

# DMA Breakthrough Award

# 2019

In association with





# Brand: Direct Line

## Project: Pet insurance

### Who we are

Direct Line has long maintained its brand heritage of speed, simplicity and a common-sense human touch to insurance. We 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, getting rid of hassle and creating insurance that simply works. This means we fix problems better and more efficiently than anyone else and make insurance easy to buy, change and use. We're on it.

### Business Challenge

Direct Line is one of Britain's leading car insurers, but we're not often top of mind for pet insurance and there are a couple of reasons for this.

We know that our pet products don't have any USPs at the moment, so we find it hard to talk about anything particularly revolutionary other than our competitive pricing. The pet insurance market is cluttered with a lot of small scale providers which pet owners do tend to be open to exploring (more so than they would for home or car insurance). A lot of our main competitors also have strong distribution channels, including working in direct partnership with networks of vets – and pet owners trust their vet's recommendations.

We typically have smaller budgets on pet so we don't promote this product through above the line media channels like TV or radio. Therefore, the direct channels we do use have to work extra hard.

What we do have is a unique partnership with PawSquad, available to our customers when they purchase pet insurance with us. Research has showed us that more people said they would purchase pet insurance with us if they knew we offered PawSquad and what was included in it, but the problem is that a lot of people don't know about it or what it is.

### The Task

We want you to develop a multi-channel campaign that will build awareness and excitement, and encourages the audience to buy Direct Line pet insurance. 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.

### Business Objective

Drive awareness, sales and understanding of Direct Line's Pet Insurance product through highlighting the unique benefits that the partnership with PawSquad offers.

### Target Market

The campaign should be targeted at pet owners.

### What is the key insight?

Pet owners usually adore their pets, who play an extraordinary role in their homes: companions, 4-legged therapists, guard dogs, entertainment, etc. What would it be like to be without their services? How awful would the anxiety around having a pet who's poorly be?

Pet owners are buying insurance by default, and are not aware that they are missing out on the opportunity to have a vet on speed dial, at no extra cost.

### What is the single minded proposition?

With Direct Line, you can have a vet on speed dial.

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

With Direct Line pet insurance customers get free access to PawSquad. PawSquad is a 24/7 vet advice line where independent practicing vets are available to discuss any problem, anytime, either through online chat or video chat.

With PawSquad you get:

- Immediate pet advice wherever you are
- Independent advice that won't affect your premiums
- No more unnecessary emergency vet trips
- A choice of face-to-face video chat, online chat, or use the PawSquad app
- A post-consultation report available to you

Our cover is also customisable, so whether you're after cat insurance, dog insurance or both, our range of cover enhancements will enable you to choose the insurance that's right for you.

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

Pet owners love their pets like a member of their family, so they want the right cover and care for their four-legged friend.

Direct Line pet insurance gives customers extra peace of mind that they are covered with free advice and check-ups from PawSquad that could help them save on the cost of vet fees.

Customers can save money, especially as the average vet check-up costs around £80 additional services for their pet for when traditional vets are closed.

### Barriers – What challenges do we need to overcome?

Direct Line is not one of the top considerations for pet insurance, customers are more likely to go find an insurer for their pet as recommended by their vet.

In terms of the product offering, customers don't understand:

- What is covered by PawSquad and what is covered under their policy
- The fact PawSquad is free for consultations and visits
- That PawSquad does not replace their existing vet.

## Customer response – What do we want people to do?

Think: Direct Line has a great pet insurance product and offers helpful extras through its partnerships with PawSquad that could really benefit me and my pet.

Feel: Direct Line Pet insurance goes above and beyond the competitors and offers greater peace of mind for me and my pet.

Do: Purchase Direct Line pet insurance and make full use of the offers available via the partners.

## Supporting material and thought starters

Direct Line Brand Guidelines: <https://dma.org.uk/uploads/misc/direct-line-brand-guides.pdf>

Our website: <https://www.directline.com/pet-cover>

## What are you delivering and when?

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

You should submit your entry in two parts, as follows.

1. Summarise your campaign in no more than 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?
2. Secondly, we would like to see an execution of your creative ideas, illustrating all aspects of your campaign. You are free to do this in any way you wish but you must contain it within a pdf, which you will upload on the DMA website. You may include a link to a video or other media if you think this will demonstrate aspects of your campaign better but this is not a requirement.

The closing date for submissions is midday on **Monday 11 November 2019**.

A short list of three entries will be selected on 18 November 2019 and teams informed afterwards.

The shortlisted teams will be given the opportunity to pitch their work to the client, Direct Line, and some of the GRT Trustees in London on the morning of **Tuesday 3 December 2019** before attending the Awards ceremony in central London on the same evening.

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.

**Please read all of the entry terms and conditions below before starting work on your entry.**

To submit your entry please visit: <https://dma.org.uk/awards/dma-breakthrough-award-2019-entry-form-1>

## 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 midday on Monday 11 November 2019.
- Entrants must be UK residents and either full-time students or non-professionals. 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 one team.
- Minimum of one 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 website (<https://dma.org.uk/awards/dma-breakthrough-award-2019-entry-form-1>) before the closing date specified.
- An entry must include a 200 word maximum summary and a demonstration of your creative ideas uploaded as a pdf (see above section, "What are you delivering and when?").
- 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.

### Judging process

- 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 the judging panel w/c 11 November, followed by a judging day on 18 November where three finalist teams will be agreed upon.

### Pitches

- The three finalist teams will be invited to pitch on Tuesday 3 December 2019 at a central London location. The entry must be in compliance with the DMA Code and the CAP code.
- Finalists invited to pitch will be notified by phone and email if they are successful w/c 18 November. Unsuccessful applications will be notified by email w/c 18 November.
- The DMA will reimburse travel up to £50 per person for all finalists. Each individual should contact James Dredge at [james.dredge@dma.org.uk](mailto:james.dredge@dma.org.uk) with your receipt(s) and bank details.

## Results and prizes

- Results will be announced at the DMA Awards ceremony on Tuesday 3 December 2019. The DMA will pay for all finalists' tickets 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 three weeks of the DMA Awards ceremony
- If you are one of the three finalists, you agree to your pitch material being used for promotional purposes by the Data & 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 engage in post awards publicity, which may include: comments made during pitches and the awards ceremony appearing in articles published by the DMA and appearing on video content distributed by the DMA.

## Any Questions?

If you have any questions, please email the DMA Talent team on [dmatalent@dma.org.uk](mailto:dmatalent@dma.org.uk)