



R.I.P. SIMON
LIFE DIRECT

JAY CHIAT AWARDS 2019
CATEGORY: NATIONAL (NEW ZEALAND)

R.I.P. SIMON: GIVING A BRAND A NEW LEASE ON LIFE, BY PUBLICLY KILLING ITS MASCOT.



Life Direct is NZ's leading life insurance comparison site, and Simon the Sloth had been the brand's mascot for nearly a decade.

The challenge for Life Direct was to create relevance, particularly among the under 40's: a group that is under-insured, just when they most need to be thinking about life insurance.

Life Direct needed to break free from the category 'blandtage', and get this audience up close and personal with the main thing missing from life insurance...

Death. So we killed Simon.

He plummeted down a cliff when out for a hike.

His untimely demise was aired once, simultaneously, on 25 NZ TV channels.

Next, we published a full-page obituary, announcing that Simon had died without specifying his life insurance beneficiaries.

Kiwis were invited to share stories about their 'relationship' with Simon, to claim a slice of the pay-out.

The campaign took brand preference from 9% to 13% [1], generated a 32% increase in site traffic, and a 9.6% increase in quotes [2] – as well as creating a strong runway to the launch of a new brand platform.

Uniting bravery, participation and real dead proof, Simon's death gave Life Direct a new lease on life.



NZ LEADS IN MANY WAYS... LIFE INSURANCE AIN'T ONE.

**\$650
BILLION**

New Zealanders
are under-insured
by \$650 billion

(Financial Services Council)

Life Direct is New Zealand's leading life insurance comparison website. In 2018, it had its work cut out. New Zealanders are under-insured across products by a whopping \$650 billion [3], and at the end of 2016, New Zealand had the third-lowest uptake of insurance among 31 OECD countries [4].

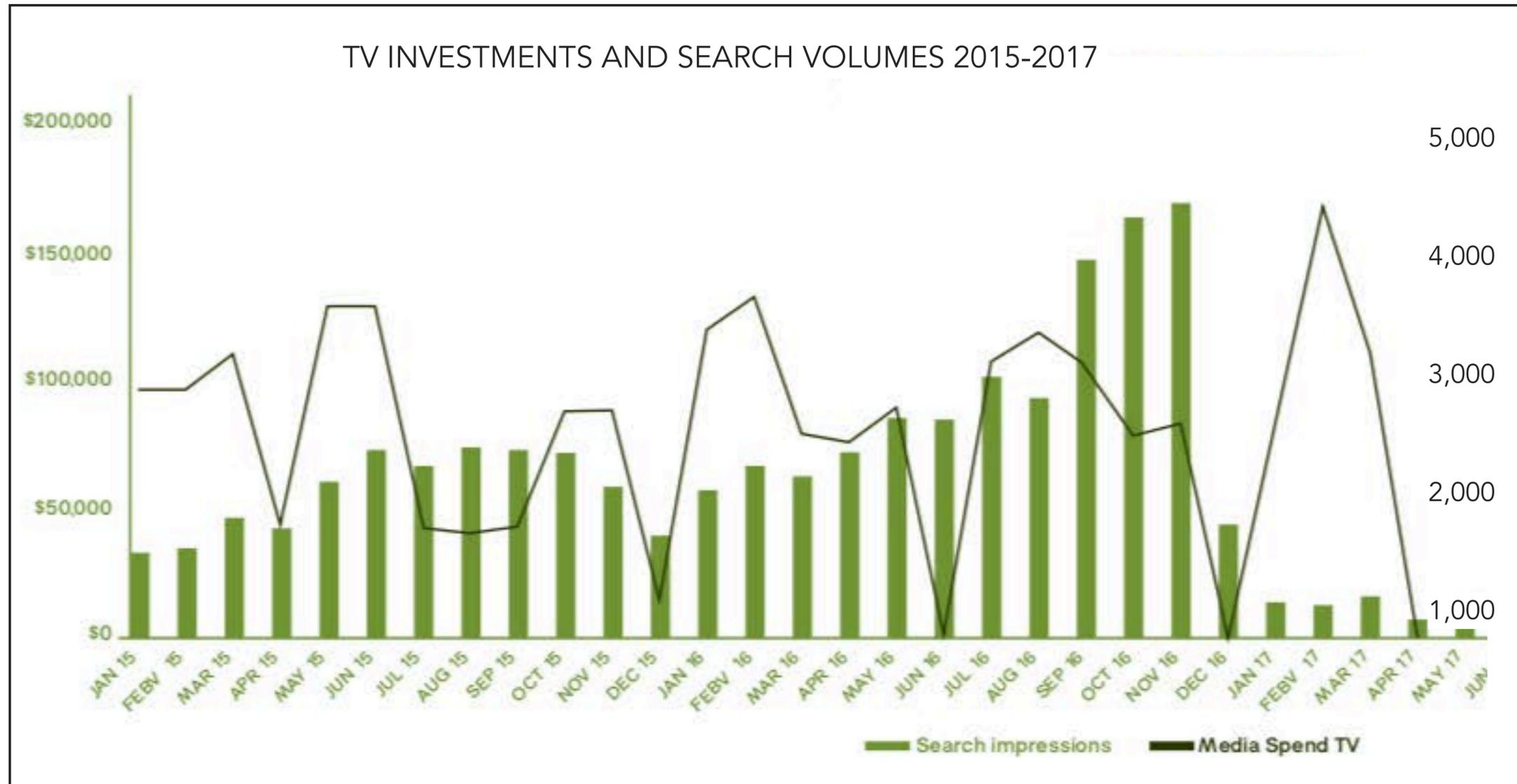
New customer rates within life insurance were especially dismal, at just 12% [5].

Life Direct itself wasn't faring much better.

The brand conversion funnel was fairly static, with a low conversion from consideration to preference [6]. This indifference was a key challenge for Life Direct.

As a comparison site designed to drive category demand, Life Direct wasn't leading or offering a point of view on the issue of under-insurance in New Zealand.

OUR ENEMY WAS INDIFFERENCE



Kiwis were indifferent to life insurance, and they were indifferent to Life Direct.

Investment in TV 2015-2017 didn't seem to be helping. As the chart opposite shows, TV wasn't driving search volumes, which for a comparison site, is a problem.

In order to grow, Life Direct needed to connect with those without insurance, especially those aged 40 and below, who were coming into the market for the first time.

That 'first time purchase' meant they were more likely to need the help of a comparison site. While their youth makes them lower-risk, Life Direct needed more of them as their average Annual Premium Income from each would be lower.



WE BEGAN WITH AN UNUSUAL STRATEGIC SLIP-UP...

You won't often hear a strategist say this, but our early mistake was concentrating too hard on our intended audience, and on their lives.

This was absolutely the right place to start. First, there was plenty of potential from a size and low take-up point of view. Secondly, this audience regarded death as a distant and irrelevant issue, when, thirdly, they shouldn't – NZ ranks bottom of developed countries for youth mortality rates [7].

Yet when the words "key life stages" started looming large, alarm bells rang. Getting married, buying a first home, career jumps...yes these are all appropriate, seemingly relevant moments to sell life insurance. They're also dull and expected.

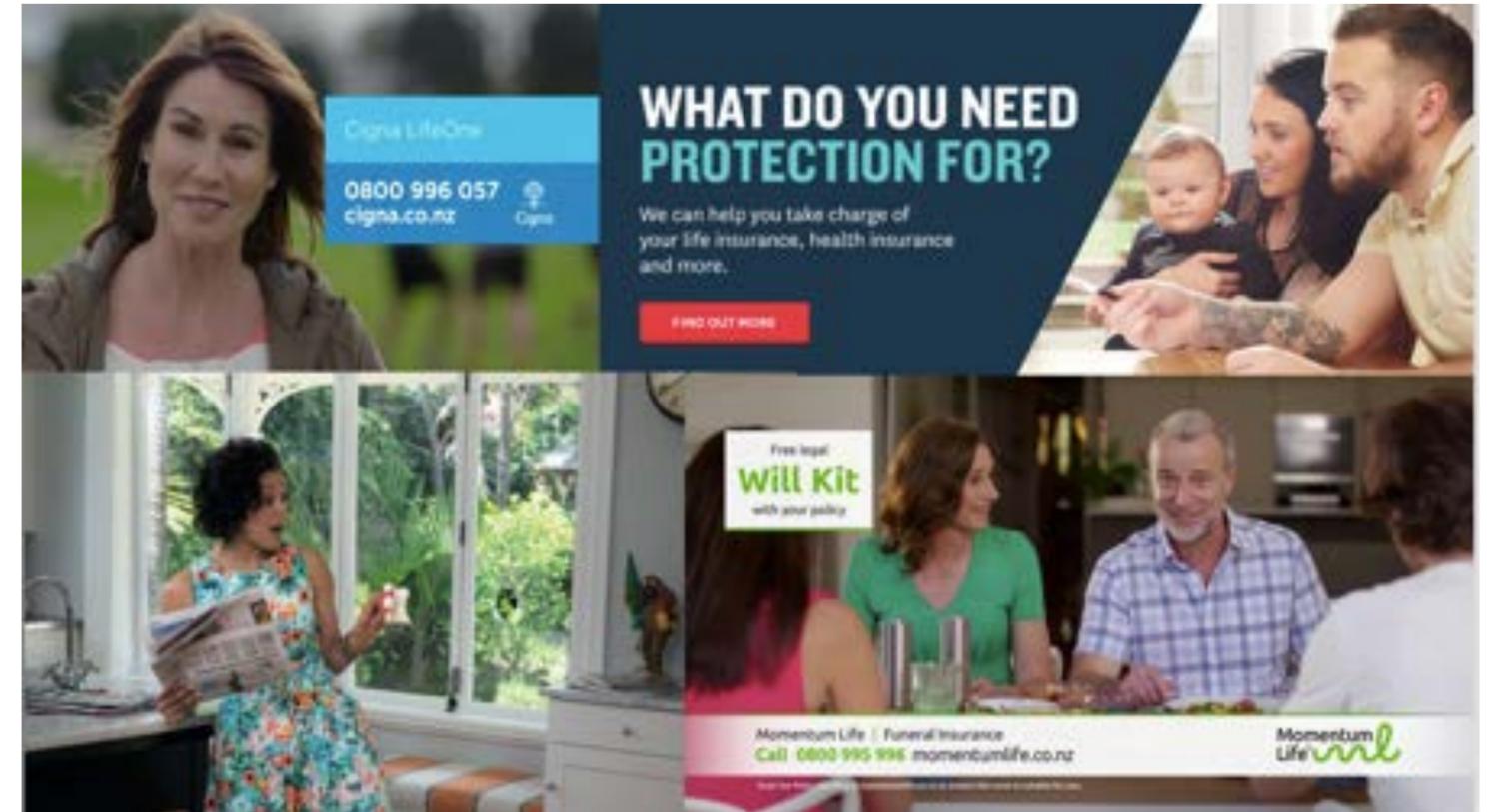
We needed to get beyond surface-level life to really cut through with New Zealanders.

ESPECIALLY AS SURFACE-LEVEL LIFE HAD LED TO CATEGORY “BLANDTAGE”

The insurance category languished in a sea of sameness – we christened it “The Blandtage”. It was full of smiley, non-threatening people looking vaguely into-the middle distance, talking about those same big family moments like first kids, retirement and buying a home.

This blandness suffered even more in comparison to the increased expectations that younger New Zealanders expect to be met.

When you can Uber instead of taxi, AirBNB instead of hotel, Trade Me instead of go to the shops, life insurance (and even comparison tools, because often the quotes are not instant) feel even more staid and irrelevant.



The Blandtage: life in middle distance



WE REALISED IT'S DEATH THAT SELLS THE LIFE IN LIFE INSURANCE

Our insight: death brings the essence of life into painfully yet gloriously sharp focus.

We started researching and thinking about what it really means to be alive... and found the breakthrough in how we think about and deal with death.

Think about a eulogy you've heard, that moved you.

Chances are it didn't deal in key stages, or moments outsiders or marketers would call 'big'. The currency of life isn't valued like this.

Eulogies got us up close and personal with the essence of being alive.

And like life, eulogies aren't about the middle-distance.

They're about the thousand tiny things friends and family will miss.

The way someone laughed. Their irritating yet inimitable habits.

Their generosity, their tuneless shower-singing, that time they singed off their eyebrow hair or never had an umbrella in the rain or any of the infinite insignificances that make life worth living, and death so hard to bear.

Our strategy was to use the reality of death as a prompt to get Kiwis to consider and compare life insurance with us.



SO WE PUT DEATH AT THE CENTRE OF EVERYTHING

At the centre of life

In the blandtage, something was missing. Death.
The truth is, we're selling a product that deals in death.
We decided to talk about it.
Not in the usual secret-business-and-whispers-in-corners kind of way.
We would go honest, upfront, and direct, with a dose of dry Kiwi humour.

So when it came to the brief, death wasn't the end, it was the spark.
The start of something.

At the centre of our team

Being upfront and talking about death changed our team dynamic, too. It felt like an act of bravery, but it was also disarming and got all of us, agency and client, closer. Pushing the work together, it again felt like talking death gave us the spark. The start of something.

At the centre of our brief

Our brief demanded an idea that worked as "Real Dead Proof" of the need for life insurance.
Proof that the unexpected can and does happen, and that life insurance is an important way to be ready to deal with that.

THE CHALLENGE
Create "real dead proof"
to build the brand, make an
impact, and get our audience up
close and personal with death.



FINDING PROOF: TIME FOR EHRENBERG-BASS AND THE DISTINCTIVE BRAND ASSET CHAT

**Brands exist in the same changing world
that people do.**

Distinctive brand assets can help brands grow in this context [8]. They are cues that stay top of mind with consumers, by tapping into the brain's System 1 'intuitive' decision-making processes.

Strong distinctive brand assets can strengthen mental availability, meaning people think of the brand when they are shopping or considering the category.

Make no mistake, cute characters can build brands

Campaigns using 'fluent devices' - of which about half are brand characters or mascots – drive market share and profit by more than 20% versus all long-term campaigns [9].

Characters can become distinctive brand assets. Used well, they're important and effective tools. Just look at Aleksandr Meerkat, Churchill the Dog, or the Aflac Duck (see below).



THE NET WAS CLOSING IN ON POOR OLD SIMON

The point about distinctive brand assets is that they have to be, well, distinctive. Life Direct had an issue.

People didn't really know Simon.

If they did, they just thought he was vaguely cute. That sloth on TV.

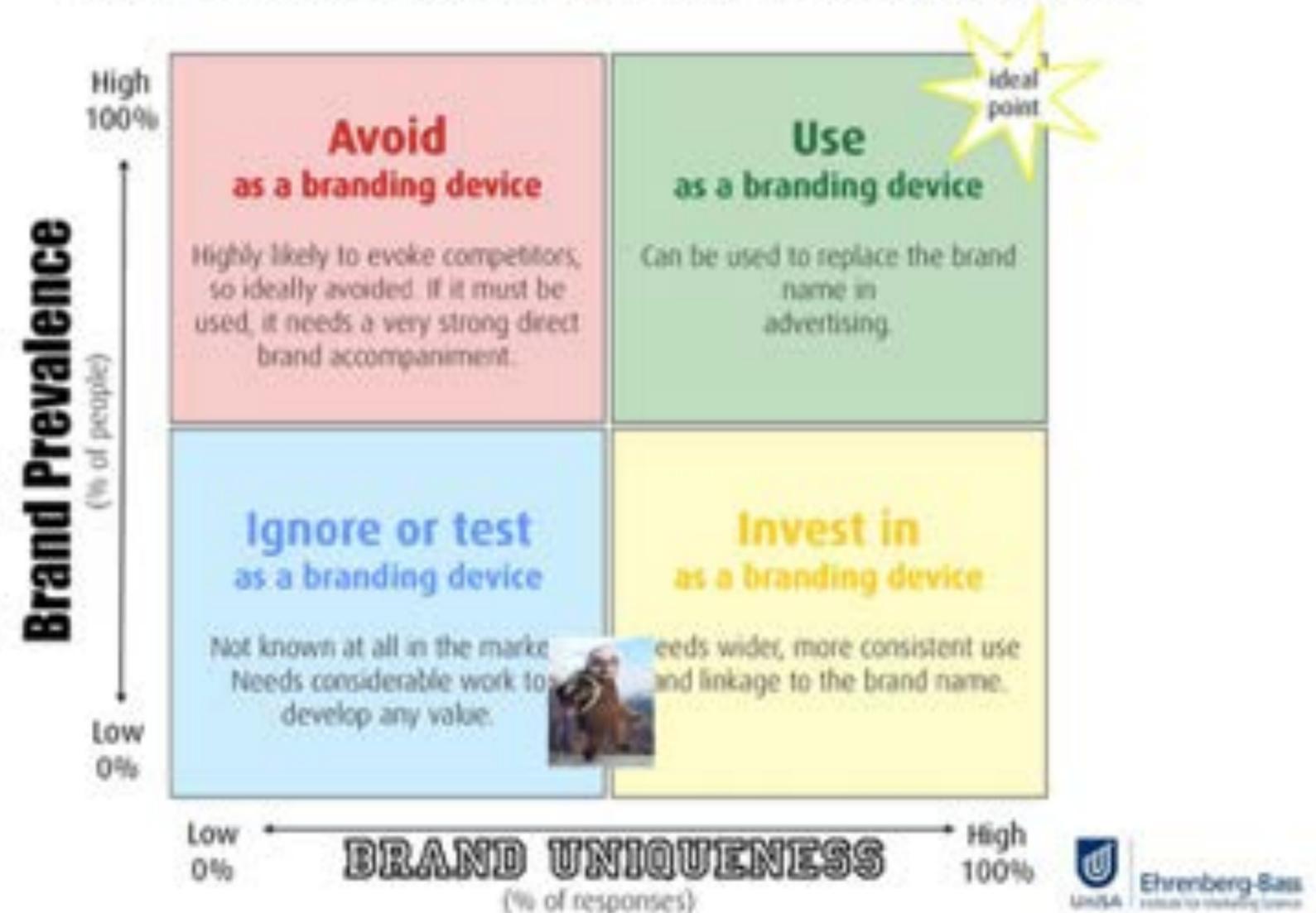
They just didn't associate him with insurance, let alone the Life Direct brand.

Sadly for Simon, that put him where none of us ever wants to be: in an uncomfortable place on the Ehrenberg-Bass Distinctive Asset Grid.

Simon certainly wasn't top right. He was fodder for the bottom two quadrants. Ignoring Simon wasn't really an option, in the absence of other assets that made Life Direct distinctive.

But Life Direct also doesn't have the kind of budgets for an even longer-term investment in Simon to make sense.

The Ehrenberg-Bass Distinctive Asset Grid





R.I.P. SIMON

There was only one way Simon could be distinctive, ownable, and help Life Direct confront the issue of under-insurance in NZ...

Simon had more brand-building potential dead than alive.

So we killed him.

And we did not let him go gentle into that good night.

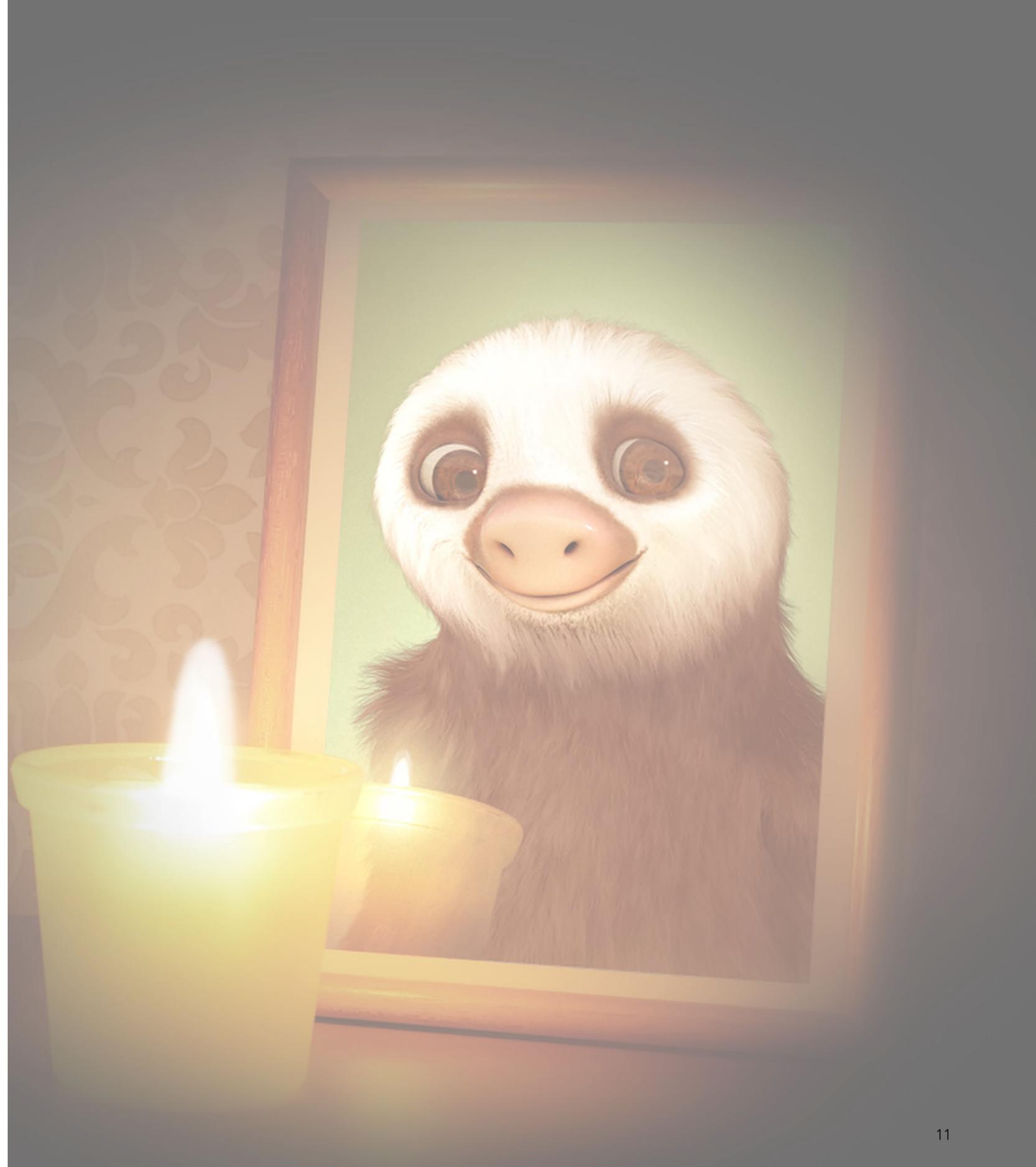
To provide a real time demonstration of the unexpected nature of life and the benefits of life insurance, we decided to kill Simon on national TV, falling off a cliff 'live' on every major channel in NZ simultaneously.

As intended, this got the attention of our audience.

Social media took off.

People wanted to know what the hell they had just seen. Who had done this, why had they done this, and would we ever see Simon again?

We didn't leave them hanging for long. The following day, we published a full-page obituary in the dailies, announcing that Simon had died, but failed to specify his life insurance beneficiaries. Kiwis who 'knew' Simon were then invited to share stories about their relationship, in order to claim a slice of the pay-out.





TAKING A RISK BY OFFERING UP A BRAND ASSET AS “REAL DEAD PROOF” IMPACTED LIFE DIRECT FOUR-FOLD

Relevance: Simon’s death was relevant to the brand, to its point of view, and to the audience. It helped NZ get up close and personal with death, in the right currencies: Simon’s death, fittingly, only aired once, and it was his obituary that moved things to the next stage.

Participation: dry humour and bravery meant that a simple competition mechanic generated real results, with 17,000 visits to the campaign microsite and 8691 unique entries to the competition. In a population of 4 million, many of whom are under-insured, and in a traditionally dry category of blandtage, these figures represent real engagement with the campaign.

Making life direct future-fit: the campaign took brand preference from 9% to 13% [10], showing a build in relevance and emotional bond with the brand. It also generated a 32% increase in site traffic, and a 9.6% increase in quotes [11] – key in driving the Life Direct business, which depends on converting visits to quotes and in turn to applications.

Short-term fame set Life Direct up for a long-term future: then it was time to move to a post-Simon world, with just a whispered thanks of his help in paving the way for Life Direct’s new long-term platform, ‘Unexpected Happens’.

ENDNOTES

1. Perceptive Brand Tracker, Oct 18
2. Life Direct internal data
3. Financial Services Council, http://www.massey.ac.nz/massey/about-massey/news/article.cfm?mnarticle_uuid=2D84646C-D135-A24D-5271-47FBA32B4F0A.
Note life insurance makes up about 30% of this total.
4. <https://www.stuff.co.nz/business/79937391/new-zealands-rate-of-life-insurance-thirdlowest-in-oecd>
5. Life Direct internal data
6. Perceptive, Brand Tracker
7. <https://www.newstalkzb.co.nz/on-air/kerre-mcivor-mornings/audio/nathan-wallis-new-zealand-ranks-bottom-of-developed-countries-on-youth-mortality-rates/>
8. Byron Sharp, *How Brands Grow: What Marketers Don't Know*, 2010
9. WARC, *What We Know About Brand Characters*, Research by System1 quoted, November 2018
10. Perceptive Brand Tracker, Oct 18
11. Life Direct internal data