

## Irish life: How to talk about death without it being the end of the world

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### Introduction & Background

The financial category is challenging because for the consumer it is associated automatically with a lot of negatives. The category, even in the “good times” has always suffered from the double disadvantage of being both low interest and complex. But following the financial crisis of 2008 and its serious on-going negative and very real repercussions for just about every aspect of life in Ireland, it is fair to say that the financial category had added a whole other bunch of negative strings to its bow and was now buckling under the sheer weight of these.

The financial category was loud in its quietness after the financial collapse. This sector which had experienced year on year growth through the boom years had seen a significant decline as evidenced by the total drop in advertising spend (e.g. Ref 1 Share of Voice (SOV) - Value at €83m in 2008 versus Value €57m in 2011)

Trust in financial services has been severely affected ,worse still in 2011, the financial category received a further blow with trust in Irish banking plummeted by 20 percentage points since 2009 almost a quarter with only 6% of respondents now trusting the sector. This marks an all- time Barometer low for a least trusted industry on a global basis. (source Edelman Trust Barometer 2011/2012)

However, the understandable issues that consumers have with the financial services category don't change the fact that the purchases made in this category can end up being far more significant than others you make in life as they deal with the 'big ticket' items in life: death, illness, planning for old age, looking after your loved ones.

This case study shows how, by gaining a deep understanding of vastly changed consumer needs at a particular point in time, we found a way to reconnect Irish Life with consumers and establish relevance in their lives.

The resulting campaign raised awareness of the genuine need for better life cover which helped Irish Life grow its business and deliver credibly on its core values of helping its customers create more secure futures.

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### Marketing Objectives

1. Increase Irish Life's association with the "protection" market – become the preferred financial brand for life cover & family protection for the target audience aged 30-60.

The protection market comprises family life cover, mortgage protection (life cover associated with a mortgage) and income protection. Irish Life has a lot of competition in this area. Bank of Ireland and AIB are better placed to deliver on the protection market as the two largest financial institutions in Ireland, with large retail presences (Irish Life has none), and massive shares of the mortgage market, giving easy access to providing life cover and related products. And protection products are notorious for being "sold rather than bought". Another issue was the disparity in SOV within the competitive set. From 2009 through to 2011, key multinational competitors Aviva and Zurich continued to invest in advertising so had a much higher SOV than Irish Life ( see comparative SOV for all three brands from 2009-2011). As a result, Irish Life, while market leader, was by no means first choice for protection.

2. Maintain market share of the protection category.

As market leader, maintain its No.1 position and increase the number of people taking out protection plans with Irish Life.

3. Educate the core audience of parents aged 30-60 with children around the need for adequate life cover.

Research proved the lack of awareness of the need for life cover. In fact, nearly half a million families would struggle financially if there was death or serious illness in the family(source-). So an objective was for customers to understand the need for adequate life cover and that mortgage protection will not be sufficient to provide financially for dependants in the event that the main breadwinner or joint breadwinner dies.

Our marketing objective was to target families with the greatest need for life protection: families with dependents where the breadwinner was aged 30-60, and specifically the female as the key influencer on life cover decisions and purchases (and their need for cover is more acute as statistically men die younger).

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### Company Profile

Chemistry Strategic Communications LTD.

Chemistry is a full service, independent, autonomous agency. Our mission is to have the best 'product' in the market. And our performance at awards competitions proves that we already do.

Awards may not be the perfect way to judge an agency. But there isn't a better way. And, according to the Gunn Report, an annual global review of advertising awards, award-winning work is 2.5 times more likely to be effective than work unrecognised in awards – a pretty convincing commercial case for creativity.

We have been the top performing agency at ICAD for the past 3 years in a row. (In fact, for each of our 8 years in business, we've never been outside of the top 3 at ICAD, a level of consistency that no other agency has achieved.)

We are the only Irish advertising agency ever to win Gold at Cannes (2006), the best known and toughest advertising awards competition on earth. Our campaign, for the National Newspapers of Ireland, beat some 20,000 entries from 200 other countries. This campaign also won Gold and Silver at the inaugural World Press Awards in 2007 – the Gold being one of just 11 Golds awarded out of more than 2000 entries globally.

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### Marketing Objectives

#### 4. Establish the affordability of Life Cover.

This was a potential barrier for a lot of people given that they were always looking to cut spending. Research proved that consumer perceptions of the cost of cover were significantly higher than the reality. So we needed to clarify that life protection was something they could afford to do as much as something they couldn't afford not to do.

#### 5. Develop a strong role for the Irish life brand and increase salience.

This was the first large scale campaign for Irish Life since the financial meltdown of 2008. Though not viewed with quite as much cynicism as other financial institutions, trying to establish relevance and assert a positive role for the brand in the lives of its customers was a core brand objective.

### The Task

The key task was how we would get consumers to engage with a category that had become even more problematic for them than ever before. And one in which trust was at an all time low.

The problem was how to talk about an extremely sensitive issue (your possible death or that of a loved one) in a way that would provoke a positive and constructive response. Educating people on the need for more adequate life cover and challenging any negative perceptions on affordability also formed part of the task, as without imparting this knowledge we didn't think it would be possible to galvanise action on the scale required.

This made for a challenging brief, planning and creative process.

We needed to understand the deep consumer need in a way that would connect with our audiences and not switch them off or provoke their ire as this is an area easily misjudged. On such a sensitive issue it was imperative that the brand did not over-step the mark. Instead it needed to find a way of connecting the message with the audience that was judged acceptable and appropriate.

But the main challenge was one rooted deep in human psychology: we needed to understand how to find motivation on the subject of possible death.

We embarked on an iterative research process with our core audience. We developed

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### The Task

8 proposition areas to test but we knew that how we could broach the topic would be as important, if not more so, than what we said about it. Therefore we developed each proposition into nuanced creative executions. To optimise what we could learn from the research process, we amended, tweaked and even developed new concepts in response to consumer feedback during the research process.

We quickly understood from our broad range of testing material that this was an area that was easy to get wrong. Rational assertions, no matter how provocative, did not perform well because the triggers to take out protection were emotionally based ones (need to protect my family, responsibility to dependents, providence e.g., premature death could and does happen) The ultimate task was to deliver the need for a positive outcome even when the worst happens.

### The Strategy

From this intense, iterative research process we unlocked a compelling and powerful insight that would allow us to broach the subject of needing to plan for bad things (in fact the worst thing) happening to you and your family. The insight went even further than just connecting with our audience's need to plan for bad stuff, it solved a problem for them in a way that they couldn't do for themselves.

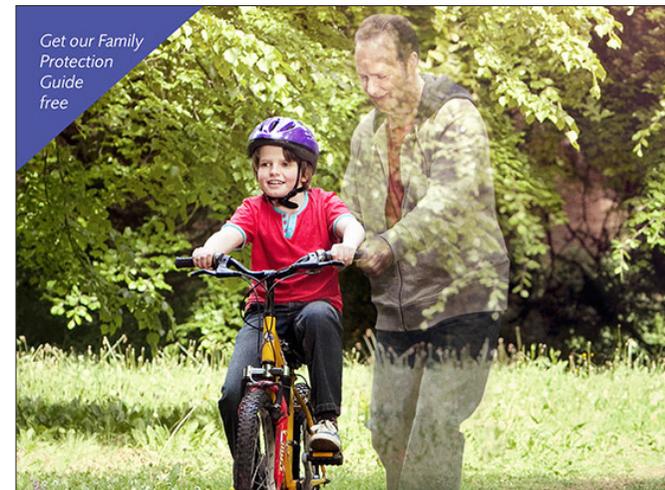
Entertaining the idea of your death or the death of your loved one is emotionally fraught but it is something that you need to confront in order to be motivated to have proper life cover. Our research had revealed something quite counter-intuitive which is that people still needed motivation and positivity to think and act constructively in a profoundly negative area.

Our insight was that our audience needed to know that death did not have to be the end of everything else that was important in their world.

The "world" for our audience was their family – partners and children.

Looking after their partners and children and being able to maintain their lifestyle is something that our audience wanted to do because these are the most important people in their lives. As this was something that they were doing anyway (looking after the needs of their dependents), our thinking was to stay as close to this present need rather than confuse it with something in the future.

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### **The Strategy**

The research had revealed an interesting insight which is that even if the worst happens, consumers did not want to feel that death would make a victim of their entire family. And with life protection you still know that you have at least protected your loved ones financially – even if you are no longer there.

Our strategy therefore was to position death to our audience as something that didn't mean the end for the family, their future hopes and ambitions. We felt that this would really solve our customers' problem when thinking about the unthinkable and provide positive momentum for them to act.

*We decided to present the need as the ultimate selfless act.*

### **The Idea and Communications Activity**

To bring our insight to life we knew that salient communications were going to be key. Idea testing had demonstrated that it was important to bring this issue to light in a way that gave people the opportunity to be constructive even when bad things happen – but of equal importance was the need to retain their attention, to avoid the unpleasant message 'screen- out' phenomenon experienced in categories dealing with similarly unpleasant subjects, such as road safety.

We also needed to overcome the inertia and negativity that people felt towards the category. So though we needed to treat the subject sensitively, we also needed to be brave and stand out or risk not getting their attention.

In the first round of research we discovered that the executions that generated most energy were ones that showed family scenes that the audience empathised with. And underscoring the normality of these scenes with the idea of uncertainty e.g., death of one of the key players needed.

#### **TV Creative**

Our TV campaign, "Dad's Voice", brought our insight and proposition to life. It showed that death did not have to be the end of all that was important to them in their world and that even after death they could continue to protect their family: the ultimate selfless act.

In the TV ad, we see a number of scenarios that parents can relate to. All of these scenarios are centred on the role of the Dad doing things to make sure that his son is protected as much as possible. These were based on a broad range of scenes that

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### The Idea and Communications Activity

every parent could empathise with: making sure your young child wears a bicycle helmet, wears sunscreen or even, controversially, that they practise safe sex.

The “Son” narrates throughout the commercial talking about the role his father played in his life protecting him and being there for him. The “Son” asserts that even though his Dad is gone, he continues to protect him today by providing for his financial needs through the life cover. The brand Irish Life gets to assert a positive and credible role stating how much protection cover it pays out (over €1 billion over the last 5 years)

#### Campaign launch

The “Dad’s” Voice” campaign launched in May 2011 incorporating TV, Press, Radio, PR, DM, online display advertising, E-marketing and a consumer guide to protection. Phase 1 was designed to create awareness of the need for Life Protection cover.

In advance of the campaign launch, we carried out face-to-face briefings with over 800 Irish Life staff and financial advisers to brief them about the Protection Crusade, as it was branded internally, and to engage them in promoting the importance of life protection in their interactions with customers. (Ref2: launchIL\_protection\_crusade)

We produced a free “guide to protection” for consumers, written in Plain English which we made available to financial advisers / brokers and on the Irish Life website in order to educate consumers on the subject.

We linked up with Dr Mark Hamilton from RTE’s “How long will you live” programme to highlight the guide to protection. As a father of two children himself and a respected professional, the link was effective for us in generating publicity. (Ref3\_ilconsumerguide)

The press / DM campaign featured the Dad & Son from the TV ad as did national press / lifestyle magazines.

The radio ads ran in conjunction with TV to raise awareness. As “disruptive” media, we used them to really drive home the emotional message.

Irish Life sponsors Matt Cooper’s Last Word show on Today FM and we used this property to have a continual protection message in the market.

Online we used display advertising and page takeovers to launch the campaign. We also generated a huge amount of social media presence within minutes of launching the

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The screenshot shows the Irish Life website interface. At the top, there is a navigation bar with the Irish Life logo, links for Home, Blog, Feedback, and My Online Services (Logon, Register, Demo). Below this is a secondary navigation bar with dropdown menus for Advice, Products, and Customer service, along with a search bar. The main content area features a banner for "Family Protection - be there for them" with an image of a family and text stating "Family protection from Irish Life, from just €15 a month". To the right of the banner is a blue call-to-action box: "You've made a big step, you're here. If you have any questions we'd love to help. For an honest chat with no financial jargon arrange a call back here >". Below the banner are three columns of content: "CALCULATORS" (with links for Life Cover Quote, Income Protection, Pension), "TOP TIPS" (with links for Social Media Tips, Life Assurance Tips, View More), and "LIFE COVER EXPLAINED" (with links for Download Brochures, Brochures by Post).

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### **The Idea & Communication Activity**

campaign so we knew pretty quickly we had made an “impact” and were able to follow this on the likes of Twitter. ( Ref 5 :IrishLife TV performance)

#### **Phase 2 of the campaign**

In Phase 2 of the campaign, we wanted to engage customers through innovative consumer promotion, and address the perceived affordability issues. The advertising highlighted the fact that consumers could purchase cover from as little as €15 per month.

To create further momentum we created an innovative consumer promotion of “€10,000 free cover for 1 year” available to the first 20,000 parents of young children who applied online (subject to certain qualifying criteria).

This initiative was a major success by engaging the target audience with the subject, helping them see that while welcome, €10,000 would not be adequate to provide total protection. We gave away €200million of free cover to 20,000 people, forming valuable new customer relationships that we can now use for marketing / research purposes.

### **The Results**

The results were as follows:

#### **Market Share & Sales**

1. Maintained and consolidated Irish Life’s No 1 position in the market
2. Over 50,000 people started a protection plan with Irish Life, representing an increase of 20% when compared YOY to 2010.
3. In the immediate aftermath of the campaign launch, there was a 24% increase in people taking out new policies. This spike took place through to July and is directly attributable to our campaign launch in May.
4. Irish Life’s protection market share increased from 28% in Q1 2011 to 32% for Q1 in 2012 - this has helped contribute to an overall increase in Irish Life’s market share for life and pensions from 25.2% to almost 28% over the period.

#### **Communication objectives:**

1. Irish Life has significantly increased its “top of mind” association for Life Assurance. It is now top of mind for almost 2 in 3 consumers in its target audience

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### The Results

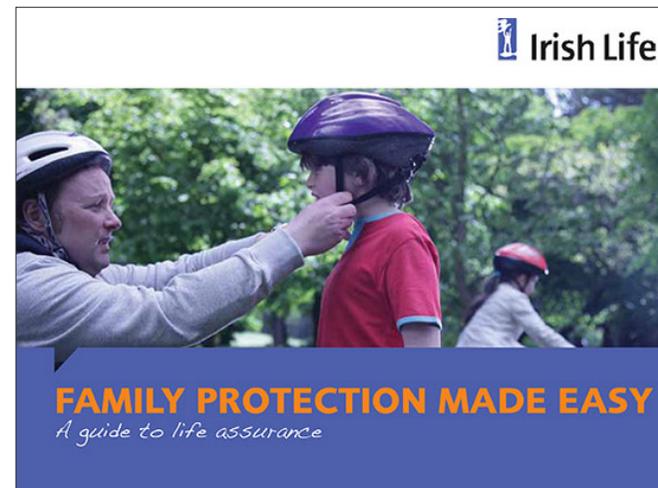
- this is an increase from 37% (in 2009 and 2010) to 63% after the campaign. (Ref 6Amarach comparative charts pre-post campaign)
- 2. Irish Life is now the preferred financial institution for life cover / family protection- up from third position from behind BOI and AIB.
- 3. Saliency – almost 7/10 adults who have seen the commercial believe that “it makes them think about the life insurance they have” and 75% of people believe that “it is a suitable message in the current environment”. And 2/3rds of our target audience of 30-60 year olds recall seeing the ad when prompted. (Ref Amarach Omnibus Quantative tracker post campaign)
- 4. 2/3rds of 30-45 years olds were very positive about the execution (BMR May 2011) with only 6% of this audience negative so we felt that we had got the balance between saliency and messaging right.

### Direct Response

- 1. There was a 30% increase in visits to the Irish Life website versus the six week period pre-campaign.
- 2. Over 12,000 people filled out the life cover quote online.
- 3. 300% increase in requests for call backs from the website.
- 4. 20,000 new customer leads generated through free cover for parents campaign.
- 5. As Irish Life is a multichannel distribution network, conversion of DM leads to sales is very important. The DM conversion to sale increased from 1.36% in 2010 to 3.14% in 2011.

These results are all the more impressive given the level of competitor activity. Aviva has spent significantly more than Irish Life through this period and Zurich had undergone a major rebrand. Even more impressive is that Irish life achieved these results without having to increase its SOV even once above its competitors and that within the last three years its SOV has been consistently less than theirs. (see chart )

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### Behaviour

The campaign “Dad’s Voice” clearly made an impact. Irish Life has a heritage of making ads that capture the mood of the nation (e.g. its award-winning “Pensions for women” campaign which highlighted the gap in pension protection for women) and doing this in a modern and refreshing way.

As market leader, its brand role is to help people create more secure futures today, so the role it needs to play in peoples’ lives is to encourage, educate and remind people of the need to plan their finances as part of real life.

This is not some meaningless lip-service. Irish Life witnesses the unthinkable happening in the lives of ordinary people and has paid out over €1 billion of protection benefits to Irish families during the last 5 years.

Dad’s voice clearly struck a chord which had real insight into this audience.

The behavioural payback is evident in the amount of people who were galvanised to act and this continues to have a sustained effect.

In stage 2 of the campaign this activity had not diminished with an increase in 142% of visitors to the website and a 58% increase in quotes with a significant increase in call backs (up by 244%).

That Irish Life had educated the market on the need for life cover was clear from the response to a promotion run in phase 2 where €10,000 free life cover was given to 20,000 families. The promotion only needed 1% conversion to sale to pay for itself but already 6% of all leads generated have made a further purchase since October.

### Trade recognition and commercial success in other channels

The revitalisation of the Irish Life brand through the protection campaign has also been recognised by Irish Life’s business partners.

For the first time in its history this year Irish Life were voted best overall Life Company by both independent broker associations - the Independent Brokers Association (IBA) and Professional Independent Broker Association Award (PIBA).

Irish Life was also successful in winning the distribution of Life and Pensions through the AIB branch network (effective from April 2012) and the strength and reputation of the Irish Life brand was a key element in this win.

Most important of all is the increase in the number of people who were prompted to take action by Irish Life and secure better futures for themselves and their families today, with 50,000 people taking out cover through the campaign period, a massive 20% increase in a declining market.

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