

Old dog, new tricks

How an 'ordinary technical update'
was transformed into an extraordinary
business success for Scottish Provident.



EXECUTIVE SUMMARY

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In a parallel universe this story would have sent you to sleep. It's the account of how Scottish Provident, one of the UK's most established protection providers, promoted the update of its online application process. Businesses do such things every day of the week and, generally speaking, it's an unremarkable administration task. However, we're here to tell you how we did things differently this time and injected a new sense of excitement to the brand!

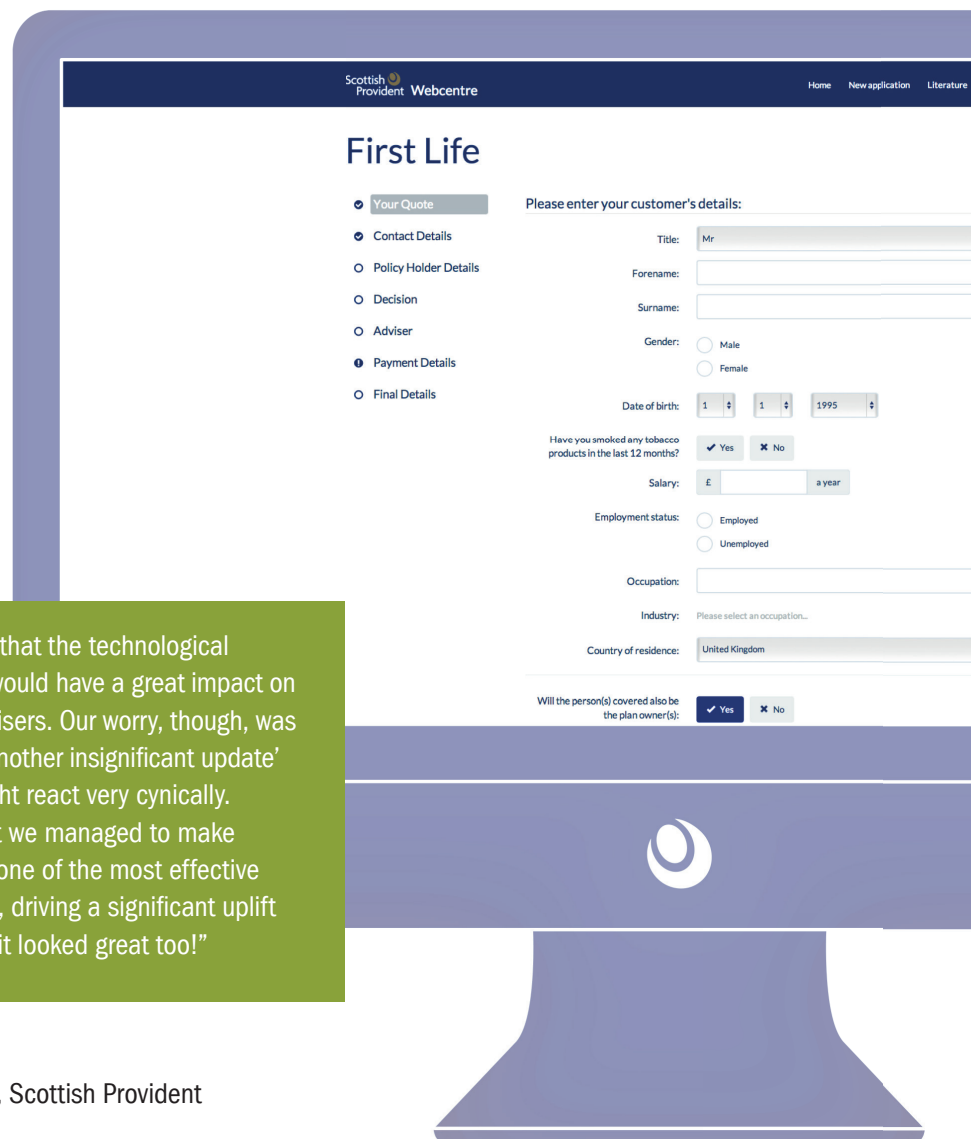
The campaign we built to support the technical changes was remarkable, not only for its creative merits but also for the success it earned. The brand gained an authentic and truly modern face-lift and the increase in application levels left the marketing team speechless.

Not bad for a campaign that, at the outset, we feared would struggle to grab attention.

"We were always confident that the technological changes we were making would have a great impact on the day-to-day lives of advisers. Our worry, though, was that it would be seen as 'another insignificant update' and that our audience might react very cynically. However I'm delighted that we managed to make the seemingly impossible one of the most effective campaigns in recent years, driving a significant uplift in business volumes. And it looked great too!"

Ross Jackson

Senior Marketing Manager, Scottish Provident



BACKGROUND

Scottish Provident is one of the leading providers of life, critical illness, income protection and unemployment cover in the UK. Their products are sold exclusively through financial advisers.

For the past decade, the business has relied on an online quote and apply service (Webcentre) to process around 90% of adviser applications. However, with the rise in digital technology in recent years, the system started failing users. It had become visually outdated, the user journey was cumbersome and it didn't work well on modern browsers or devices such as tablets or smartphones.

In 2014, Scottish Provident partnered with UnderwriteMe and invested in its revolutionary rules engine with a view to inject new life into Webcentre. The updates would allow Webcentre to deliver a real-time underwriting approach and a more streamlined application process across all browsers and devices, with fast and accurate results. The upgrade was great news as it would be a well-needed boost to the brand's service proposition.

Many marketing teams would have turned a blind eye to the matter, or possibly communicated it to their customer base with a few cursory emails. But, at Scottish Provident they do things a little differently!

We were handed the challenge to deliver a campaign that made Webcentre a desirable option for advisers again.



Specific aims included:

- » To communicate the benefits of the new Webcentre to advisers (a largely 40+ male audience) who were existing supporters.
- » To entice back those who had not recommended Scottish Provident in over a year (much of this audience group had been deterred from using the brand due to the frustrating and complex online process).
- » To continue the promotion of cumulative service improvements, which had been announced over the previous 12 months.
- » To aim for a 4% increase in applications.
- » Not to disrupt current business. The existing system would be switched off at launch and any applications in process would be lost. We needed to hold advisers' hands and prepare them properly for the change.
- » To create a new buzz around the brand and let the industry know that Scottish Provident would continue to be a serious player in the market.



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CHALLENGES

**Truth be told, we didn't have a lot to go on.
There were many stumbling blocks:**

- » Although Underwrite Me is a hugely sophisticated and finely tuned engine, it had no reputation and was untested in the protection market – users could see it as a risk.
- » Many of Scottish Provident's competitors already use intelligent quote systems and there was a danger that advisers would view their launch purely as a case of playing catch-up.
- » We were not in control of the updated styling or implementation of Webcentre itself and we knew that the priority would be to focus on technical changes rather than making it look beautiful. Regardless, we were conscious that our creative campaign couldn't rely on actual visuals of the process (the new tool would only be fully developed and ready to launch at the same time as the campaign, so we wouldn't have much foresight of how it would look!).
- » There were lots of different messages but no clear stand-out campaign story to tell and, if we were being honest, there was nothing immediately unique about the offering when compared to other providers.
- » There was a nervousness that existing advisers had become accustomed to the oddities of the existing Webcentre system (a case of 'better the devil you know') and that a big change, regardless of how great it was, would scare them off. The easier option might be for them to revert their business to a competitor's system that they were familiar with.

Promoting upgrades to this type of technology in an exciting yet meaningful way is a tough ask. Yet, we were aware that if we could encourage advisers to try the new Webcentre just once, they would adopt it readily. So, the big challenge was to prompt them into action.



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THE CREATIVE STRATEGY

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The creative process began shakily. Our first two concepts (a science-fiction theme and an idea about ‘Giving back time’ to advisers) were enthusiastically presented and, quite rightly, turned down. They were just too complicated.

We needed a hook and it came in the form of a simple strapline: ‘Intelligent from the core’

We adapted the theme of artificial intelligence throughout the creative delivery to embrace a technical, modern look and feel, akin to that of the Windows 8 platform or any other modern-day app. It was a huge departure for Scottish Provident (a traditional brand, with heritage at its heart) but one that we felt was appropriate and appealing.

We also realised that, in order to win hearts and minds, we needed to take advisers on a visual journey to portray the key benefits of the new Webcentre and how it could make their lives easier. The idea of this journey and the use of a timeline schematic informed each part of the final campaign and proved to be a brilliantly effective way to engage users and tell the story without being patronising. The creative route was simple rather than scary and we embraced engagement and innovation at every level, from the build of the website which featured subtle animation on scroll to lead the narrative, to the development of a set of video demos that provided advisers with bite-sized tutorials to help them get to grips with the changes.

We created a visual journey through all campaign touchpoints.

Rebuilt, redesigned and faster.

With a new interface that makes the quote and apply process easy, no matter which device you choose.



Use it on the go.

Whether on your laptop or tablet.



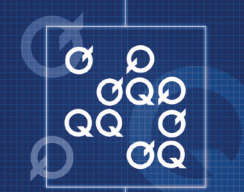
Keep track of quotes and applications.

You can create an application, save it, then retrieve it from anywhere.



It's intelligent from the core.

Our new and cutting edge smart rules engine reduces the standard question set by **40%** and always asks the right questions relevant to your client.



A faster decision process.

Faster online processing, with more instant decisions, which means giving clients the cover they need more quickly.



Backed up by a personal service.

You will have a dedicated case manager, and underwriter, on hand to help look after any referrals.



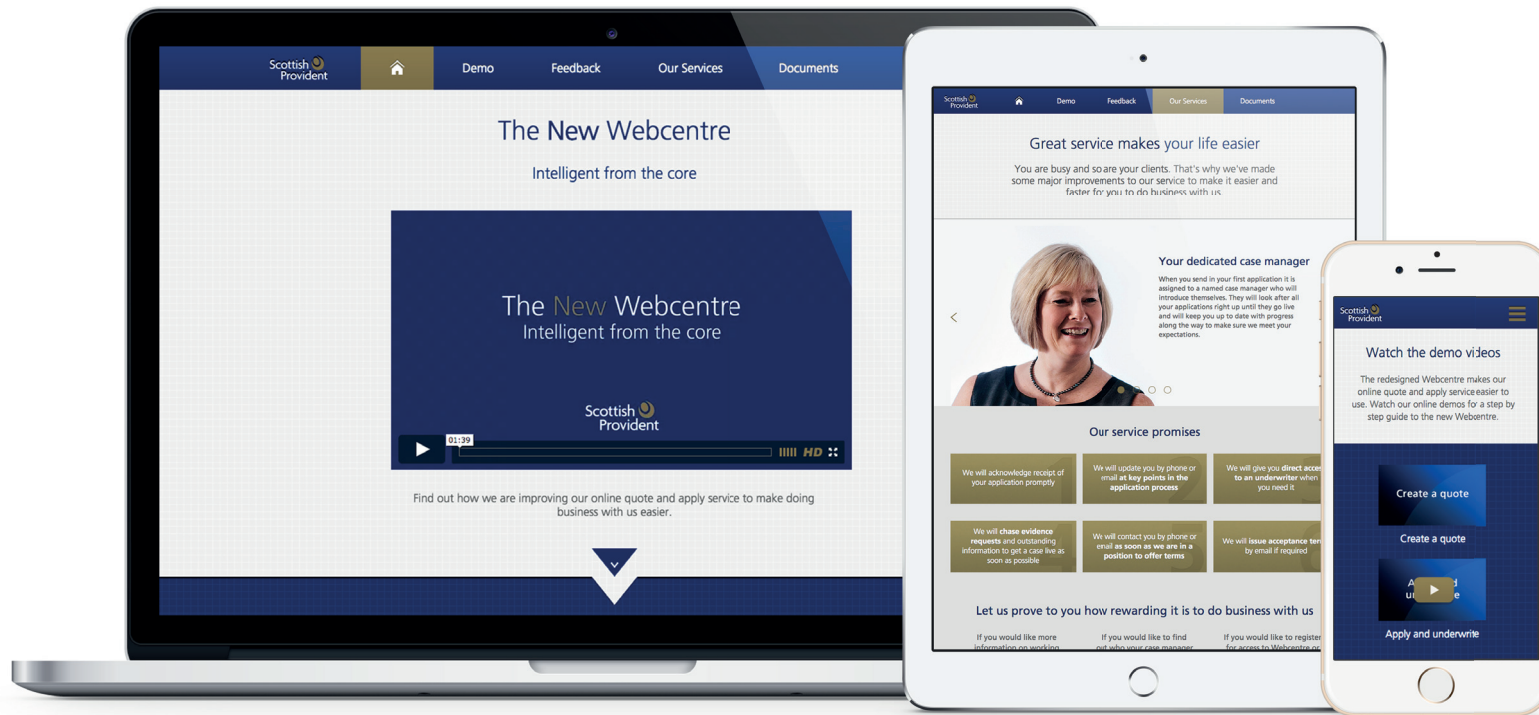


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THE CREATIVE STRATEGY



The fully responsive microsite featuring the animated user journey, video tutorials and client testimonials.

The beauty of the journey concept was that it also allowed us to target advisers that were likely to have ongoing applications in Webcentre at the time of launch and take them through the steps that they should follow to ensure that this crucial data wasn't lost. It proved to be an effective strategy for internal staff too. Many Case Managers reported that the advance communication brought about by the campaign effectively briefed them, answered all of their questions and meant that they could start to pass on the positive messages to their client base with confidence.

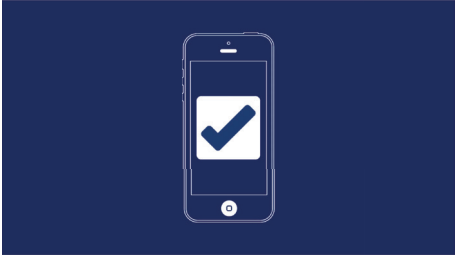
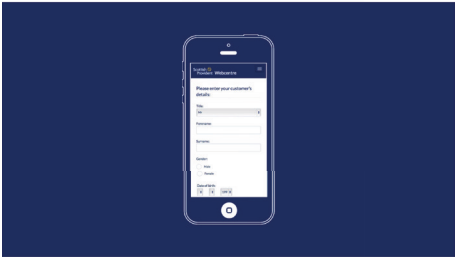
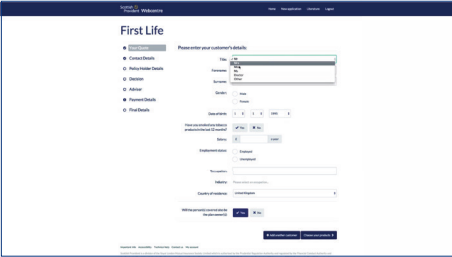
The campaign website became a one-stop-shop for Webcentre for all of those that would be affected by the launch. It helped to reassure and removed the anxiety that many users had about the impact of the change.



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THE CREATIVE STRATEGY

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Screenshots from the Webcentre launch video.

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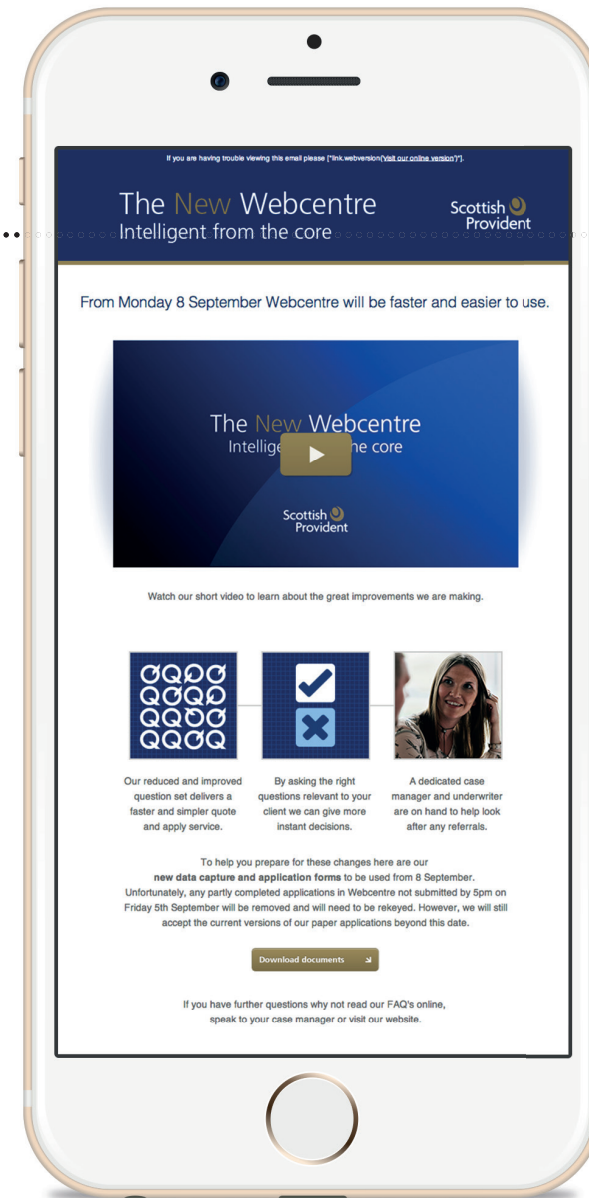
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THE CREATIVE STRATEGY

"My team of case managers are absolutely comfortable and confident when talking about Webcentre. For me, it's a reflection of the messages and support we received as a result of the campaign and its engagement with our staff - not just the passing of time and me badgering them!"

Kenny Martin

Team Manager, Scottish Provident



Pre-launch email sent to Scottish Provident's current users.



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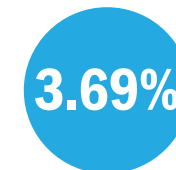
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THE CREATIVE STRATEGY



Campaign media banners featured in multiple trade publications.

microsite
visitsemail click
through raterise in new
applications

THE OUTCOME

The campaign itself was a remarkable success. We managed to bring life and excitement to what might have been a pretty uninspiring subject matter.

The campaign microsite received almost 6,000 visits (80% unique) and video views totalled close to 1,000, a huge achievement given the comparatively small adviser audience (estimated around 20,000 in the UK, and only a small % of these will focus on protection advice).

The online advertising campaign performed particularly strongly with the most successful placements achieving a 3.69% click through rate – well above the 0.11% industry average. Email open rates were the highest of any campaign in recent years at 30% and the marketing team reported an almost immediate reaction; something that isn't unknown but, unpredictably, this time it was a positive response!

Advisers are thrilled with the new system and their feedback has proved that the campaign alleviated any concerns about adopting the new processes and motivated them to try it out. Job done!

However, the biggest and most surprising success came in the form of application increases. It was expected that, at least initially, there would be a period of loss but, from week 1, volumes climbed. The target was to sustain business and raise levels by 4% at a push when, in fact, the campaign brought about a 30% rise in new applications across the first 12 week period which continued building in following months.

Current users (the main audience) have continued to support Scottish Provident and there has been a marked uplift in regular business from this group. Furthermore, during the campaign period, over 600 new advisers registered to use the service and have gone on to submit increasing levels of business.

For the team that worked on the project we hold it as a true example of the power of marketing and creativity. The combination of creative thinking and the right strategy can capture the imagination of any audience. And the strongest campaigns are often produced when the product itself is not flashy, super-aspirational or world-famous!

“Making a new online service interesting is a tall order, particularly when the brand you are talking about offered a poor online experience. So launching with a creative that was confident, modern and high-tech was a gamble. But being ‘Intelligent from the core’ resulted in overwhelming campaign results and an unprecedented increase in applications. And, better still, we encouraged advisers to give the new tool a go. And they keep coming back.”

Rosanna O'Neill

Marketing Manager, Scottish Provident