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**CC:** Joe Rossjross@csid.com  
**Date:** 12/4/2013 5:10:30 PM  
**Subject:** In State Mailing Costs

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Bill and Katherine,

I hope you both enjoyed the Thanksgiving Holiday. I had very enjoyable Thanksgiving with my family here in Austin, plus we had some nice weather.

As I mentioned, we are as motivated as the State of SC to ensure that this campaign for enrollments is a success as we have certain fixed fees that we have incurred, plus we want to ensure that you, as our client, are happy.

As we discussed last week, I feel the most effective way to drive enrollment would be to do an in state mailer. We are seeing an increase in enrollments the past several days as the PSA's and out of state mailers are starting to hit, but we won't see the Experian volumes at the rate we are going. I think that is mainly due to the abnormal amount of press that was generated at the time of the original breach. Without that same amount of press, in order to deem the campaign a success, I think the in state mailers would be the best route.

Our proposal is to mail a direct mail piece to all 4.370m residences of the State of SC. This mailer will include information on the breach and the services citizens may be eligible for as a resident. For individuals with a computer, the letter will contain a unique, one time use PIN code, with a URL that they can go to and complete enrollment. For those without internet access, the mailer will contain an 800 number for individuals to call and complete their enrollment.

The cost to mail all 4.370m residences will be \$1,343,590. Our proposal would be for the State of SC to reduce our first year cap of \$8.5m by the \$1,343,590 and thus fund these mailers. We traditionally see a take rate of 12-18% from direct mail pieces. This combined with our current trajectory, would put us at an estimated 700-900k enrollees.

Please review and let me know if you would like to set up a call to discuss in further detail.

Thanks  
Joe

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