



Victoria Shi



Ami Zhao

About MassMutual



170+

Years of Experience



4 Million+

Existing Customers



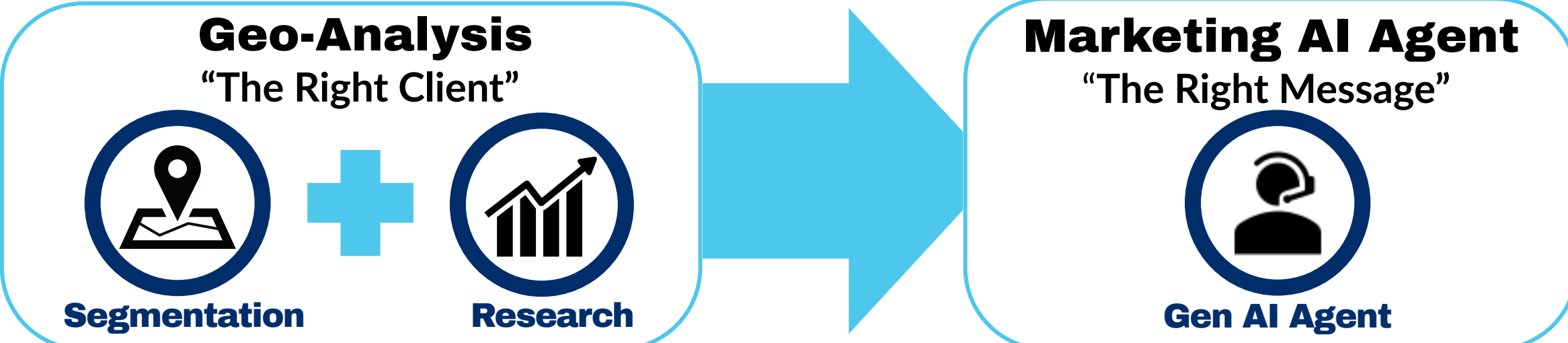
6500+

Financial Advisors

The Data Foundation & Journey Analytics team focuses on building scalable data infrastructure and deriving insights to enhance customer engagement across the customer journey.

Problem Statement

MassMutual aims to enhance market activation strategies by identifying high-potential areas and enabling financial advisors to drive more effective outreach.



Data

>40K
Demographics
(U.S. Census)



~3M
Existing
Customers



>1M
Landmarks
(Google Map API)



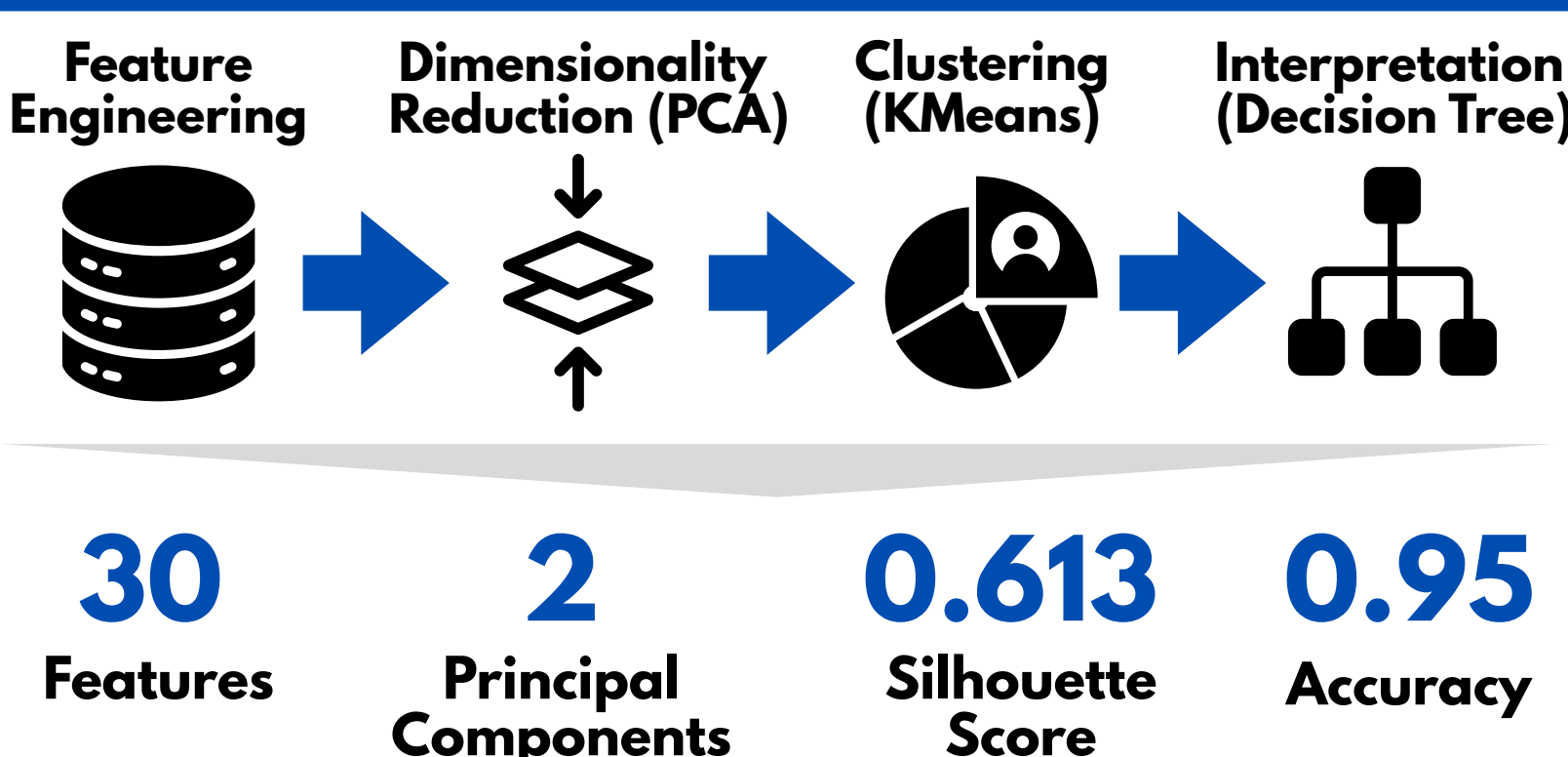
~30
Internal & Industry
Documents / Sites



Methodology

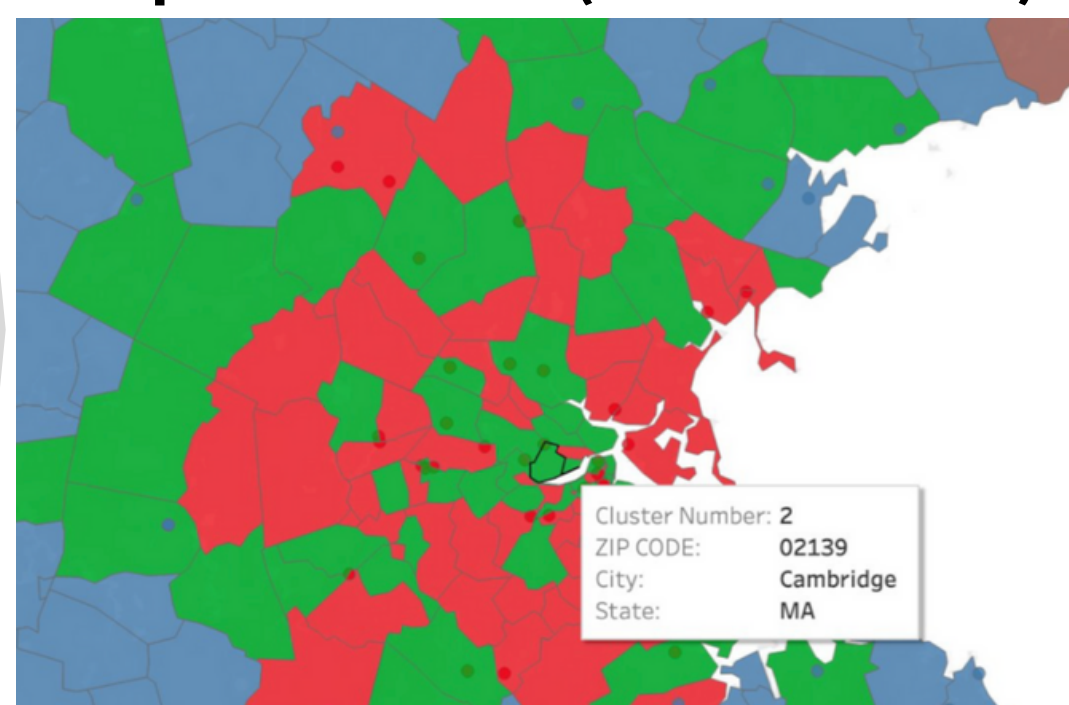
Goal: Leverage geo data to build a ZIP-level segmentation model that identifies high-potential markets

1
Geo-Enriched
Customer
Segmentation



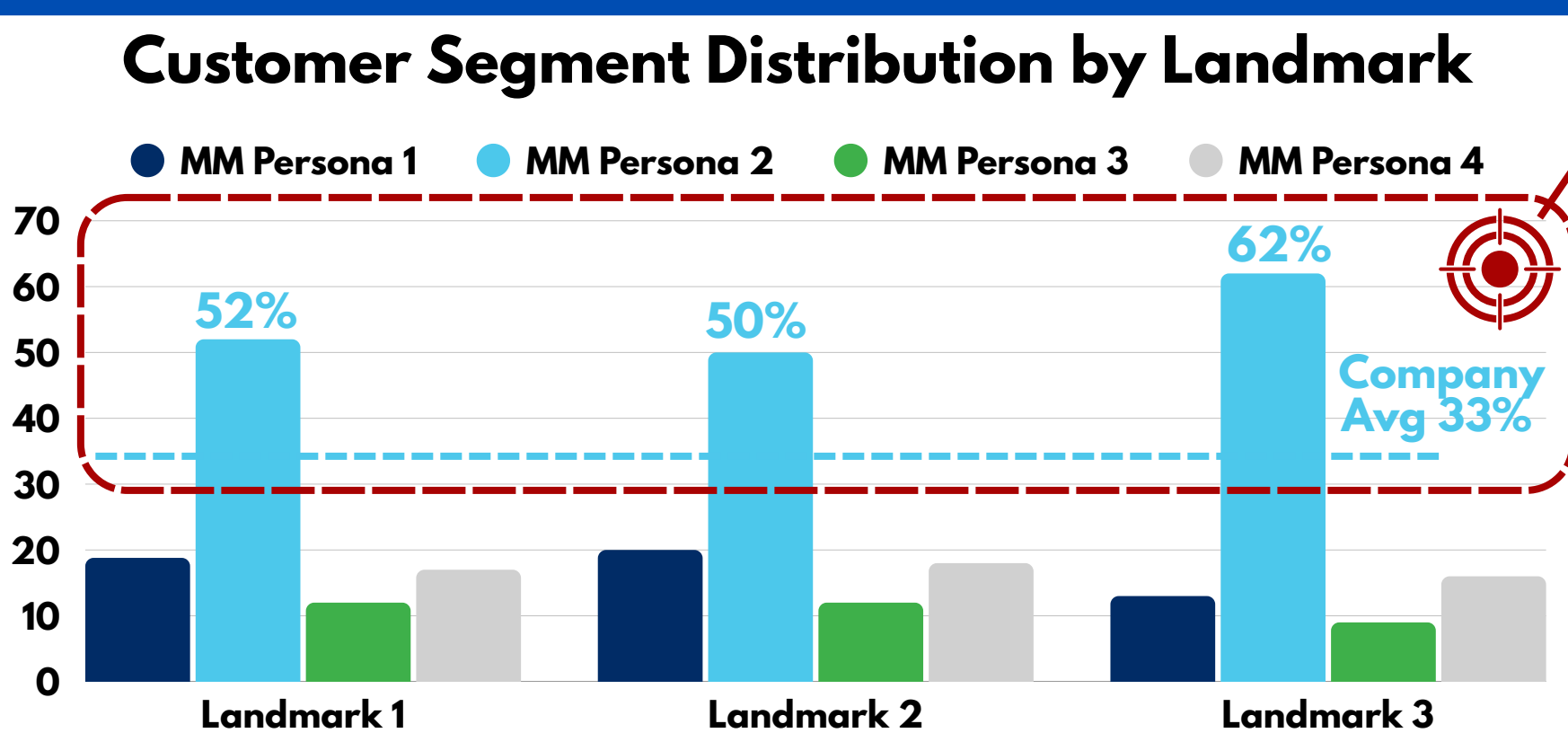
Cluster	Age	Affluence Level	Landmark Accessibility
0	Mixed	Moderate	Moderate
1	Retired-Dense	Moderate	Limited
2	Mixed	High	Abundant
3	Young	Low	Abundant & Diverse

Map Visualization (Greater Boston)



Goal: Analyze correlation between customer segments & landmarks to enable targeted marketing

2
Segment &
Landmark
Correlation
Analysis

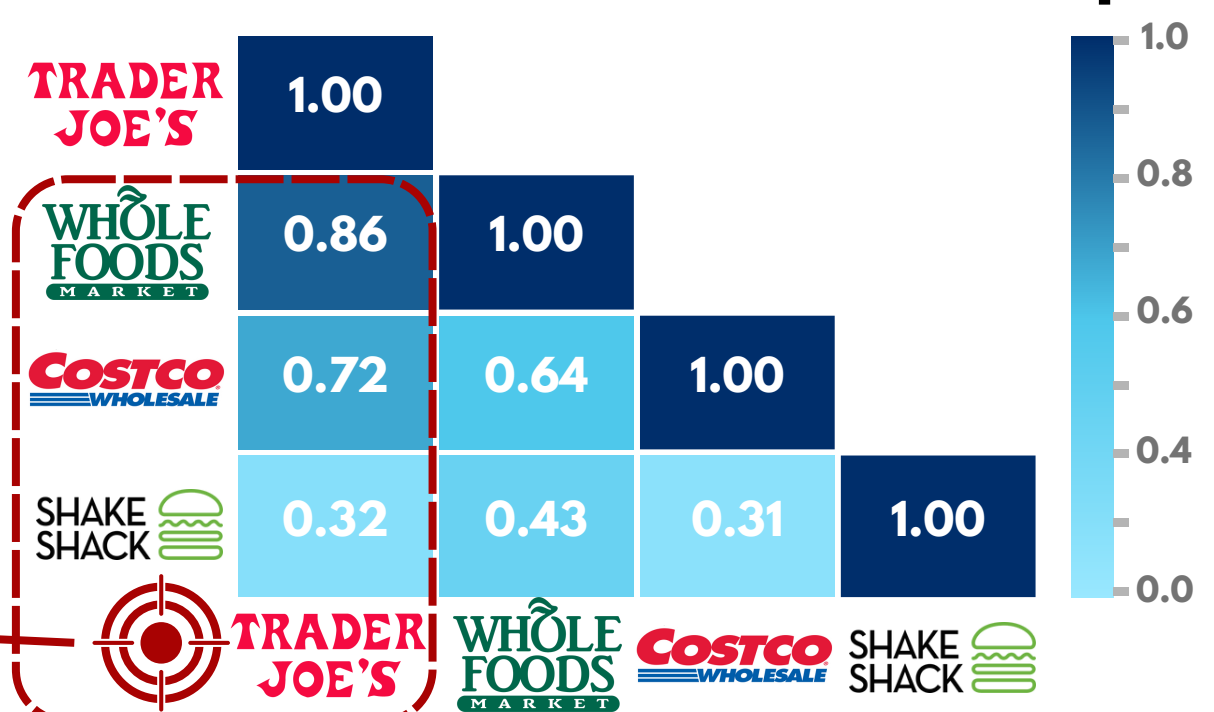


Over-Penetration

Lifestyle-driven
Targeted
Marketing

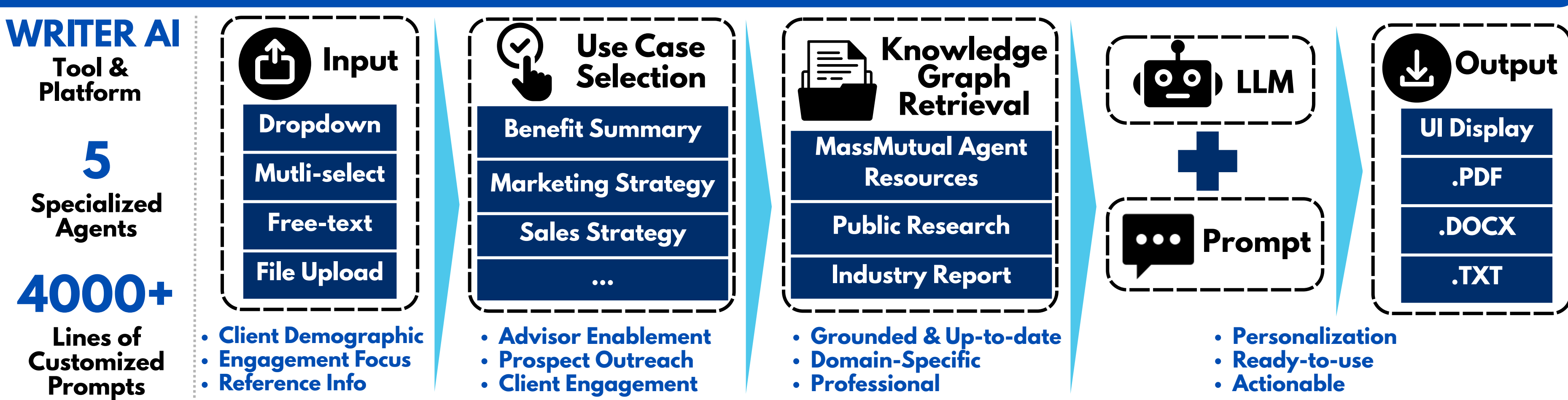
Landmark Patterns

Landmark Correlation Heatmap



Goal: Equip financial advisors with AI assistant that supports T2P conversions for effective client outreach

3
Marketing
Specialist
AI Agent



Results

Key Deliverables

- Working AI Agent
- Customizable RAG
- User-friendly UI
- Live Demo & QA

Interpretable
Customer
Segmentation

- Documented Code
- Map Dashboard
- Analysis Report

Business Impact

Marketing Efficiency
& Cost Savings

>\$2M in Cost Savings
Through Reduced Direct Mail

Lifestyle-Aware Segmentation
Improves Targeting Precision

National & Local Activation
Supports Scalable Campaign
Deployment

Targeted Market
Strategies

Personalized
Engagement
Driven by Lifestyle Signals

Niche Market Targeting
Based on Penetration
& Distribution Patterns

Advisor Enablement
& Scalability

Up to \$3M New Revenue
By Accelerating T2P Conversion

Significant Time Saving
On Compliance & Research

Scalable Framework
Adaptable To Future Sales
Campaigns

(Source: USNews – How Much Does Life Insurance Cost?)