

UIA INSURANCE

A principled proposition

Brand UIA Insurance
Client UIA Insurance
Brief To revamp UIA's communications strategy
Target audience
 Trade union members
Budget Undisclosed
Agency Barraclough Edwards Chamberlain

CHALLENGE

With consumers routinely switching insurance providers in the hunt for the cheapest deals, it was a logical move for UIA Insurance to overhaul its communications strategy in a bid to boost response rates and cut costs.

One of the greatest challenges for agency Barraclough Edwards Chamberlain (BEC), which was appointed in December 2006, was to make UIA stand out. As a mutual in the not-for-profit sector, UIA's budget is much smaller than that of rivals such as Norwich Union. "This is a price-focused market and a hugely competitive arena," says marketing manager Steven Ansell. "People need to understand who we are and that we are offering good value for money."

STRATEGY

The insurance provider needed to get back to basics. "We don't sell to the public, but to the members of partner trade unions," explains Ansell. "We had been stressing our 'insurance with principles' message, and the fact that the company is run for the benefit of its members. But there is such price ferocity in the market that we found our message did not focus sufficiently on this."

Research suggested that people equated UIA's emphasis on principles with cost and expense. UIA also decided to refocus on the exclusivity of the relationship between unions



Steven Ansell: needed to raise awareness of UIA's offer and demonstrate value for money

and its members and on the membership benefits.

BEC's creative would focus on UIA's price offers, presenting the information in a clear and tangible way. The new photography used close-up shots of individuals—highlighting the exclusive relationship between the UIA, unions and members.

Chris Barraclough, creative partner at BEC, stresses that buying insurance is a rational decision: "UIA had been stressing the wrong things. We had to re-order the benefits and emphasise the savings."

EXECUTION

The campaign used a variety of channels, including direct mail, telemarketing, online banner ads and email. UIA has access to 4.5 million prospects on the union databases, and targeted communications towards this membership base. For that reason, it used trade press and union websites – and followed up direct mail with email and telephone contact.

Timing was paramount. "There is a buying window of only two months preceding a renewal date," Ansell explains.

Data was validated by multiple sources to ensure accuracy, and the pool of known renewal dates was

increased by around 60-70 per cent. BEC reduced the size of mailings to C5 format, and used modelling techniques mail fewer people, at less cost, for the same response.

RESULTS

The degree of success varied, with public service union Unison showing a 40 per cent conversion rate. "The average conversion rate has been 30 per cent," Ansell says. "Response rates have shown a 62 per cent increase on the previous year. Meanwhile, one in three lapsed customers was reconverted."

Lucy Fisher

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