



direct line

# DMA Breakthrough Award 2018

## Direct Line

Young Drivers – Telematics Campaign

**Strictly Confidential**



## **Direct Line – Who are we?**

Direct Line has long maintained its brand heritage of speed, simplicity and a common-sense human touch to insurance. We continue to sell a range of insurance products direct to customers by phone and online. Our customers want a premium product with exceptional customer care that is tailored to their needs, at a competitive price.

Our customers have busy, scheduled lives and they like to be in control. They think insurance should put things right when they go wrong. Direct Line revolutionised insurance when we first launched. We were one of the first insurers to offer consumers policies directly, instead of requiring them going through middlemen brokers. And since then, we've advocated for consumers and consistently innovated in the category, getting rid of hassle and creating insurance that simply works. This means we fix problems better and more efficiently and make insurance easy to buy, change and use. We're on it.

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## **Business Challenge – What is this brief all about?**

Direct Line is one of Britain's leading car insurers, and in recent years we have tried to take away the focus on price in a highly commoditised market instead focusing on high performance insurance at the point of need - when a customer needs to claim. For the customer this always means something has gone wrong; they may have had a crash or their car may have been vandalised, and it's at this point that we try to demonstrate our brand values in our response by getting their lives back on track and not unfairly penalising them.

However, cost remains one of the biggest factors when purchasing insurance for younger drivers. The cost of insurance has even started to put some people off taking their driving test in the first place, and of those that do drive, over half of all 17-19 year olds have their parents contributing towards the payment (although this drops to about 1 in 10 amongst 23-24 year old drivers)

This also means that our brand has been less relevant to the under 35 age group, as whilst this age group is more price sensitive, our advertising and propositions to date have instead focused on point of claim (which isn't necessarily what they're concerned about when they buy insurance as they have less claims experience). This age group also see us as a brand for 'grown-ups'.

We want to start to better target younger drivers, making Direct Line more appealing and relevant to their needs, without losing our core brand values. One of the ways that we try to keep the cost of insurance down for young drivers is through our telematics product commonly known as 'the black box', which enables us to monitor driving behaviours and offer discounts to those who can show that they are safe and reliable on the road. However, while some competitors have heavily focussed on telematics technology in their advertising, we've never done so, and therefore lack awareness and consideration.

We therefore want to create a campaign that showcases this product and drives consideration and purchases amongst younger drivers.

## **Task – What do we want you to do?**

Develop a campaign that encourages the audience to buy car insurance from Direct Line. The response should cover a range of channels focussing on direct mail, email, and social, as well as making recommendations about other channels that should be used to effectively target our audience.

We want you to develop a multi-channel campaign that will build awareness and excitement, re-positioning the brand from 'one for me when I'm older' to 'the one for me now'.

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## **Business objectives – What are we trying to achieve?**

- Drive awareness and excitement for our brand and telematics product.
  - Increase consideration for Direct Line over other insurance brands.
  - Increase understanding of telematics/'black box' insurance.
  - Drive quotes and sales for car insurance amongst young drivers.
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## **Target market – Who are we talking to?**

The campaign should be targeted at the younger population (who are over 17 and eligible to drive!). The primary targets for black box insurance are 17-20 year olds and those holding their licence for up to 2 years. Research shows that around half of 17-24 year old drivers have or would consider black box insurance.

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## **What is the key insight?**

The cost of car insurance is keeping young people off the road, when, if anything, car insurance should be supporting them in developing their driving skills.

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## **What is the single minded proposition?**

Car insurance that liberates young drivers to get on the road.

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## **Product Offer – What can we give our customers?**

Black box insurance uses telematics technology, via a small plug-in device for your car to monitor your driving performance.

Telematics specific product benefits:

- Upfront discount applied to your first year: Discount if you're 25 or under, new to Direct Line and you've passed your test. Further discounts are available at the end of the year dependant on score.
- No tools required: A small plug-in that's easy to set up yourself.
- Direct emails: Receive regular feedback and updates on your performance.
- Free download: Our DrivePlus app is in the Apple and Android app stores.
- DrivePlus: Keep track of all your journeys and scores on our telematics app. If you drive safely you may be eligible for a discount at renewal.

Direct Line car insurance propositions:

- Admin fee: We don't charge an admin fee if you want to make a change to their policy.
- Guaranteed Hire Car: A guaranteed hire car provided while yours is being fixed by one of our approved repairers.
- Onward Travel: If you've been involved in a crash and can't drive your car because of it, we'll get you a taxi so you can still complete your journey.
- Fair claim commitment: Unlike other insurers if you're hit while parked your No Claim Discount is safe when you make a claim.
- Cash or replacement: A choice between a replacement car like yours, a cash settlement or you can pay the difference for an upgrade, if your car is written off.

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## **Motivations – What are the reasons to believe?**

- A cheaper premium (that mum and dad might be more happy to pay for?).
  - Ability to earn discounts/rewards.
  - Opportunity to build up a good driving record to reduce future premiums.
  - Enabler for independence through being able to drive with required insurance.
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## Barriers – What challenges do we need to overcome?

- Distrust of surveillance, or being tracked, and data sharing.
  - Fear of being penalised with a higher premium for bad driving.
  - Perception of lack of independence and mystification around curfews/ limiting when you can drive.
  - Lack of understanding of how the black box works.
  - Perceived complexity of completing a quote for car insurance.
  - Perceived length of time to complete a quote for car insurance.
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## Customer response – What do we want people to do?

**Think:** Telematics insurance with Direct Line means I can get covered easily for a better price,

**Feel:** Direct Line is a brand I can trust to give me the cover I need, if ever I do need it, at the right price for me.

**Do:** Complete a quote online and buy a Direct Line car insurance policy.

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## Supporting material and thought starters

Direct Line brand guidelines and 'Just What's Needed' tone of voice document provided.

Thought starters:

- Allow telematics to be shared among a group of friends / family / via social media: see who can get their insurance premium lowest
  - Send them a game that tests their abilities as a way of soliciting them
  - Partnership to develop video with driving-related programmes that emphasises the skills of great drivers.
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## **What are you delivering and when?**

Your entry should be submitted in 2 parts.

It is important to be able to get your ideas over to the client in a succinct and clear manner.

Please summarise your campaign in 200 words answering the following points.

- What is the idea?
- How do you plan to execute it?
- Why have you selected your media?
- Why do you believe it will work?

Secondly, produce an A2 board in PDF format which will illustrate all aspects of your campaign. You may include a link to a video if you think this will demonstrate aspects of your campaign better but this is not a requirement.

The closing date for submissions is midnight on Sunday 4th November 2018

A short list of entries will be drawn up w/c 12th November 2018 and teams informed.

The shortlisted teams will be given the opportunity to share their work with the client in London on the morning of Tuesday 4th December before attending the Awards ceremony on the same evening.

To submit your entry please visit <https://dma.org.uk/dma-breakthrough-award-2018-application-form>

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## **DMA Breakthrough Award Entry Terms & Conditions**

By entering this award you acknowledge and agree that all copyright and other intellectual property rights in your competition submission are hereby assigned to Direct Line Group.

- By submitting your entry you give the DMA the right to upload this to a private password protected DMA Awards online page for the Breakthrough Award judges to access
- The word of the DMA and Direct Line Group is final irrespective of the result

### **Entries**

- Closing date for entries is midnight on Sunday 4th November
- Entrants must be UK residents. You do not need to obtain permission from your course lecturer to enter
- Only one entry per team to be submitted. Multiple entries from the same team will be disqualified. Individuals can only be part of 1 team
- Minimum of 1 person per team; there is no maximum number of team members. More than one team is permitted to enter from the same educational institution
- Entries are to be submitted online via the DMA site (<https://dma.org.uk/dma-breakthrough-award-2018-application-form>) before the closing date specified.
- An entry must include a 200 word maximum summary and A2 poster (see brief) and uploaded in a pdf format. Your name(s) should be stated at the top of each document you submit.
- Entries must be the sole work of the team and must not have infringed any third party intellectual property rights
- The DMA does not hold responsibility for lost, damaged or incomplete entries which are lost due to email transmission problems

### **Pitches**

- Judging criteria is based on the most creative and effective response to the brief. The DMA will not give individual feedback from the judges regarding any entry entered that are or are not successful in progressing to pitch stage
- The judging process consists of an initial scoring exercise by judges w/c 5th November 2018, followed by a judging day on w/c 12th November 2018 where the 3 finalist teams will be agreed upon
- The 3 finalist teams will then be invited to pitch on Tuesday 4th December 2018 at a central London location. The entry must be in compliance with the DMA Code and the CAP code



## **DMA Breakthrough Award Entry Terms & Conditions Continued**

- Finalists invited to pitch will be notified by phone and email if they are successful on or on the days following 14th November. Unsuccessful applications will be notified by email w/c 19th November
  - The DMA will reimburse travel up to £50 per person for all finalists. Each individual should contact Jessica Reilly at [Jessica.reilly@theidm.com](mailto:Jessica.reilly@theidm.com) to process any expenses
  - Results will be announced at the DMA Awards ceremony on Tuesday 4th December 2018. The DMA will pay for all finalists to attend the awards ceremony. The DMA will not provide or pay for accommodation after the awards; finalists will need to arrange this themselves if they wish to stay overnight
  - The winning team will win a total team prize of £1,000. Second place will win a team prize of £500. Third place will win a team prize of £250. Prize money will be divided equally amongst team members and transferred via BACS from the DMA to the bank accounts provided within 3 weeks of the DMA Awards ceremony
  - If you are one of the 3 finalists, you agree to your pitch material being used for promotional purposes by The Institute of Direct and Digital Marketing Training Limited (the 'IDM'), registered company (England and Wales) number 02168165. Registered office: DMA House, 70 Margaret Street, London, W1W 8SS; and, the Direct Marketing Association (UK) Limited (DMA), registered company (England) number 2667995, limited by guarantee. Registered office: DMA House, 70 Margaret Street, London, W1W 8SS
  - You also agree to engaging in post awards publicity which may include: comments made during pitches and the awards ceremony appearing in articles published by the above companies (IDM & DMA) and appearing on video content distributed by the above companies (IDM & DMA)
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