

CASE STUDY

How Branch Improved Retention 25% with Automated Direct Mail

THE CHALLENGE

Branch faced a challenge in the labor-intensive nature of its manual direct mail processes.

Branch grappled with either embarking on the costly journey of establishing an in-house mailroom or outsourcing these tasks to a third-party Business Process Outsourcing (BPO) provider.

In the early stages of establishing an insurance company, crucial procedures had to be implemented—the company heavily relied on templates primarily for operational mailings, including a variety of notices and documents. These documents often required customized input of specific fields before being printed. The printed materials then needed to be prepared and transported to the post office each week, a process that often led to delays in delivery times, posing a significant operational challenge. Multiple individuals handled these responsibilities, with an intern primarily focused on printing and production.

This process starkly contrasted with larger carriers in the insurance industry, who often invested in establishing dedicated mailrooms. The cost estimate for this endeavor was substantial, especially considering the current scale of Branch's operations. Branch's business was expanding significantly, presenting a considerable logistical and operational challenge. Furthermore, the challenge extended to the complexities of scaling, as it needed to grow its operations in line with its growing portfolio of insurance policies. The management of cancellation notices—a critical component of the insurance business—introduced its own challenges. Stringent

Branch needed a direct mail solution rooted in technology that could scale as it did.

regulations demanded meticulous mail tracking, comprehensive record-keeping, and logging of all outbound correspondence. Meeting these compliance requirements proved to be a formidable task within the framework of manual operations.

Branch needed a direct mail solution rooted in technology that could scale as it did. Enter [Lob for Insurance](#).



BRANCH



BACKGROUND

Based in Columbus, OH

Industry: Insurance

branch.com

KEY RESULT

25%

Improved customer retention

CHALLENGES

- Labor-intensive, manual direct mail process
- Stringent compliance requirements
- Setting up a mailroom operation or outsourcing were too costly

Branch is a full-stack insurance company that uses data, technology, and automation to make bundling home and auto insurance easier and more affordable.

Lob

Get a demo



Some carriers I've worked at said, 'Oh, mail's dead. You should just use texting and email.' But if we didn't have mail campaigns, we would've had a lot more fallout."

Gabriel Tornberg, Senior Operations Manager, Branch

THE SOLUTION

Automated direct mail

Branch partnered with Lob to revolutionize its direct mail operations. Lob's robust set of features and integrations, including Iterable and Customer.io, addressed Branch's challenges and brought a plethora of benefits.

Lob's versatile direct mail capabilities support the company's outreach efforts to insurance regulators

and agency partners. It enabled the rapid sending of letters, postcards, and other mailings, enhancing engagement and communication efficiency.

As a Certified B Corp, Branch aimed to minimize traditional mail for environmental reasons, and Lob's carbon neutral mailings aligned with its sustainability goals. Despite evolving communication channels, the insurance company recognized the continued relevance of direct mail in maintaining customer engagement and reducing fallout.



We use an Iterable integration when we send our direct mail letters, so it's very automated. The first time we sent a batch of postcards, we sent 5,000, which went out within five minutes. I remember getting all the receipts and thinking, 'Wow!'"

**Gabriel Tornberg,
Senior Operations Manager, Branch**

THE RESULTS

Impressive engagement and retention rates

Branch experienced incredible results from implementing automated direct mail, including impressive engagement and conversion rates. Branch's direct mail letters included QR codes, making it easy for recipients to take action—approximately 25–30% of recipients actively scanned the QR code. This approach allowed recipients to access their digital documents and additional details, offering a more engaging and efficient experience than traditional, lengthy letters. When converting members to Branch's insurance

exchange, the QR code in the letter was pivotal. **It contributed to an impressive 25% improvement in retention.**

Lob's direct mail automation platform provided Branch scalability and improved compliance controls. While it's challenging to quantify the value saved, the enhanced control—including financial controls for check issuance and improved mail tracking—offered valuable safeguards against future audits and risks, strengthening Branch's brand and reputation. The success of direct mail in 25% more customer retention demonstrated its enduring relevance and complementary role alongside evolving communication channels.

KEY RESULTS

25%

improvement in customer retention

25–30%

scanned the QR code

Provided scalability and improved compliance controls

“Mail wasn't the first thing we did. It was the last thing we did, but we could retain 25% more customers because of it. We can't get through via text, and customers don't check email. Having direct mail as part of our multichannel campaigns is key.”

Gabriel Tornberg, Senior Operations Manager, Branch