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## PCI Joint Marketing & Underwriting Seminar

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### Mining the Data: Marketing Intelligence from Census 2010

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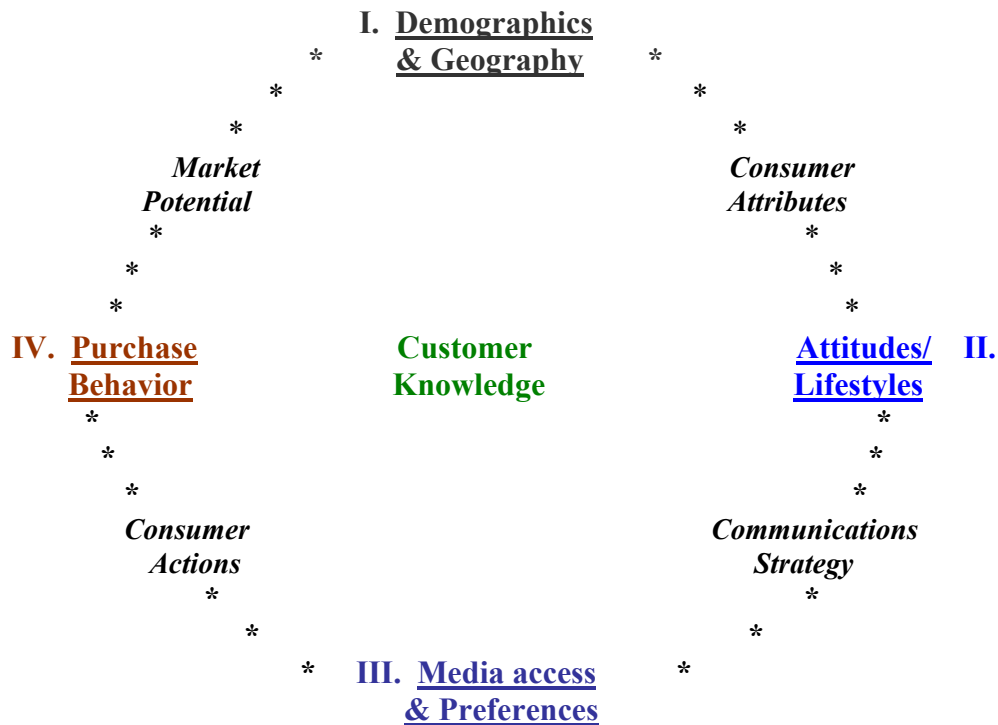
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Marketing intelligence is all about answering questions such as these:

- Who are my best customers in demographic terms & where are they located?
- How much are these customers spending with us, or with other firms?
- Where can they be reached with a marketing message & what should it be?

#### Model of Insurance Customer Information

Core belief: A successful business is built on a foundation of customer knowledge



The bottom line: In a marketplace where consumer segments have become vastly more complex and fragmented, market intelligence can provide a sustainable competitive advantage. It can also raise marketing efficiency & increase margins.

## The 2010 Census and the American Community Survey

What questions 2010 Census can answer for you about any place you do business:

1. How many men & women are in places we operate and are they increasing?
2. What are the age ranges of those consumers & which cohorts are growing?
3. How many owner vs renter households are there in each marketing area?
4. What type of households (married couples, etc.) are prevalent in my area?
5. What's the diversity in each of our marketing areas & has it been changing?

**Why Census data is important: The reason to obtain answers to the above questions is to be able to measure marketing performance against market potential in any marketplace. It is then possible to measure number of customers against potential.**

What questions the American Community Survey (ACS) answers for most places:

**Note: the ACS is a huge survey of over 4m Americans annually, but it is not a Census. This survey, however, does include all the questions that were asked on the 2010 Census.**

1. What is the household income distribution by age and mean or median?
2. What are the levels of educational attainment, such as % college graduates?
3. What are the characteristics of owner vs renter occupied dwelling units?
4. How do people commute to work & how long does it take them to get there?
5. What are the employment characteristics by occupation & industry?
6. How old is the housing stock in an area & how much of it is vacant?
7. What is the value profile of owned dwellings & rent paid for rental units?
8. What other languages are spoken in area homes besides English?
9. What kind of health insurance coverage do most people have in this area?
10. How does the area we serve compare on the above items with other places?

**Why ACS data is important: The ACS is a vital supplement to the Census because it is taken every year rather than only once every ten years. It also provides a great deal more information than the short two page Census form can.**

**Note: All data from the 2010 Census and the American Community Survey is available without charge from the American FactFinder section of [www.census.gov](http://www.census.gov) Please note: navigating that website is not without its challenges.**