



**CARDIF  
PINNACLE**

**A BNP PARIBAS company**

## **Direct and Affinity Marketing - What we do.**

Direct and Affinity Marketing (DAM) is a business unit within Cardif Pinnacle that specialises in the development, distribution and management of Insurance Products.

The DAM team is made up of five teams:

- Product Management
- Campaigns
- Customer Insight
- Market and Web analysis
- PR and Communications

### **Product Management**

The Product Management team are responsible for the day to day management of Cardif Pinnacle's core products:

- Creditor (Mortgage Payment Protection and Income Protection)
- Pet
- Warranty

In addition to these products, the Product Team are also responsible for researching new product lines such as Mobile Phone Cover, Sports Injury and GAP.

Product Management includes managing the products for our existing customers ensuring they continue to meet their needs and our Treating Customers Fairly policy, and involves researching the market to ensure we stay competitive both on pricing and product features.

The Product Management team manage the products in both the Direct to Consumer (D2C) and the Business to Business (B2B) channels.

### **The Campaign Team**

The on line Campaign and Distribution Team is responsible for the strategic and tactical delivery of Cardif Pinnacle's business to consumer (B2C) insurance proposition. Incorporating digital and off-line channels, we deliver effective multi-channel customer acquisition programmes under our well established brand [helpucover.co.uk](http://helpucover.co.uk). In conjunction with the Product Team, the



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Campaign team is responsible for developing future brand and product propositions targeted at specific customer segments within our chosen markets.

We lead Cardif Pinnacle's digital marketing efforts and work closely with BNP Paribas Cardif head office digital teams to develop and shape the group's overall digital marketing strategy and capabilities.

The team also supports the business to business (B2B) sales teams to develop I multi-channel, multi-product distributor propositions to take out to clients, prospects and the wider market place.

The on line Campaign and Distribution Team looks after the strategy and the delivery of the company's direct to consumer insurance products. These include all the products that we sell on the internet such as Pet insurance, Income Protection and Gadget. Cardif Pinnacle's digital brand is helpucover.co.uk. We work with the Product Team to develop various offers for specific customer groups.

We lead Cardif Pinnacle's digital marketing efforts in the United Kingdom and work closely with BNP Paribas Cardif head office digital teams in Paris to develop and shape the company's overall digital marketing strategy and capabilities.

The team also supports our sales teams which look to form partnerships with businesses such as Banks, Credit Card companies and lenders by developing single and multiple product offerings that can be sold through various channels (online, at point of sale or by direct mail).

### **Customer Insight**

Customer Insight is a core function for Cardif Pinnacle which is critical to our ethos of customer and market led proposition development. Customer Insight is an institutional understanding of the lifestyle, attitude, behaviour and value of people that engage with our brand. The purpose of this role is to collect and analyse insight into current and future markets and target audiences and research and disseminate customer feedback.

### **Market & Web Analysis**

The Marketing Analyst is responsible for analysing competitor trends and providing information and insights regarding customers and marketing effectiveness at channel, product and creative levels in order to measure performance and support business decisions. The Marketing Analyst reports on Key Performance Indicators such as conversion and cost metrics for multi channel



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activities, competitor analysis and gap analysis.

### **Pr and Communications**

The PR and Communication Manager sits alongside the Direct and Affinity Marketing Team and also works with the HR Team concerning internal communication. The Communications Manager is responsible for ensuring effective and consistent messaging in both Cardif Pinnacle's internal and external communication. The Communications Manager is the first point of contact for all press enquiries and Cardif Pinnacle's Corporate Social Responsibility actions.

Management of the Company's charitable relationships and activities is also a significant part of this role, as is management of the intranet and internet. Alignment must be maintained with our corporate relationships with France and BNP Paribas Corporate Investment Bank in London.

This role is responsible for copy wiring for the intranet, producing press releases and promoting staff engagement activities. The Communications Manager also monitors social media to minimise negative impact to Cardif Pinnacle.

### **Our clients and who we work with**

- Major Comparison websites including Compare the Market
- Motability
- Nationwide Building Society
- Town & Country