

# Aviva Drive

Category: Mobile Marketing (H)

Brand: Aviva

AMVBBDO, AVIVA

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# Executive summary

This is the story of the successful launch of one the most innovative ideas ever conceived in the UK insurance market.

It's also a story about marketing teams moving from simply communicating a product, to helping make products that inherently communicate.

In 2013, Aviva became the first insurance brand to launch a smartphone app which records driving behaviour. Measuring cornering, braking and accelerating through GPS, 'Aviva Drive' can consequently offer safer drivers up to 20% off their next car insurance policy.

In order to achieve a successful launch, Aviva and its agencies did not only consider promotion; they also worked on the design and features of the app itself, ensuring that the app and its advertising framed this new technology in the best possible way: simple, populist, playful yet trustworthy.

## *The results?*

- Apple's 'App of the Week'.
- Plaudits ranging from The Boston Consulting Group to The Sun.
- TV advertising shown by econometrics to be considerably more effective than the insurance category average.
- Facebook activity that drove the lowest 'cost-per-acquisition' ever achieved by the brand.

## *What did this ultimately mean for Aviva?*

- Over 200,000 app downloads six months since launch - more than 3 times the annual target.
- Average score on the App Store: 4.5 out of 5.
- 33% point increase in perception of Aviva as an 'innovative brand' – a tracking measure linked to consideration.
- Most importantly: on current trend, Aviva Drive will provide a positive return on investment within 18-24 months – a phenomenal speed of payback.

# The context

In 2013, Aviva became the first insurance brand to launch a smartphone app which records driving behaviour. Measuring cornering, braking and accelerating through GPS, 'Aviva Drive' can consequently offer safe drivers up to 20% off their next car insurance policy.

Aviva had three objectives for the app:

## 1) Increase policy sales to high value customers

It was hoped the app would particularly appeal to 30-40 something drivers - people who 'suffer most' in terms of their demographic/post code/age of car skewing their premium, when their safety record – at an individual level – is often very good. This group are particularly lucrative for insurers - their average car insurance premium is around £490, compared to the average of £400.

## 2) Create positive brand engagement

Even if all those who downloaded the app did not go on to buy a policy from Aviva, the app could build salience for the brand, generate strong association with cars/car insurance and offer a positive 'brand experience'.

## 3) Build Aviva's innovation credentials

Tracking research shows a correlation between people believing Aviva is innovative and increased consideration. The 'Aviva Drive' app was a great way to build this perception.

And finally: over the long term, the app was also intended to provide data on driving behaviour that could enhance the algorithms behind Aviva's insurance calculations. However, as this long-term goal would not pay back so quickly, it was not an objective at launch.

# The strategy

At first glance, the task seemed straightforward: create the information architecture and app consumer interface for this great piece of technology and then promote it to a no-doubt grateful audience.

Then we spoke to that audience. And we learned a few things.

*First:*

People feared that the app would be complicated. After all, insurance seems complex (all those algorithms) and only the rarest tech is beautifully simple. So an app about insurance sounded like 'a recipe for complication'.

*Second:*

Fear of complications was linked to a suspicion that the app would only be suitable for geeks. Tech early-adopters or people who got off on maths. Or a combination of both.

*Third:*

People were reluctant to use an app that would pass some lasting judgment on their driving. After all, they've done their driving tests (and dealt with the cold sweats dreaming about it since...). Driving - our research showed - was a personal time: to chat with passengers, sing along to the radio, or simply a chance to be in your own 'auto-cocoon'. So people weren't keen on having the app equivalent of a driving test examiner being re-introduced to pass judgment in the passenger seat.

*Fourth:*

Concerns about data overlapped with concerns about the app's quality. How could they trust it to be reliable? Would a technological error put a lasting 'black mark' on their driving? Was it worth the risk? Why let a new app, the validity of which was still in question, intrude and examine?

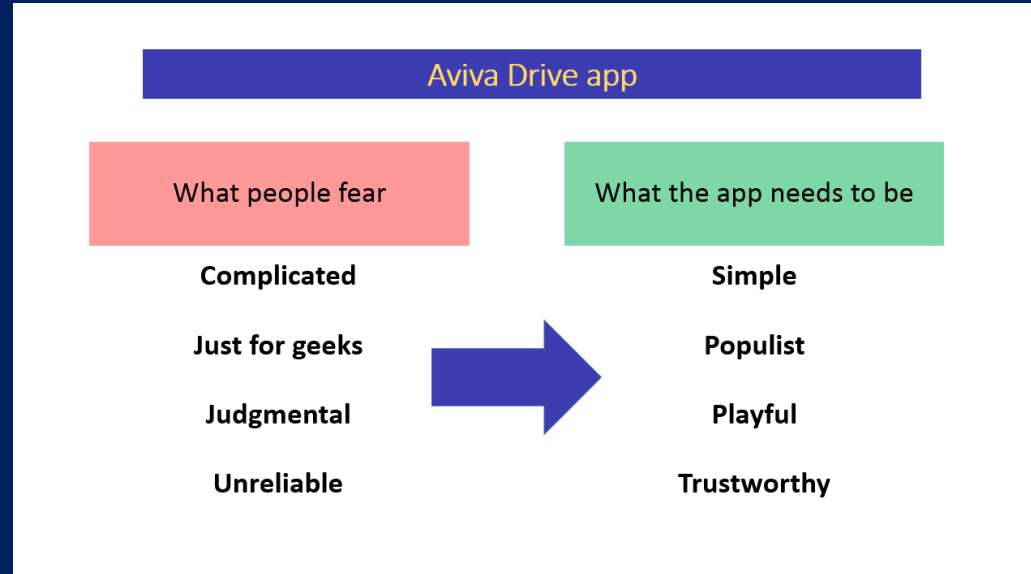
Having heard this, we determined that app design, and app promotion, had to confront these barriers.

# The creative principles

The resulting creative principles were identified:

- The app had to be clearly simple to use and understand. No complications, here.
- It should be promoted in a populist way, rather than seeming 'just for geeks'.
- Similarly, it should seem playful rather than in any way judgmental. Nothing to remind of driving test examiners.
- And it should confront any fears over quality and reliability by being as transparent as possible and earning trust.

This was summed up as:



As the next section shows, these principles were brought to every stage of app design and ensuing advertising.

# Execution, part 1: The Aviva Drive app itself

**First: the format was made as simple as technically possible.**

**Driving ability marked on a 10-point scale: the higher the score, the safer the driving, the bigger the discount. Once the user had completed 200 miles (about ten day's worth of journeys for the average UK driver) they could get their final score, and – crucially to drive sales of Aviva policies – they could then receive an insurance quote directly from the app. En route to 200 miles, users receive feedback from each journey to show their progress and maintain their interest.**

**Second – being populist:**

**With the numbers crunched and projections mapped, it was concluded that the app could be completely free to download. Less significant – though still of appeal – was the app's integration of social features, allowing users to share their score, badges (see next paragraph, below) and feedback on Facebook and Twitter. In other words, the app meant: free stuff offering bragging rights. Populist, indeed.**

**Third – being playful:**

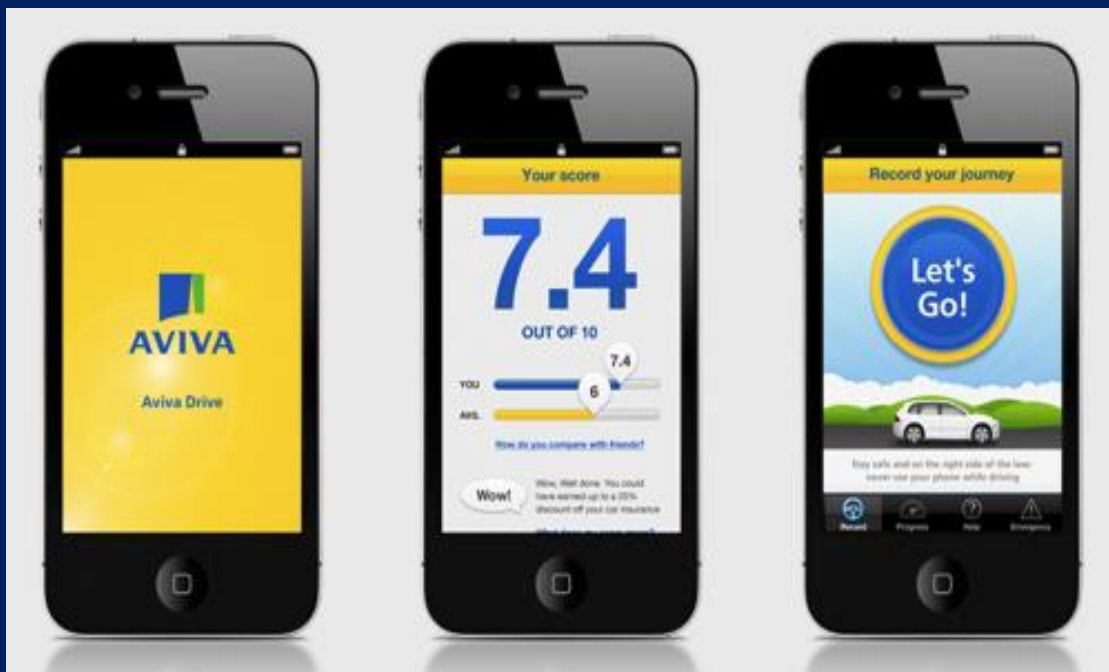
**The app was designed with bold fonts and bright colours throughout. (The brand's bright yellow set the perfect tone on the opening screen). The app's tone of voice was made similarly upbeat and enthusiastic. In keeping with this, the app includes rewards called 'driving skills badges', such as 'smooth accelerator' and 'corner-master'. Playful names for a populist app that people could – whisper it - enjoy...**

**Finally - being trustworthy:**

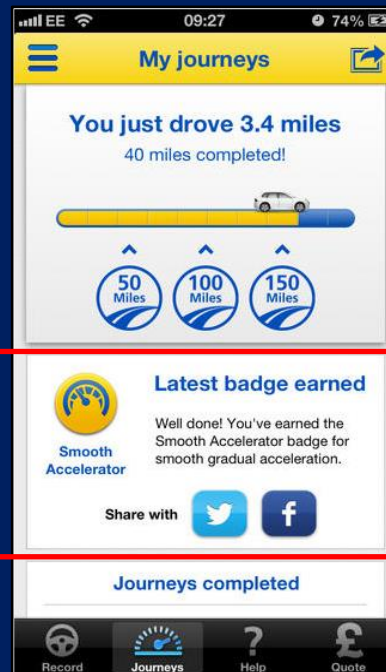
**The social features, the accessible tone of voice, even the familiar 'Aviva' brand name would all help build trust. But most of all: trust would be earned by positive first-hand experience and resulting word-of-mouth, online and offline. In this regard, it is important to recognize the efforts of the production team in simply getting everything right – and also the project planners who ensured enough time was allocated to achieve this. In a project of this type, 'what was done' is only part of the story. Equally significant is 'when it was done' and 'how well'.**

# The Aviva Drive app interface

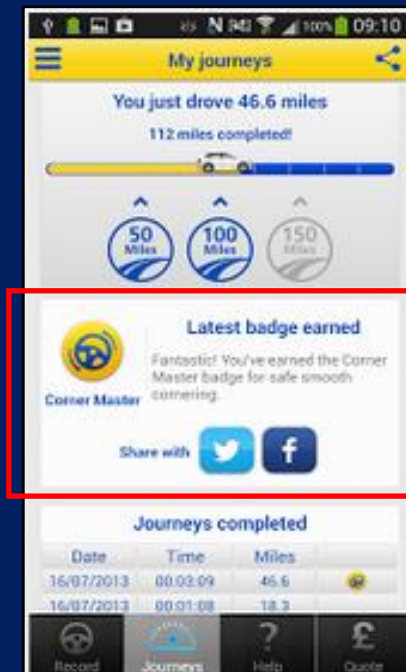
## Aviva Drive: Look and Feel



## Badges page: Apple version



## Badges page: Android version



# Execution, part 2: Beta ('soft') Launch November-December 2012

With the app's development reaching its final stages, Aviva launched a small-scale, digital-only campaign to attract a bigger group of testers. The incentive to take part? A chance to help settle the biggest topic in driving: who are better drivers, men or women?

The idea: 'Settle the Score'. A 3 week-long, real-time battle of the sexes where 'the audience' were invited to use the Aviva Drive app to help settle it. A playful, simple experiment to engage a populist audience, with a populist topic. (And if you're wondering: women won).





# Execution, part 3: Full Launch

## June 2013 onwards

With the success of 'Settle the Score' showing how Aviva Drive could gain traction by playing with stereotypes, every part of the full launch showed how 'Aviva Drive' can undermine such presumptions.

Echoing the themes above: the tone of this activity was populist and playful, while simultaneously demonstrating the app's simplicity.

Trustworthiness, meanwhile, would also be achieved in two key ways:

### *First:*

It would be conveyed explicitly by providing simple, detailed information where appropriate (on the Aviva website, the App Store, Google Play) with answers to exactly the questions first heard in research.

### *Second:*

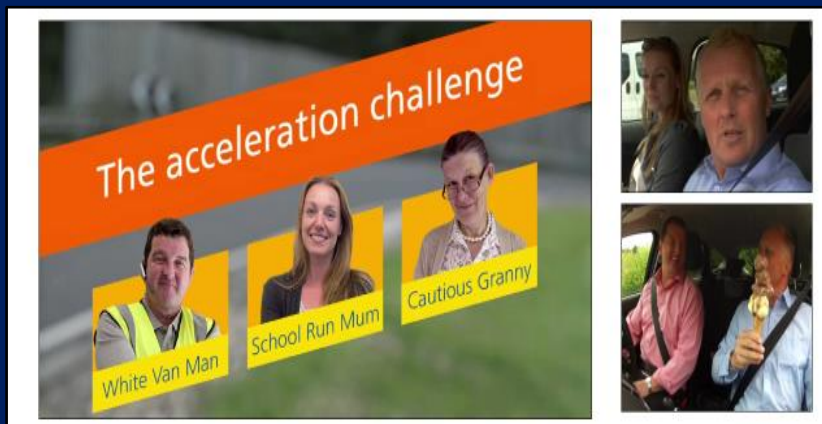
It would be achieved implicitly through media channels. As behavioural economics, numerous case studies and anecdotal evidence have all shown: when a brand goes on TV, the audience takes out that the manufacturer is sufficiently confident in its product that it's willing to stake its reputation on it, in public. So mass broadcast channels like TV were deemed pivotal to the launch.

# TV and Facebook creative

With all principles applied, Aviva Drive launched on TV with Aviva spokesperson Paul Whitehouse playing a hoary old-biker... who surprisingly much preferred driving very sensibly in his very sensible car. And consequently loved the app.



While on Facebook, ex-Formula 1 driver Johnny Herbert set up 'The Acceleration Challenge', recruiting a 'White Van Man', a 'School Run Mum' and a 'Cautious Granny' to compete for safest driver. Herbert encouraged smooth acceleration, safe breaking and controlled cornering - just like the app suggests - with his own comfort at stake by nursing a big ice cream in the passenger seat... Playful, indeed.



# Results: The response to Aviva Drive

The response to Aviva Drive and individual campaign components has been overwhelmingly positive.

## The App itself:

- Apple's 'App of the Week'. The Guardian's 'Best Android apps of the week'.
- Plaudits ranging from The Boston Consulting Group to The Sun. In all: press coverage equivalent to 450m opportunities to see (OTS) so far achieved.

## Promotion of the app:

- TV advertising shown by econometrics to be considerably more effective than the insurance category average.
- Facebook activity shown to drive the lowest 'cost-per-acquisition' ever achieved by the brand.
- Twitter engagement rate of twice the industry average.

Wow! Well done. You could have earned up to a 20% discount off your car insurance

Stay safe and on the right side of the law: never use your phone while driving

Record Progress Help Emergency

# Results: Fulfilment of objectives

In turn, Aviva Drive has fulfilled its objectives:

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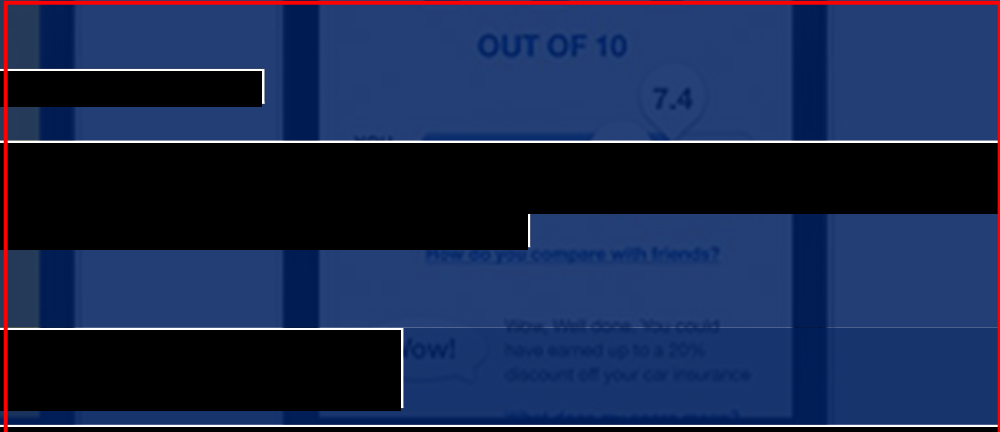
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# Conclusion

A few lessons in mobile marketing were learned, and re-learned, through the launch of Aviva Drive:

## 1) Smart use of mobile is a fantastic way to boost a brand's innovation credentials

If one piece of technology has come to symbolise our era, it is the smartphone. So it is perhaps understandable that a brand making good use of smartphone technology can dramatically improve its innovation credentials. For Aviva Drive, this meant perception of Aviva as an innovative brand reached an unprecedented level.

## 2) App design is an issue of 'marketing communication' as much as conventional comms

This case demonstrates marketing communication stretching from a conventional role (e.g. advertising a finished product in paid-for media) to newer areas such as app development – a platform where 'communication' is often implicit rather than explicit, and where the 'message' is conveyed as much by design, layout and functionality as the written word.

## 3) Personalisation is highly appreciated on mobile

A recurring source of positive feedback was the perceived personalisation that Aviva Drive delivers – through the personalised scores, badges and feedback. This seems apt: mobiles are highly personal devices that we can shape exactly as we wish. So it's perhaps unsurprising that apps which feel personal - and can be personalised - do well on the platform.

## 4) Audience insight remains useful in framing the best mobile ideas

In the exciting world of app development, it remains important to look up from the prototypes and talk to the end-audience. In the case of Aviva Drive, letting respondents try early versions of the app helped identify potential consumer barriers and consequently informed our creative principles. This focus on listening continued post-launch with customer feedback on the app stores and through Aviva's other digital/social channels.