



The Marketing Doctors: *Cutting Thr*

In this first installment of our new series on marketing case studies, fictional insurance company CarePartner is looking for a way to compete against the big guys and get consumers excited about insurance. Here, five “marketing doctors” provide expert advice.

BY GIOIA MACEY

Insurance is a low-interest category: People rarely think about it unless they need it. And while there are more than 100 insurance brands whose names people have heard of, few achieve widespread, top-of-mind awareness, according to a recent study by Branding Strategy Insider. What’s more, according to the study, even fewer companies have had success claiming a relevant point of differentiation in the market. (Witness Geico, which has had some success claiming that it has cheaper auto insurance rates than most.) The bottom line: Most consumers consider insurance to be a commodity, and price is the main reason they’ll select one company over another – few have an emotional connection to an insurance brand.

ough the Clutter

These challenges make it even more difficult for a regional insurance company, CarePartner, to compete against national players with deep pockets (and significant marketing budgets). CarePartner launched three years ago with the idea that a local company could be more successful than the big national players in forging strong relationships with customers by emphasizing personal service instead of low prices.

CarePartner went to market with a website and a tagline, “We’re Just Like You,” and placed ads with its branding message in local newspapers throughout the Midwest. Its 25 salespeople also make it a point to meet with clients in person whenever possible, to emphasize the personal service the company is capable of providing.

Without a Geico-like marketing budget, though, the company’s efforts to tout its point of differentiation have been modest, and CarePartner has hired a marketing director, Nicole Feeny, whose main job is to get the word out about the company’s personalized approach.

What steps should Feeny quickly put in place in order to

cut through the clutter and build brand awareness and interest in CarePartner? Is it really possible to get people excited about a small insurance company with no name recognition?



THE DOCTOR:
BOBBY LEHEW,
DIRECTOR OF
OPERATIONS,
ROBYN
PROMOTIONS

THE ADVICE:
“CREATE BRAND
AMBASSADORS”

Insurance, like many other businesses, is a strong referral business. CarePartner could capitalize on its local strategy by implementing a strong brand ambassador program, hand-selecting many of its best clients to promote its services, resulting in possible discounts

and other benefits. These brand ambassadors each have a story as to why they are exceptionally satisfied with CarePartner’s services. Telling these stories should become a critical component of all future marketing. As long as the brand ambassadors communicate with full disclosure on their participation in the program, they could blog, Tweet or spread their love via Facebook and the Web in a warm and personal way. Further, if CarePartner creatively captures these stories and publishes them online, the brand ambassadors could easily promote their inclusion in a real grassroots marketing phenomenon.

There is a large, growing network of influencers that all of us marketers need to start taking far more seriously than we are. These influencers have loud voices and, thanks to social media, share their experiences, happily, online. Our job as marketing professionals is to help them tell their story in convenient and remarkable ways. In social media and the Web, a simple referral is now far more publicized and actionable. In other words, someone mentions how exceptional their service was

“There is a large, growing network of influencers that all of us marketers need to start taking far more seriously than we are.”
Bobby Lehew,
Robyn
Promotions

with a particular brand and within seconds, interested people are a mouse-click away from possibly doing business with that brand. Social media is referral-based marketing fueled by octane.

Someone recently said that instead of everyone being famous for 15 minutes, today, thanks to social media, we can each be famous to 15 people. Forget viral campaigns and expensive advertising. We live in a referral-based business dream world. If we help our devoted clientele carefully craft their stories and make



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them feel like rock stars in the process, we'll have created something affordable, warm, personal and sustainable.



THE DOCTOR:
BARRY HULTS,
PRESIDENT,
HULTS
CONSULTANTS
THE ADVICE:
"LEVERAGE
GIVEAWAYS"

With a modest marketing budget, CarePartner will need to creatively leverage its website, social networks and promotional products to quickly create brand awareness in its local markets. I'd recommend the following steps:

STEP ONE

Immediately add social network logos to the CarePartner website. Use LinkedIn, Facebook, Twitter and YouTube. Post a free offer on the site, whereby the first 500 prospects who contact the company for an insurance consultation will receive a copy of *Insurance for Dummies*, a booklet with a custom CarePartner cover which would tell the company's story in a lighthearted way, plus provide insurance information and options. The social networks

are free, and Feeney can work with her promotional products distributor to create the books for less than \$25 each.

STEP TWO

Ask all staff, sales reps and management to invite everyone they know to join them on each of the social networking sites. Be sure the Twitter site has new comments at least two times each week. Change something on the website weekly to cause Google to see it more frequently. Ask staff to use personal computers to search for the site daily to build traffic quickly. Post blogs, comments and additional information to each social networking site.

STEP THREE

Buy a decent video camera (about \$600) and have the existing sales and marketing people create two-minute video clips about the "CarePartner Difference." Upload the videos to YouTube, each social network and the CarePartner website.

STEP FOUR

Offer a free gift to the first 500 (or some other predetermined number, depending on budget) people who become "friends" on each social network. The gift should be personal in nature and not an item that people might expect to receive from an insurance company. My initial suggestion is a small, gift-boxed package of candy, a thank-you card and a product note produced to the size of the gift box. Feeney's distributor can handle the distribution.



THE DOCTOR:
MARK GRAHAM,
PRESIDENT,
RIGHTSLEEVE.COM
THE ADVICE:
"CREATE A BRANDED
GIFT PROGRAM"

National firms like Geico have a very difficult time making things personal, because personal doesn't scale. Sure, Geico has a memorable mascot in its ads, but the principal message is, "Please contact us so we can sell you the cheapest insurance possible." This represents an opportunity for CarePartner to take the opposite approach. Instead of focusing on low-cost insurance, it should focus on the personal connection first and the product second.

If Geico sees insurance as a commodity, CarePartner could promote it as a valuable part of family planning. If Geico's sales approach is impersonal and faceless, CarePartner could focus on the relationship-sell through its network of 25 representatives. CarePartner can promote the relationship side of its business in three key ways:

STEP ONE

Focus on the CarePartner brand and what it means to people. Brand and culture first, insur-

ance second. People buy from people they like. Insurance is not an exciting product, but everyone still needs it. If CarePartner focuses on the emotional bond between brand and customer, then it stands a good chance of competing against the faceless giants. Ultimately, the currency the CarePartner is selling is trust.

STEP TWO

Develop a branded gift collection that can be distributed to clients on a one-on-one basis. A branded gift along with a handwritten note can go a long way, as this is something Geico is not capable of doing

"Instead of focusing on low-cost insurance, CarePartner should focus on the personal connection first and the product second."

Mark Graham,
Rightsleeve.com

simply because it can't scale this activity. But for a regional player with 25 reps focused on a smaller market, this makes a lot of sense. This type of marketing leaves a lasting impression, because it is so memorable. When was the last time someone sent you a handwritten note?

STEP THREE

Use social media. By connecting with customers and prospects via the principal social networks (Facebook, Twitter, a corporate blog), CarePartner can differentiate itself from all of the other players by developing relationships with people online. Establishing itself as the undisputed thought leader in its regional market will attract customers who are looking for more than just a cheap insurance deal over the phone.



THE DOCTOR:
RYAN T. SAUERS,
PRESIDENT/
CMO, SAUERS
CONSULTING
STRATEGIES
THE ADVICE:
“FIND THE RIGHT
NICHE”

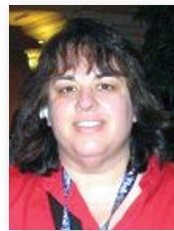
First, the marketing approach must be based on value. Price + other = value. So in CarePartner's case, part of the “other” would be its personal touch. With that said, there are clients and prospects who are indeed only interested in saving a buck. When it comes to such people, Feeney should have her team simply move on; these people are not a good fit. If these

“bottom-line only” people were to come to CarePartner based on price, trust me, they will also leave on price. Niche marketing opportunities are vital and do exist for any business, including insurance.

Geico may have a bigger marketing budget, but it is also going broad in its marketing objectives, not “niche and narrow.” Also, when people stop to think of Geico, the lizard is what comes to mind (at least for me), not the actual message. I know that a lizard is not what I am looking for when it comes to buying insurance. Insurance, at the core, is in the trust-selling business. Think of State Farm's slogan: “State Farm is there.” The opportunity for CarePartner is to focus on specific market niches where price is not the only factor in making a decision. Will price play a key role? Yes. But, as long as price is not the only factor in the decision, then it is a valid niche market.

Also, a smaller company has a strong advantage over a bigger one in that it is able to move more quickly (due to less bureaucracy) to take advantage of things in real time. We live in a rapidly changing and moving world. Time is of the essence. Those who make the most of it are the winners. Time is the great equalizer for a bigger company like Geico vs. a smaller one like CarePartner. I would suggest that Feeney use all of the cost-efficient marketing tools at her disposal, such as direct mail, e-marketing, promotional products, social media and more to purposefully create brand awareness for CarePartner. Geico is mar-

keting broad (i.e., to everyone) ... with a lizard. The sky is the limit for a company like CarePartner, which is focused in its efforts to clearly show the value it brings to the table.



THE DOCTOR:
LINDA NEUMANN,
PRESIDENT,
BRILLIANT
MARKETING IDEAS
THE ADVICE:
“BE STRATEGIC WITH
DIRECT MAIL”

Nicole Feeney needs classic direct marketing techniques to make sure she is measuring ROI, and at the same time, focusing on top-of-mind awareness. An integrated marketing approach is going to be the most cost-effective for this particular situation. What would help is to do an analysis to find the psychographics of CarePartner's perfect customer and match that up with its demographics. Once it has a targeted market, it should use integrated marketing, such as direct mail, social media, sponsorships, networking, public relations and advertising, in ways that build on each other to support the primary message and drive that home in the various media. Have a good database that tracks results for all

activities of the sales staff, as well as all marketing responses, to enable measuring ROI for each activity.

After the market is targeted, renting demographic/psychographic lists could be very cost-effective if a promotional product is used in a mailing to tie into the theme (including a product can dramatically lift response rates). One product idea: a logoed pocket mirror that reflects the “We're Just Like You” message. Then use the same mirror as a giveaway on a CarePartner Facebook page when people get their friends and family members to sign on as fans. Have all 25 salespeople support the effort by handing out the mirrors at networking events and inviting contacts to join the Facebook fun. The Facebook page can also provide relevant content that supports the reasons for using CarePartner (and needing insurance) in an environment that's perfect for insurance sales – a casual environment. If CarePartner runs contests and collects names, then these will also get added onto the prospect list.

Another idea is to write articles for the local newspapers and submit press releases to the media whenever the company makes a new hire, participates in a charitable activity or does something else that is newsworthy.

CarePartner needs to track the ROI on all of these activities to find out what works best. Then whatever that is, the company needs to do more of that and less of the things that do not bring in the results.

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