects of the retail mix; how consumers become customers, how retailers can engage with consumers and customers and how retailers can predict the outcome and impacts of changes they make to their retail channels. Callcredit not only delivers this understanding but also provides tools to transform understanding into

actionable intelligence – a retail roadmap with the ability to forecast revenues.

Any retail investment is costly, whether online, in new store openings, store relocations or in-store marketing. All the costs can be identified and measured. The elusive, but all important variable is the resultant revenue. It is this that Callcredit uniquely, can quantify.

Callcredit has data on populations and consumer behaviour at the lowest available unit of geography in Britain (output areas) and for most international markets. This data can be combined to estimate total spend by product category for any small area. This expenditure either goes online or to retail destinations through home based or work based shopping trips. An equally thorough approach is applied to the definition, description and segmentation of shopping destinations.

In some retail sectors, like grocery or DIY, the retailer is the destination, but in many sectors, such as fashion and consumer goods, it is the centre or the mall in which the retailer is located that is the destination. The volume of retail and the mix within a centre will determine the overall attractiveness of the centre, compared to other competing centres. The position of the retailer within the centre and its adjacency to benchmark retailers will


critically determine what share of the centre revenue they will achieve.

Callcredit assembles all relevant data from the retail client, from published sources and from within Callcredit’s own accumulated databases. Crucially this data is organised and analysed to provide unique insights into retail catchments, retail scorecards and comparative store performance. Models are configured to calculate brand market share by retail channel and to predict future retail performance based on various alternative scenarios.

Callcredit has worked closely with major retailers in many sectors for nearly 25 years and has successfully applied the same rigorous approach that works so well in the UK to international markets around the world. With an office in Tokyo and a growing list of clients throughout the Asia-Pacific region, Callcredit is well placed to support retailers with global ambitions.

Solutions can be delivered to retail clients as consulting projects or as software applications on a desktop or on the web. Our clients drive the delivery channel based on their own level of expertise and experience.

Michael Jennings
Retail Planning Director
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Signal - Don't Break - Just Manoeuvre!

A recent survey carried out by Royal Mail identified that just under half (46%) of UK adults have moved five or more times since they were 18 years old. Not surprisingly this statistic can bring a tear to a marketer's eye. All that time and money spent acquiring a new customer can simply go out of the window if they move and you're the last to hear about it.

The fact is that this type of consumer behaviour can present an opportunity if identified before it actually happens - not only with an existing customer but also with a prospective one. Unfortunately however, all too often marketers are playing catch up, targeting consumers when it's just too late and taking an uninformed approach which could instantly turn a loyal customer cold.

'Trigger' or 'Signal' data is an invaluable part of this - why contact a home mover after they have moved? Intelligent marketers are alerted as soon as their customers start thinking about moving and provide helpful advice and offers to them throughout the process. But marketers need to understand that it is not just about having these signals in place - they need to have the right insight and a flexibility of campaign execution and fulfilment to effectively apply them.

By better understanding changes in consumer lifestyles, marketers can target them in the most responsive, appropriate and effective way using their agility to make an impact on the consumer and activate a response.

Only through careful analysis of data can brands understand who they should target with each campaign and how each message should be carried. A well targeted consumer is most likely to purchase and continue to do so - and catching them at the right point in time is a vital part of this.

Sophisticated data sets and insight can provide information on physical changes (e.g. moving address), family changes (e.g. marriage/divorce) and lifestyle changes (e.g. financial status/payment problems) - all powerful information in the hands of a data-savvy marketer.

“ Marketing is about much more than knowing who your customer is. It is about knowing what they might do in the future, watching out for the signals and reacting both quickly and intelligently. ”

Now more than ever, it's vital that marketers let real-time data insights drive their campaigns on a daily basis, rather than letting print and planning processes confine campaign activity to set cycles. At the most basic level, tighter, more timely targeting

will improve the relevancy of offers, improve conversion rates, motivate spend and grow both consumer loyalty and brand reputation.

The implementation of intelligent signals for cold acquisition and customer management can only create a win-win revolution for marketers across all industry and market segments - and for the customers that are benefiting from offers and services that are well-targeted to their needs.

Triggers in Context

'Triggers' are to marketing what 'hindsight' is to horse racing. They enable you to put more money on a chosen outcome knowing you've got a good chance of winning rather than spreading your bets against the unknown.

As an example, we can identify 95% of homeowner home moves on average 6 weeks prior to the move taking place - that's plenty of time to pitch for new insurance, home improvement, credit, utility or other goods and services related with such a life changing event.

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International Update



The CAMEO user base is spread across far-flung markets and diverse sectors – from sportswear in Japan and personal loans in Poland, through to satellite TV in Australia and cosmetics in Spain. Wherever CAMEO is used, it's users have the same objectives: to better understand their markets and to fully leverage customer value in those countries.

AZ Arvato, the Marketing Services division of the giant German Bertelsmann group have recently extended their engagement with CAMEO Germany. In addition to their role as a CAMEO Agent, AZ have committed their highly detailed consumer database for inclusion in the CAMEO Germany development programmes under a new ten year agreement with Callcredit. The release of CAMEO Germany 2011 occurs during a time when new German data protection laws are being introduced that will seriously impact on the use of personal data for marketing. CAMEO Germany is fully data protection compliant in this regard.

Nikkei Research – Japan's leading consumer market research panel, moves into its sixth anniversary as strategic user of CAMEO systems. CAMEO Japan provides the means for this highly respected organisation to extrapolate its Nikkei R survey findings out to the broad Japan marketplace – through this, market planners are able to understand consumer behaviour for a wide array of goods and services ranging from cars to groceries.

Aegon are one of a number of global organisations in the insurance sector that are looking to integrate CAMEO into their database marketing programmes. The company initially obtained CAMEO Mexico to enable them to better understand consumer take-up of their insurance offer and have subsequently acquired licenses for their key European markets.

Martin Bradbury, International Client Services Director said:

“These clients are now among an envied list of leading global organisations who see CAMEO as a ‘must’ in their marketing toolkit both because of its unrivalled breadth across 35 countries and because of its unique cross-border segmentation capability.”

“Our business is all about helping our customers find solutions for their financial future. We have chosen CAMEO because of its excellent value, multi-region scope, and ease of use. CAMEO will allow us to better understand our customer's needs and develop appropriate offers to suit those needs.”

Mike Simmonds, Marketing Database Manager, Aegon Direct Marketing Services Europe

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