

Marketing Society Excellence Awards 2016



Direct Line, Saatchi & Saatchi, MediaCom
and Unity's Fixer campaign



Executive Summary

In 2013, Direct Line Group was a company in dire straits. Our 'come direct' approach had lost its pulling power and the brand was perceived as 'outdated' and 'irrelevant' by customers. As a result, we were suffering a devastating year-on-year decline in revenue. Drastic changes would need to be made if the company was to be pulled back from the brink. Our overall business objective was to reverse the revenue decline by 2016. To do this we needed to:

- ❖ Establish and reinforce new, differentiating brand values.
- ❖ Increase brand awareness and consideration.
- ❖ Increase brand connection and preference.
- ❖ Increase customer numbers and renewal rates.

But in order to begin tackling these objectives, we needed to understand customers' needs, the market context and the scope for a new, differentiated positioning for Direct Line. We therefore conducted extensive consumer research, including:

- ❖ Attitudinal segmentation of insurance customers.
- ❖ Qualitative research to explore the needs of the core segments identified.
- ❖ In-depth market-mapping to assess the respective positioning of our competitors and identify any gaps.
- ❖ Testing of new brand articulation ideas with consumers.

The findings revealed that, above all, consumers want an insurer that provides hassle-free solutions. The insight highlighted an untapped gap in the insurance market for a brand that fixes things quickly and easily – in short, a 'fixer'.

This seemingly simple, yet enlightening piece of insight became the touchpaper that sparked a complete transformation of Direct Line's brand values, strategy and product proposition and inspired our hugely successful integrated marketing campaign, centered around the figure of 'the fixer'. Creative and innovative social media campaigns helped to reinforce our 'fixer' positioning and made us the first insurance company to trend on Twitter!

The campaign was a resounding success, resulting in uplift across all brand metrics and giving us the highest brand awareness in the sector. Above all, the campaign has helped to reverse our declining revenue one year ahead of target.

Introduction

This story is the perfect illustration of how customer insight can go far beyond just informing short-term strategy within a company and can become a powerful, transformative catalyst, inspiring a top-to-toe change in company philosophy and brand strategy in the long term. This is what happened to us at Direct Line when revelatory insights highlighted unfulfilled customer needs and a glaring gap in the market for us to capitalise on. This triggered an about-turn within the company and the development of a new brand and product proposition, along with the launch of an innovative integrated campaign, all of which have successfully reversed the catastrophic year-on year decline in revenue that the company had been suffering for several years.

The challenge we faced

Like big hair, garish makeup and shoulder pads, Direct Line was at its heyday in the 80s. Reinventing the insurance market with our 'come direct' proposition, we dominated market rankings.

Come the turn of the century, however, things had gone downhill. The prevalence of the price-comparison website, luring customers with low costs and gimmicks, had stolen our market share. Price was now priority, 'direct' had lost its meaning and, consequently, our brand was now deemed outdated and irrelevant. By 2013, we'd endured years of consistently-dropping revenue and market share.

The following year, we decided enough was enough. If we were to reverse the downward spiral in company revenue, we would need to transform the Direct Line brand proposition.

Ambitious objectives

Our core business objective? Reverse the revenue decline by 2016. To do this, we needed to devise a strategy to:

- ❖ Establish and reinforce new, differentiating brand values.
- ❖ Increase brand awareness and consideration.
- ❖ Increase brand connection and preference.
- ❖ Increase customer numbers and renewal rates.

In order to work out how to achieve all of the above, we needed first and foremost to understand insurance consumers' needs and demands, identify the potential gaps and opportunities within the market and pinpoint the space that Direct Line could potentially fill within the increasingly competitive landscape of the insurance market. Research and customer insight would be crucial to our success.

The role of research in addressing our challenges

In-depth research uncovered key insights and shed new light on our customers, our market and on ourselves as a company.

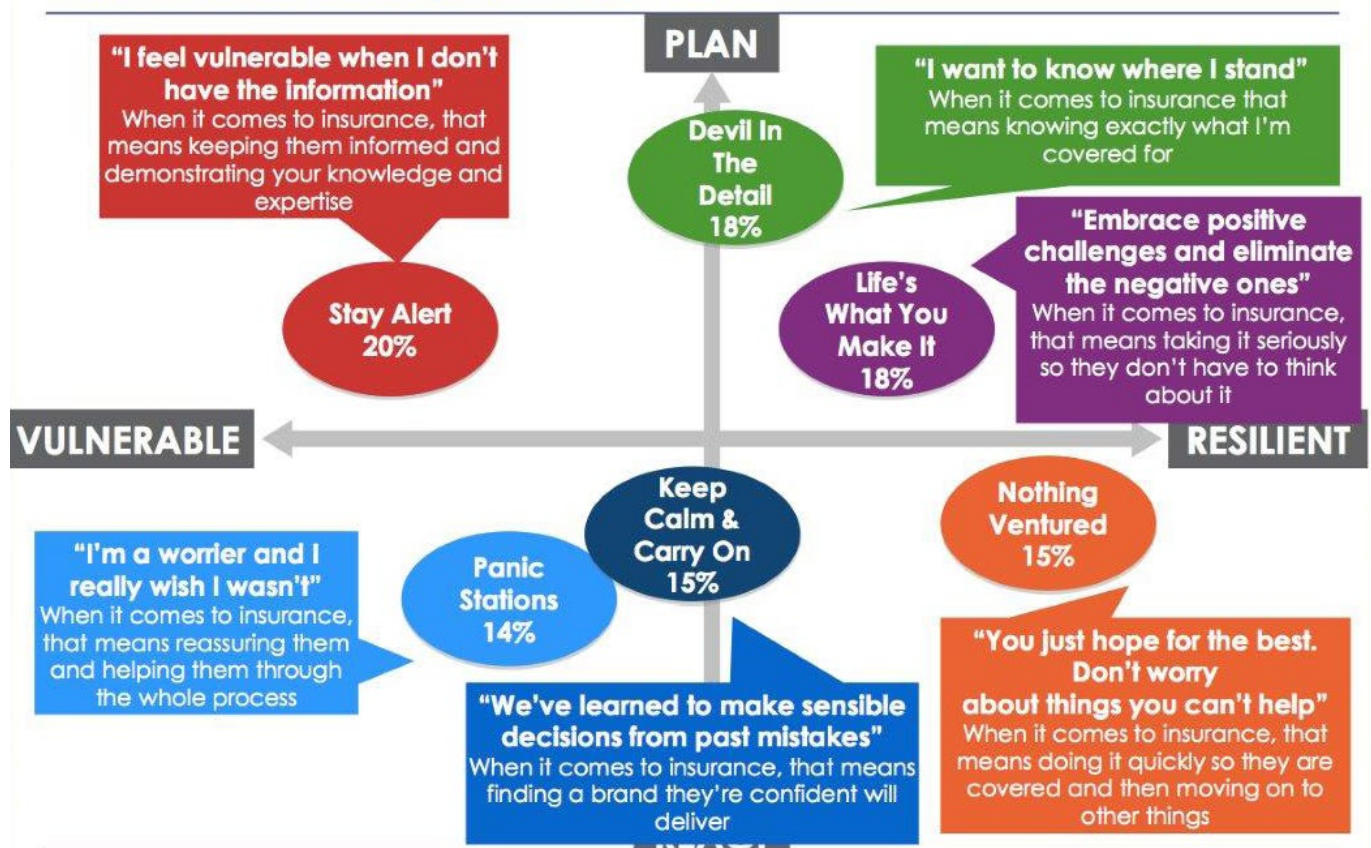
In 2014 we undertook our largest and most influential consumer research exercise in our 30-year history. The resulting insight proved revelatory, challenging our (and industry) assumptions about the attitudes/needs of consumers and leading to a complete transformation of our brand proposition.

We embarked on four major research projects in order to pinpoint customers' exact service needs and identify how Direct Line could answer these needs in a unique and differentiated way:

Attitudinal segmentation

We undertook in-depth quantitative research to understand consumers' emotional drivers and motivations and how this impacts their insurance purchase. The exercise revealed that the majority of people (>60% of the market) are 'planned' people, who know what they're doing one day to the next and need confidence that they'll be back in control, quickly, if something unexpected happens. This approach not only enabled us to identify our core customer profile and target, it enabled us to understand how we can adapt our service and proposition to meet their needs.

How we have segmented the market



Drilling down further to understand key consumer demands

We conducted x18 two-hour focus groups with our core segments (covering two broad demographic groups: 40+, a mix of family and post family/empty nesters who own a house and car as well as a sample of under 40s, pre-family who rent a house and own a car).

The sessions revealed that the fundamental issue that these consumers have with insurance is 'hassle'. Insurance is a service that should make life easier if something goes wrong, but actually can make life more difficult, whether when making a claim or even just getting a quote.

Our insight also revealed some key overarching perceptions of the insurance industry as a whole:

- ❖ **Complex and bureaucratic:** Nothing is simple, from legal jargon through to overblown forms.
- ❖ **Unethical:** The industry's intent is to line their pockets, from aggressively turning down claims to refusing to invest in better service.
- ❖ **Monolithic:** Insurers hold all the power, making them feel belittled and disempowered.

In-depth market-mapping

We analysed the role of pricing and brand in buying behaviour and the current positioning of our competitors in the market (via a total of 4,000 interviews looking at customers of Direct Line and key competitors). The insights contradicted industry assumptions and revealed that while insurers had been focusing on price or value/offering, no-one had focused on performance (e.g. keeping promises). In short, the promise to put things right when they go wrong had been overlooked in the market, despite this being a key consumer concern and motivator. It was clear there was a market gap for an insurer that fixes things quickly and simply, without hassle.

Testing consumer response to new brand articulation ideas

Using the insights gained, we developed new brand articulation routes that might answer customer demands and fill the gap in the market. We tested multiple brand articulations, including a new differentiating proposition that centered on 'fixing things and removing hassle' and subsequent proof points (such as replacing items within eight hours).

We conducted qualitative research via seven 90-minute test responses to three different brand articulations.

The fixer/hassle-removal messaging/proof points generated a strong positive response, and countered the negative perceptions of insurance (monolithic, complex, unethical) by giving people back control and promising simple quick fixes.

To verify the above findings, we also tested the new brand articulation through quantitative research (an online survey of a further 4,000 respondents).

The results were unequivocal: Testing showed substantial increases across all key brand metrics, including a 5% increase in brand consideration and 3% increase in brand preference.

From insight to action: Creative application of the research

Development of a three-pronged transformation strategy

The research acted as a catalyst for a complete top-to-toe overhaul of Direct Line's branding, product proposition and marketing campaign. In August 2014 we developed a three-pronged transformation strategy on the basis of the research findings, which included:

- ❖ **A new brand proposition:** Bravely stepping away from our familiar red phone, we introduced an eyebrow-raising new brand identity, personified by Pulp Fiction's Winston Wolf – the 'fixer' – with the phrase, "I'm Winston Wolf, I fix problems". Both character and messaging featured across every consumer touch-point.
 - The "fixer" angle was directly inspired by the insight that customers simply want problems fixed quickly and with no hassle.
 - The decision to personify the brand was also an active choice in response to the mistrust of insurers highlighted by the research. With other insurers remaining faceless or using gimmicky, non-human "spokespeople", we knew that embodying the brand in the reassuring figure of the 'fixer' would help to build positive brand values and build customer trust.
- ❖ **A unique service-led product:** To cement ourselves as a 'fixer', we needed to go beyond brand identity and deliver on our brand promise. We launched a series of bold promises designed to make insurance as hassle-free as possible, such as essential items ready to dispatch in eight hours, with the strapline "Can your insurance do that?" to reaffirm our brand's unique USP.
- ❖ **A creative and innovative integrated campaign** sought to engage consumers outside of renewal date by taking the fixer messaging beyond insurance and applying it to everyday situations:
 - **High-profile TV ad campaign**
 - **Cinema ad**
 - **Print:** Print ads, mirroring the imagery and language of the digital creatives, were placed in national press, increasing familiarity and brand awareness. Eye-tracking technology shows the ads delivered stand-out of 86% (vs norm of 72%) and an engagement of 3.4 seconds (vs norm of 2 seconds).
 - **Direct marketing:** Email open rate showed an approx.5pp improvement from campaign launch through to Nov-2014.
 - **Social:** TV ads were supported by an innovative social-media strategy that reinforced the 'fixer' proposition, via :
 - » **YouTube:** Monitoring the most-searched 'how to' terms on YouTube/Google, our team created fix videos based on this (e.g. videos of 'how to tie a tie' or 'how to iron a shirt').
 - » **Partnering with The Guardian** to build 'fixing' credibility through a 'Fixology' blog featuring famous subject experts ('fixologists'), offering solutions to everyday problems. Video/blog subjects were linked to our products.



Our Fixology blog



To drive interest and build credibility, we produced videos starring carefully-selected celebrity 'fixologists': household names that were specialists within our five pillars. For example, George Clarke offered home-related advice, while John Whaite covered food. As well as videos, live fixologist Q&As created real-time engagement with viewers.

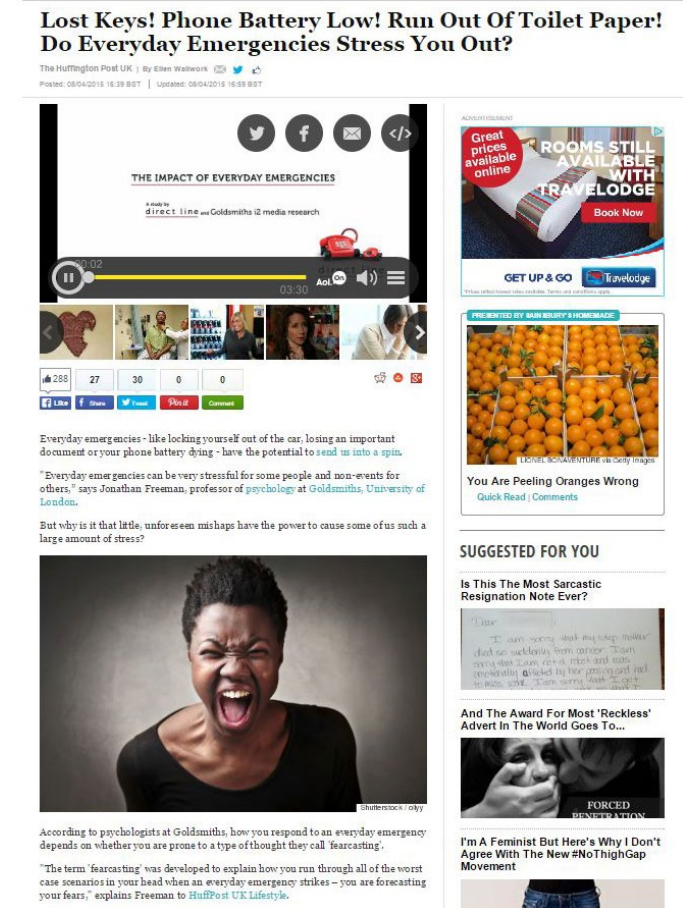
Using customer insight to extend the success of our integrated 'fixer' campaign yet further

1) '#everydayfix' campaign: Solving everyday emergencies

Encouraged by our Fixology campaign, we went further, forming 'Everyday Emergencies', a revolutionary campaign that aimed to identify and resolve the day-to-day issues that cause the most stress for people. To this end we conducted further research:

- ❖ **A survey of pet-hates in the UK:** We surveyed the nation and discovered that the top pet-hates were:
 - Not being able to sleep (46%).
 - Losing keys (37%).
 - Being stuck in traffic whilst late (35%).
- ❖ **Social experiment:** Having obtained these results, we partnered with Goldsmiths University's Psychology department to run a social experiment, which aimed to understand why these everyday emergencies caused so much stress and how they affected different people. These findings provided us with the perfect in-road to explore ways to fix these niggling dilemmas as efficiently as possible, building up our credibility as a 'fixer'.

We publicised our findings via an online video, press releases and radio interviews, gaining extensive coverage.



Problem-solving packages

The research findings were also used to create our '#everydayfix' social media campaign in order to further cement our 'fixer' brand positioning.

Our social media team identified Twitter users who were facing everyday problems every Monday morning – like forgotten lunch, sunscreen, etc. – and solved these problems with either real or virtual fixes. We deliberately targeted media professionals for our fixes, as we knew that these people would be the most likely to share the results with the general public.



Forgotten makeup fix



Forgotten lunch fix



Broken shoe fix



#tubestrikes stress fix



The public's reaction

The campaign reached its peak during the July London tube strikes, when the team responded to online activity to rescue stranded commuters (e.g. sending out refreshment packs). From the first response it quickly gained traction, gathering a phenomenal amount of impressions (nearly 700,000) in 24 hours, featuring in the Mail Online and achieving marketing-industry kudos.



MailOnline

Having a bad day? Why not tweet about it - many did and got free suncream, jeans and other goodies thanks to a PR campaign

- Direct Line responded to disgruntled Twitter users' complaints with gifts
- Workers received shoes, aftersun and stress relief packages from firm
- The company sought out those in need by following Tube strike hashtag
- Fitness First is offering free showers to anyone who walked or ran to work
- Were you given any gifts? Email jennifer.smith@mailonline.co.uk

By JENNIFER SMITH FOR MAILONLINE
PUBLISHED: 15:40, 9 July 2015 | UPDATED: 16:56, 9 July 2015

170 shares

It was supposed to be a day of drudgery with millions facing lengthy commutes on crowded buses and packed cycle lanes. But the Tube strike hasn't been all bad, with some Londoners even benefiting from the chaos with free gifts.

Insurance firm Direct Line has set about 'fixing' commuters' travel-related problems by sending them stress-relief packages complete with deodorant, scented sprays and bottled water.

Sanna Gale
Thank you so much @DirectLine_UK for my delicious Krispy Kremes! Monday is looking up! #everydayfix

Let's make history. Again.

walking to work in the hot sun

Erma Leeds was given a pair of jeans from Topshop after complaining on the micro-blogging site

Meanwhile Gemma Knight was given a care package including a bottle of water, deodorant and revitalising spray after complaining about her journey this morning.

Launched a month ago, the programme will seek out those they believe are in need of a fix online for a few days yet.

While it is paying for each of the products a spokesman refused to reveal how much had been spent answering people's woes.

'We set up the programme for everyday emergencies and today we saw the absolute drama people were having so we wanted to help out.

'We know how stressful everyday emergencies can be - those little things you don't plan. So we're extending our role as fixers to take care of the little things which can sometimes tip you over the edge.'

The team had already delivered around 50 gifts on Thursday afternoon, with dozens sent out in previous weeks.

'We're just looking out for what people are saying, really listening to them. No one is tweeting us, or they weren't in the beginning.'

'When we hear someone complaining we'll help straight away - it doesn't really work two days later because you're out of the panic stage by then.'

'Today we're just doing the tube strikes but going forward we'll listen out for everyday emergencies as people complain about them', she added.

Other companies to have offered commuters special offers today include breakfast company Beviya which offered workers free rides in Tuk Tuks with complimentary snacks.

Just had some new shoes delivered by @DirectLine_UK as my shoes broke this evening! Amazing - thank you! #everydayfix

Another woman was given some shoes after breaking hers as she was on her way to work earlier this week

WERE YOU GIVEN ANY GIFTS?
Email jennifer.smith@mailonline.co.uk or call 02038150193



To capitalise on its success, we repeated the campaign for the second London tube strike in August, adding a small amount of paid media on Twitter to maximise activity. Results outstripped our initial efforts, with almost triple the amount of activity and engagement and a 57% increase in impressions.

2) #directfix campaign: A 'hands-on' approach to fixing problems

Blazing a hugely successful trail, we then decided to take things further. As we became aware that the #everydayfix campaign was moving into something bigger, we changed it to #directfix to expand our fixing abilities. This involved:

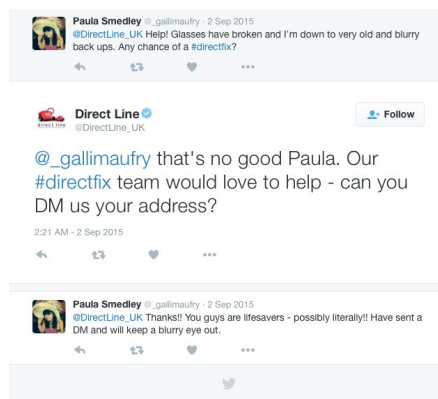
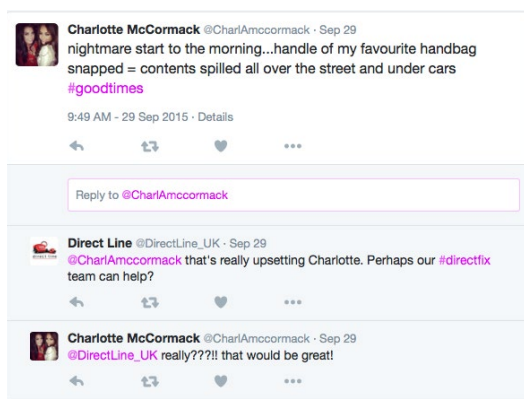
- ❖ Creating our own 'street team' that would take to the road and hand-deliver fix boxes across the country (see below), enabling us to massively increase our scope, e.g. targeting an entire office rather than just one office worker.
- ❖ Expanding our range of Fixer articles online.
- ❖ Positioning ourselves at high-profile events such as festivals, where attendees tweeted us in need of wellies and ponchos.

How the #directfix process works

Problem identified...



Problem fixed!





Our new #directfix street team took to the road in branded land rovers and boiler suits.



Calling all Bestival-goers, watch out for our #directfix team on your way down. They'll be in Portsmouth tomorrow



1:54 PM - 9 Sep 2015



3) #merryfixmas: Fixing Christmas 2015

Working with MediaCom, our most-recent phase of the campaign has seen us seize upon seasonality for '#merryfixmas'. Festive fixes involved us sending out advent calendars, replacement Christmas tree lights and popular toys that had sold out in stores.

MediaCom facilitated a Twitter Promoted Trend on the launch day of #merryfixmas, delivering 20.4m trend impressions on launch day and an engagement rate of 4.1%, both above Twitter's own benchmarks.



Wow - the #merryfixmas team has been busy this week. They're in Leeds today so wave if you see them



The #merryfixmas team helped spread Xmas cheer to this lady yesterday, with her own special fix



We also produced our own take on the 'Christmas jumper', in an attempt to fix cars which weren't working due to the winter weather; this tweet delivered an engagement rate of circa 24% (an extraordinary feat for an insurance brand).



The #merryfixmas campaign came to a triumphant end on Christmas Day 2015, with paid media used to distribute the content to targeted favourable communities and a wider audience. This time we collaborated with Saatchi & Saatchi to form another creative element, which saw our team making 'turkey-mergency' deliveries up and down the country. With 5,000 visitors to our 'turkey-mergency' service website and over 300 registrations, this 'one day only' service was an instant hit.



Burnt the turkey? Fear not, insurer promises a cooked replacement sent to your door within just a few hours

- Direct Line's Turkey-mergency gimmick offers to replace a ruined dinner
- Same-day replacement service will see a cooked Turkey at your door
- But it only operates within a three-mile radius of south London kitchen
- Those who think they may wreck dinner must sign up in advance

By LAURA WHITCOMBE FOR THISISMONEY.CO.UK
 PUBLISHED: 18:33, 14 December 2015 | UPDATED: 18:36, 14 December 2015

206 shares

If disaster strikes the centre piece of your Christmas Day feast, a leading insurer is promising to replace your turkey on the spot. The world's first 'turkey insurance' policy from Direct Line offers home chefs protection against a ruined bird – for free. In what sounds like an early April Fool's joke, the so-called 'turkey-mergency' service will see households offered a same-day replacement service should their turkey end up undercooked, dry, burnt or inedible on Christmas Day.



Turkey delivery: Direct Line will come to the rescue of south Londoners suffering culinary calamities

The insurer is offering the gimmick of a helping hand - or wing, thigh and breast - after conducting a national survey that revealed some 23 per cent of Britons claimed their biggest Christmas worry was turkey issues on December 25.

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mark boom show This is Money

The famous Christmas dl... 1:00:00

The great savings scandal... 53:31

Will your pension be enou... 2:49

The no-brainer savings de... 53:03

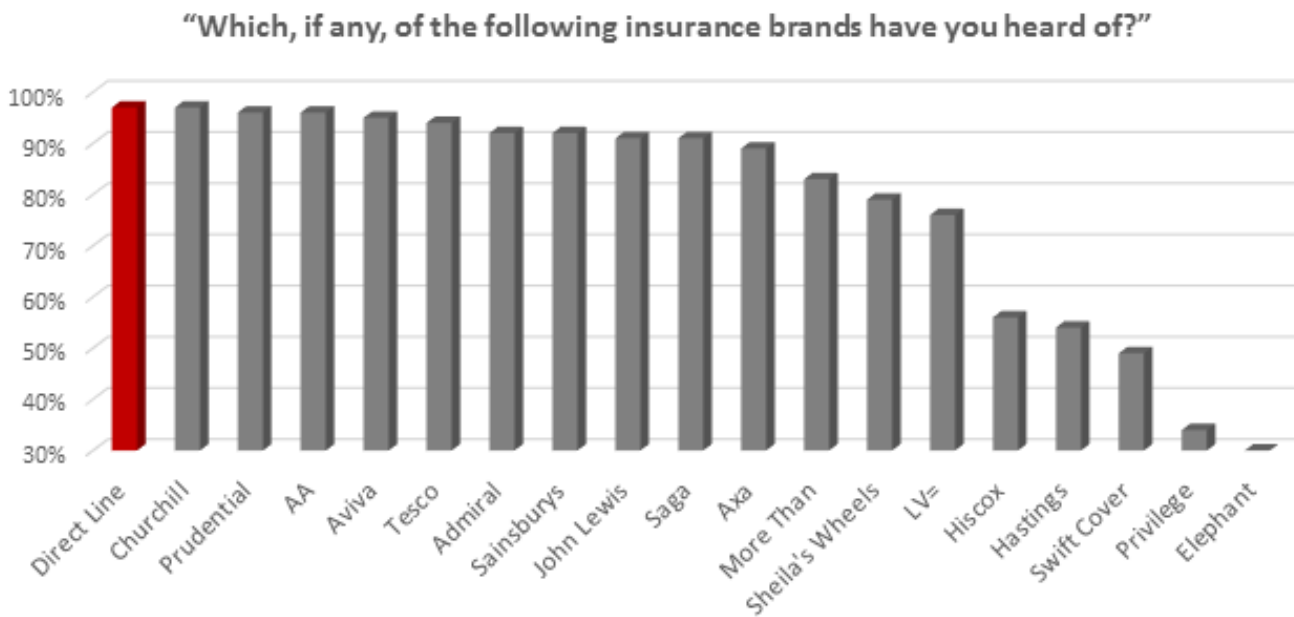
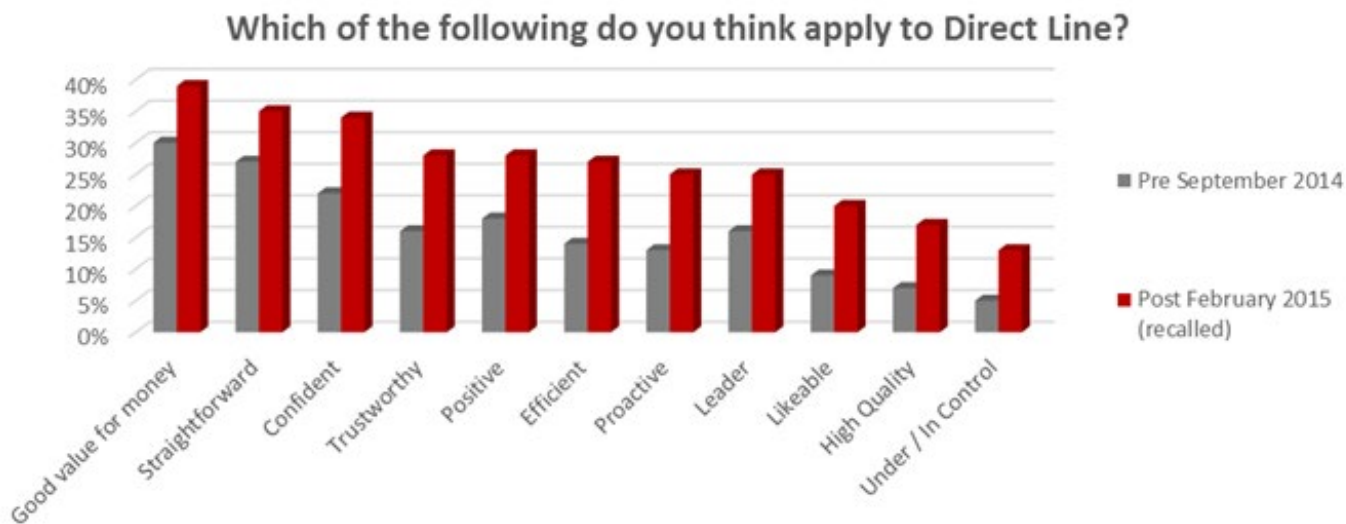
FIND CHEAPEST GAS & ELECTRICITY

Enter your postcode: []

Results

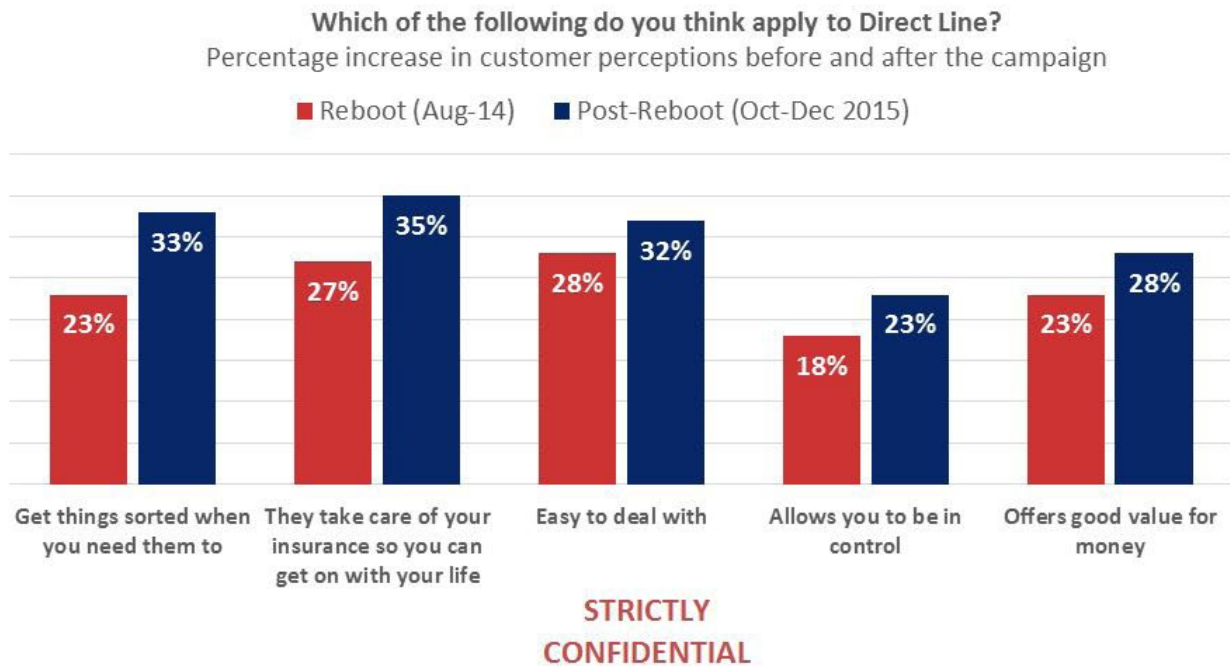
Immediate impact

Immediately following our Fixology and #everydayfix campaigns, we saw uplift across key brand statements and an increase in brand awareness:

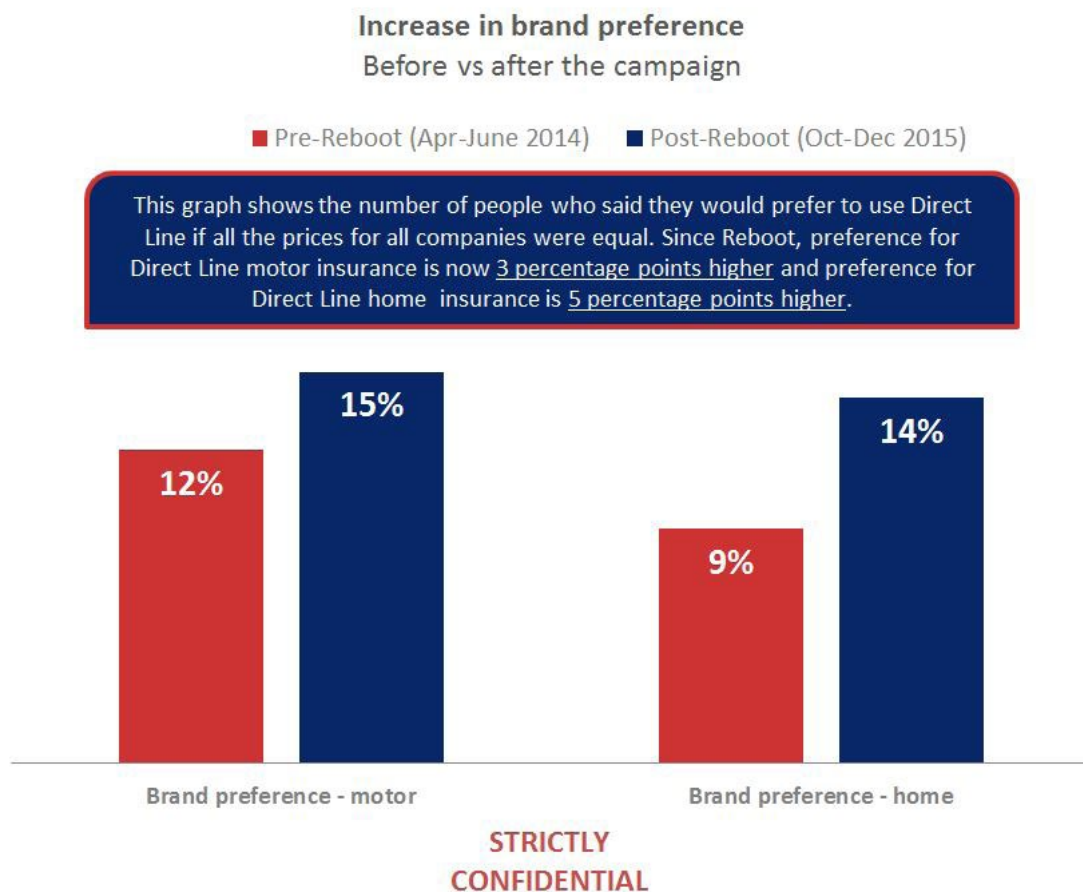


Sustained, long-term impact

Our insight and resulting campaign has seen us reinforce our fixing credentials, with increases across key brand statements having been sustained in the long term:

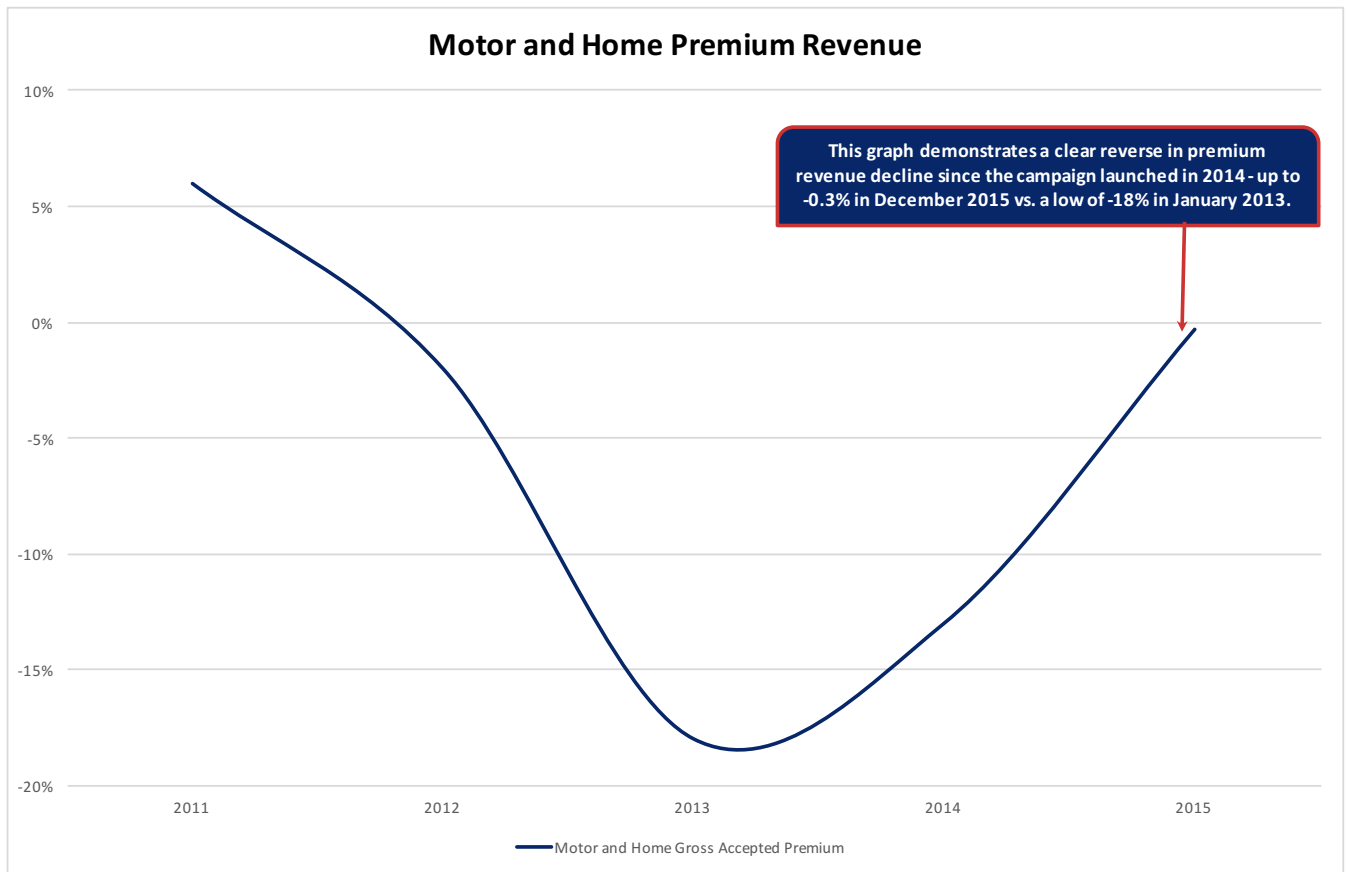


We have also sustained the increase in brand preference:



Supporting business growth

Achieving the business objective: After steep year-on-year drops in customers and premiums, the campaign has achieved our overriding objective of reversing the decline in revenue – one year ahead of target:



2,388 words