



**JUDGE'S COMMENT:**

“An amazing campaign that used humour to get over the key dilemmas that people have with car insurance.”

Wanda Goldwag, True North Human Capital

**THE TEAM**

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**PUBLICIS DIALOG**

**CLIENT** • Zurich Financial Services

**WHAT IS WONDERFUL ABOUT THIS WORK?** • There are 100+ players in UK car insurance, spending £329 million on advertising every year. But we saw an opportunity to build on Zurich's reputation for quality and challenge people's perceptions on price. We generated record sales, achieving 114% of plan.

**OBJECTIVES** • To launch Zurich Connect in the UK and support key local markets across Europe. Achieve a sales target of 147,000. Increase prompted awareness and consideration. Lead the second-tier insurance players by end of 2009.

**STRATEGY AND TARGETING** • Today there are over 100 players in UK car insurance, spending £329 million each year to advertise the same product in a low-interest category. Price comparison sites grab 25% of voice and create an even greater obsession with price. In this market, Zurich's reputation for quality meant most dismissed them as too expensive. But consumers also realise a low price can mean lower quality. We saw an opportunity for a direct brand, building on Zurich's core strengths of quality and expertise. Zurich Connect: great price and high quality cover.

Our target for the six months from launch was 147,000 sales. We had a much smaller budget than major competitors, so simply getting on the radar was going to be difficult. We worked closely with the media agency to determine true cost efficiencies. TV was quickly recognised as the crucial battlefield, with 30" DR ads the ideal length to maximise impact. A sustained online presence was clearly important, and radio played a vital role in building awareness and influencing while press drove online traffic. For a pan-European campaign (including Italy, Spain and Switzerland), we needed an easily adaptable idea. We created a double act that brought the dual proposition to life. Blue represents quality. He's what you'd expect from Zurich: responsible and even a little pompous. Orange represents price; he's cheeky and full of life. The relationship is critical: direct car insurance shoppers will only pay attention if it's absolutely clear that you offer a low price. The Orange character hogs the limelight and is louder and funnier. But although price gets us in the game, it's the promise of quality that closes the sale. The Blue character always has the last word or look to camera.

**RESULTS** • In launch month, calls and website visits doubled, with record sales (114% of plan) and Gross Written Premiums (112% of plan). Clicks are rising 235% and sales 400% month on month, with sales for July 198% ahead of plan.