

# Mutual of Omaha: Anatomy of a First-Party Data Personalization Use Case

## Challenge: Turning Data into Opportunity

Mutual of Omaha sought to transform their fragmented data into a cross-selling powerhouse. They needed to synthesize first-party data, especially policy information, to enhance cross-selling capabilities, implement a CDP for instant website access, maintain real-time data currency while managing costs, and develop personalized targeting strategies. As an insurance provider, they faced the dual challenge of connecting complex data while maintaining stringent security protocols, all while ensuring the solution remained economically viable.

## Solution

Mutual of Omaha tackled their data challenges by implementing Tealium's Customer Data Platform through a thoughtful, strategic approach. They first established a secure foundation by creating an isolated Snowflake domain exclusively for Tealium. Next, they developed sophisticated queries that consolidated fragmented customer information from multiple tables into unified profiles. The Tealium CDP connected this enriched first-party data to website visitors in real-time, enabling immediate accessibility and personalization, delivering relevant promotions at optimal moments.



*"Tealium's CDP was the lynchpin in our digital cross-sell data strategy, enabling us to transform complex policyholder data into actionable insights. It's not just about having data; it's about making that data work for you in real-time. With Tealium, we've been able to deliver a more personalized, responsive customer experience that has significantly enhanced our cross-selling efforts."*

**Dan Kresha**  
Director, Digital Commerce at Mutual of Omaha



## Results

- **Enhanced Data Utilization:** Consolidated customer profiles provided holistic visibility, enabling more informed decisions and targeted marketing initiatives.
- **Improved Cross-Selling Capabilities:** Real-time personalization facilitated more effective and timely cross-selling promotions,
- **Real-Time Customer Insights:** Respond to customer behavior and needs instantly, elevating the overall customer experience.
- **Optimized Resource Usage:** maximized data value without unnecessary expenditure.



**Effective Cross-Sell Promotions**



**Instant Insights into Customer Behavior**



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Throughout today's fast-paced insurance and financial sector, the ability to leverage customer data effectively can make all the difference. Mutual of Omaha, a Fortune 500 mutual insurance and financial services company, recognized this opportunity and took action. They saw tremendous potential in their extensive customer data repository but needed a strategic approach to transform this information into actionable insights for cross-selling while maintaining security and relevance.

## The Challenge: Turning Data into Opportunity

Mutual of Omaha set out with clear objectives for their data transformation:

- Synthesize first-party data, especially policy information, to enhance cross-selling capabilities
- Implement a CDP solution that makes customer data instantly accessible during website visits
- Ensure data remains current while managing event volume usage cost-effectively
- Develop a real-time personalization strategy to identify and target cross-selling opportunities

Several obstacles stood in their way. Their valuable data was dispersed across multiple tables, requiring sophisticated joins and business logic to unify. As an insurance provider handling sensitive information, any solution needed to meet rigorous security requirements. Additionally, the project had to balance effectiveness with economic feasibility by optimizing event volume usage.

## The Tealium Solution: Bridging Data and Action

To address these challenges, Mutual of Omaha partnered with Tealium's Customer Data Platform (CDP). Their implementation followed a thoughtful, systematic approach:

- **Secure Data Foundation** - The team began by establishing an isolated domain in Snowflake specifically for Tealium's access. This critical first step addressed IT security concerns and created a secure foundation for the data pipeline.
- **Data Summarization and Preparation** - Next, they developed sophisticated queries to extract and consolidate data from multiple tables. This process applied complex joins and logic to distill each customer's information into a comprehensive, unified profile.
- **CDP Integration** - With Tealium's CDP, they connected this enriched first-party data to website visitors in real time. This integration was fundamental to enabling immediate data accessibility and personalization.
- **Segmentation and Personalization** - The organized data within Tealium's platform enabled precise customer segmentation, particularly identifying those eligible for cross-selling. This powered their real-time personalization engine, delivering relevant product promotions to the right customers at optimal moments.
- **Security and Compliance** - Throughout implementation, Tealium's robust security features ensured all data handling complied with industry regulations and Mutual of Omaha's stringent internal standards.

The implementation team embraced an agile methodology, addressing challenges as they emerged and bringing in specialized expertise when needed. This flexibility proved essential in navigating the complexities of data integration and personalization.

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## Results: Data-Driven Success

The adoption of Tealium's CDP marked a pivotal shift in Mutual of Omaha's data strategy, with impacts across key business areas:

- **Enhanced Data Utilization:** Consolidated customer profiles provided holistic visibility, enabling more informed decisions and targeted marketing initiatives.
- **Improved Cross-Selling Capabilities:** Real-time personalization facilitated more effective and timely cross-selling promotions, potentially increasing conversion rates and customer lifetime value.
- **Streamlined Data Management:** Unifying diverse data sources into a cohesive CDP simplified data management processes, reducing complexity and enhancing operational efficiency.
- **Real-Time Customer Insights:** With up-to-date information readily available, Mutual of Omaha could respond instantly to customer behavior and needs, elevating the overall customer experience.
- **Optimized Resource Usage:** The solution's economical approach to event volume usage maximized data value without unnecessary expenditure.

This transformation extended beyond internal processes to fundamentally change Mutual of Omaha's engagement with customers. By leveraging data more strategically, they created more personalized, relevant experiences that enhanced customer satisfaction and loyalty. Mutual of Omaha's collaboration with Tealium demonstrates the transformative potential of intelligent data management.