

Nationwide
Marketing

Nationwide iNHouse Marketing



Creative Services:

Post-quote emails test & learn strategy

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Post-quote emails test & learn: The creative challenge

Whenever someone fills out an online request for an auto quote, but does not purchase a plan (does not bind), Nationwide sends a series of follow-up emails. These emails haven't been updated since 2014, and have never been tested.

Our assignment is to redesign the post-quote email follow-up process so we can measure, test and learn what the optimal creative, frequency and cadence of emails is for Nationwide.

Brand Character Attributes:

Knowledgeable	Inspiring
Proactive	Authentic



Who are we talking to?

Any prospect who has started or completed an online auto quote, but who has not bound a policy.



What do we want them to do?

Choose Nationwide as their auto insurance provider and bind an auto policy with us.



Why should they do it?

Because of the many benefits that come with being a Nationwide member.

Competitor analysis

Competitor analysis: Frequency & cadence

Key Takeaways:

The majority of our competitors front-load their post-quote emails.

There was a second wave of follow-up emails from our competitors, sent at the 4-week marks.

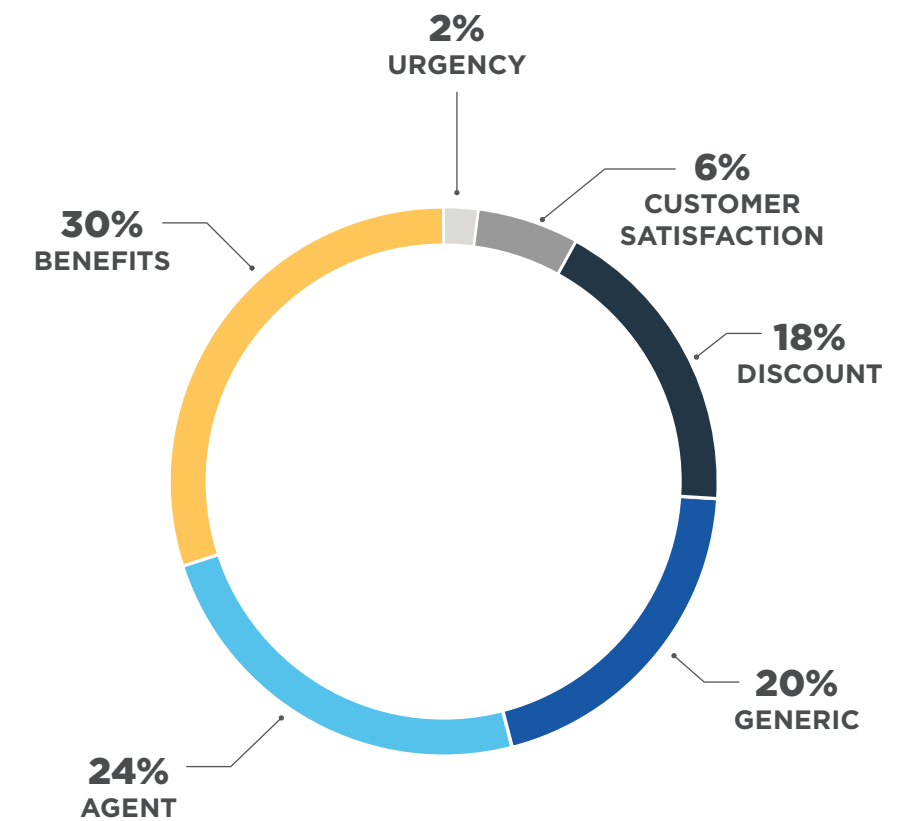
CARRIER	# OF EMAILS	WEEK 1							WEEK 2							WEEK 3							WEEK 4							
		QUOTE	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
Farmers	2	●					●																							
Nationwide	3	●	●	●																										
Travelers	3	●		●				●																						
State Farm	3	●	●									●																		
American Family	3	●	●						●																					
Lemonade	3	●			●							●																		
Esurance	5		●	●				●															●			●				
Geico	7	●	●		●		●				●								●		●									
Progressive	9	●	●			●				●							●						●	●		●		●		
Liberty Mutual	10	●	●		●		●		●	●		●										●		●						

Competitor analysis: Messaging overview

Key Takeaways:

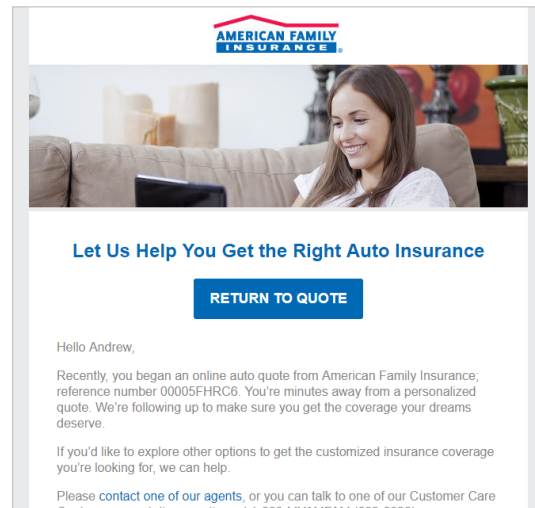
The majority of the communications sent focused on benefits, like a 24/7 claims line, Roadside Assistance and more. Many competitors connect recipients to an agent to finish their quote.

MESSAGE	EMAIL NUMBER										
	# OF EMAILS	1	2	3	4	5	6	7	8	9	10
Benefits (Claims, Roadside Assistance, etc.)	2	●	●								
Agent (Contact your local agent)	3	●	●	●							
Generic (Retrieve my quote)	3	●	●	●							
Discount (Bundle, safe driving program, etc.)	3	●	●	●							
Customer satisfaction (Testimonials)	3	●	●	●							
Urgency (Your quote expires soon)	3	●	●	●							
Happy Birthday	5	●	●	●	●	●					
	7	●	●	●	●	●	●	●			
	9	●	●	●	●	●	●	●	●	●	
	10	●	●	●	●	●	●	●	●	●	●



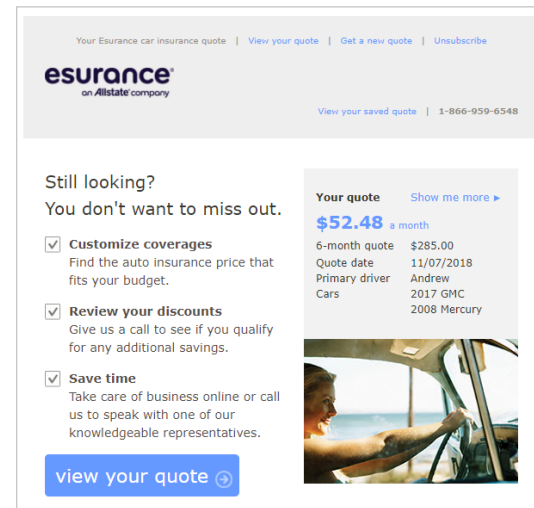
Competitor analysis: Design overview

AMERICAN FAMILY INSURANCE:



Generic photography

ESURANCE:



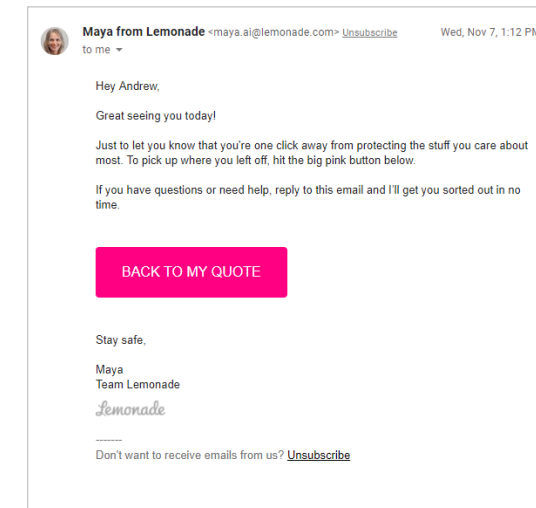
Highlighted benefits using iconography and stock photography

FARMERS INSURANCE:



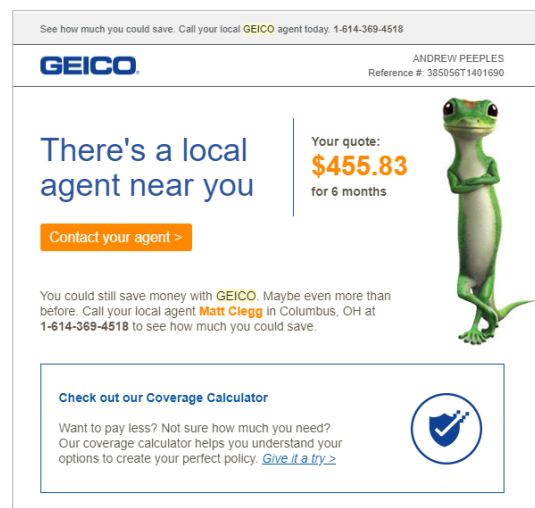
Large icons and featured spokesperson

LEMONADE:



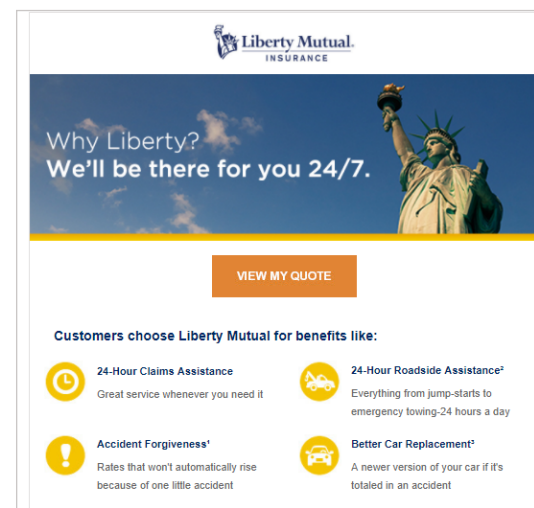
Minimal design used across all tactics

GEICO:



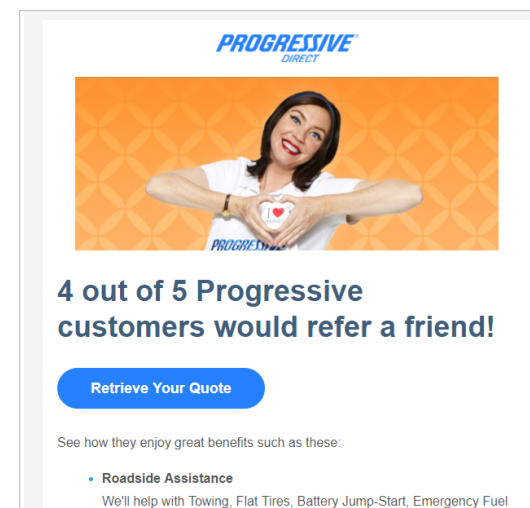
Majority of designs highlighted quote and the Geico Gecko.

LIBERTY MUTUAL:



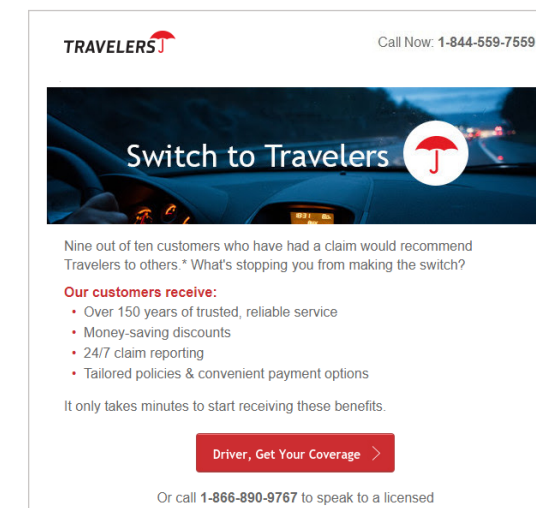
Heavily used photography and iconography

PROGRESSIVE:



Majority of email banners utilized Flow. Others utilized iconography and illustration

TRAVELERS:



Generic photography with large iconography

Executorial considerations

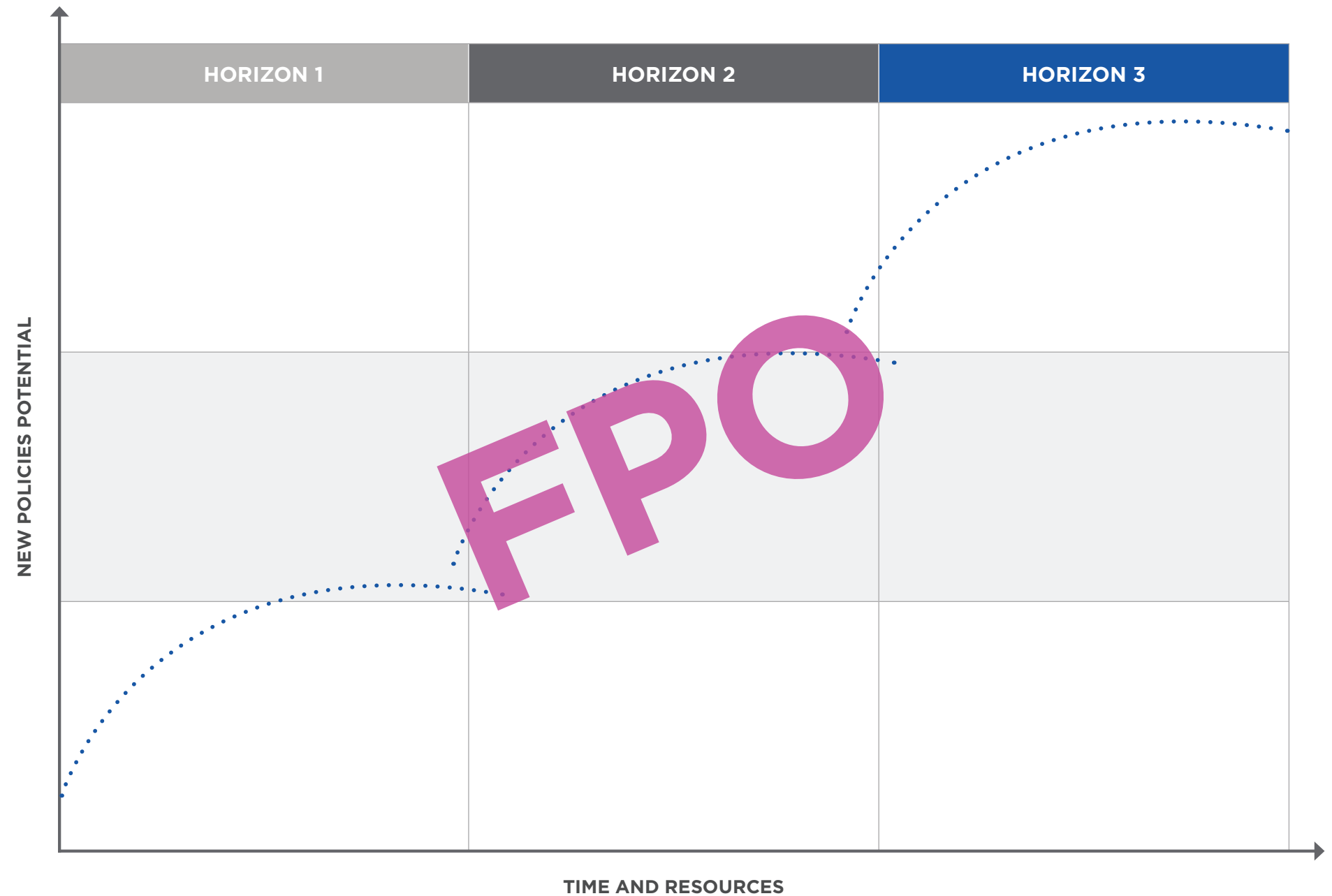
Executorial considerations:
Types of testing

	LOW LEVEL OF EFFORT	MEDIUM LEVEL OF EFFORT	HIGH LEVEL OF EFFORT
HIGH PRIORITY	<p>MESSAGING</p> <ol style="list-style-type: none"> 1. Difference benefits (protection, good value, etc.) 2. Short vs. Long copy 3. Subject lines (personalization, emoji, etc.) 4. CTA 5. Time bound messaging (Your quote's expiring) 6. Trigger based messaging 7. Member vs. non-member 	<p>CREATIVE (DESIGN)</p> <ol style="list-style-type: none"> 1. Standard vs. Retail 2. Photography vs. Illustration 3. CTA placement 	<p>FREQUENCY (# OF EMAILS) Minimum: 2-3 Maximum: 10</p> <p>CREATIVE (DESIGN)</p> <ol style="list-style-type: none"> 1. Animated vs. Static
MEDIUM PRIORITY			<p>TACTIC MIX</p> <ol style="list-style-type: none"> 1. Emails + direct mail 2. Informed Delivery 3. Digital ads
LOW PRIORITY		<p>CADENCE</p> <ol style="list-style-type: none"> 1. Order of messaging 2. Timing of email release (ASAP, 2 days, 7 days, etc.) 	

Executorial considerations: Test & learn plan

A phased execution approach:

Working with our EAO expert to understand how many things we can test at once, we will develop a phased test plan to ensure we are doing the right things at the right time.



Outstanding questions

Executorial considerations:

Outstanding questions

How granular is the data?

How long before people start getting calls? Are these automated, call center or an agent calling?

What digital ads are happening, if any? Can the creative align? Is this something we can test, too?

When can we have an EAO assigned?

Do we have a budget to test a tactic mix (pairing email with direct mail)?

Can the email team handle multi-variated testing?

**Do we know if participants already have a Nationwide policy with us?
Can we tailor communications toward this audience?**

Appendix

Appendix: Audience insights

Who are we talking to?

Family Sarah

Our main target audience fits within the emerging guidance hunters — Family Sarah segment.

However, we should consider any prospect who has started or completed an online auto quote, but who has not bound a policy. They've given us some of their info to request a quote, but they've stopped just short of purchasing - and likely need a reason to re-engage with the quote to make the purchase decision.

Family Sarah consumers are 30-44 years of age; they approach financial goals with a desire to plan, control and make good decisions. This is important to them as their families grow, and as they have more responsibility.

Family Sarah: Proof points

Key benefits: 1. Benefit from multi-policy bundling; bundle your car and home policies and

Reasons to believe: 1. Our local agents work with you one-on-one to analyze your needs and

Family Sarah: Messaging architecture

MESSAGE TOPIC	MESSAGE STATEMENT	BUSINESS UNIT / PRODUCT
	Get great protection and save money because we offer up to 20% savings for bundling home and auto insurance.	Personal Lines — Auto & Home
		Bank

Segmentation: Who are we talking to?

Family Sarah:
Ages 30 - 45

Top financial goals:

- Children's education
- Protect the family
- Mortgage
- Saving for the future
- Retirement
- Reduce debt
- Rainy day fund

Attitudes & behaviors:

- Seeks insurance & financial guidance and relationships
- Engages in financial planning
- Open to new relationships through any channel

Insurance perspective:

- Wants to consolidate insurance and financial services with one provider
- Craves good value for price paid

Device behavior:

- On phone almost constantly
- Uses devices constantly at home (tablet, gaming console)
- Likely to use Apple devices

Lifestyle:


- Enjoys staying healthy and time with family
- Busy lifestyle and seeks convenience
- Shops for best deals
- Loves the idea of traveling abroad
- Seeks variety when traveling
- Enjoys trying new food products
- Buys products that are popular with other people
- Believes that they are influential in their community


Preferred interactions with a company:

- Online is okay for general information & quotes. Once I have an idea of what I want, I'd like to talk with someone, preferably through an online chat or email. For more specific questions or to make a purchase, I'll pick up the phone.
- I prefer more personal interactions with my financial advisor. Online is okay for account balances and general information.

Shopping & buying behavior:

- Drawn to stores via coupons and discounts
- Buys in bulk
- Makes some impulse purchases, but likes to research opinions
- Tends to plan expenses in advance





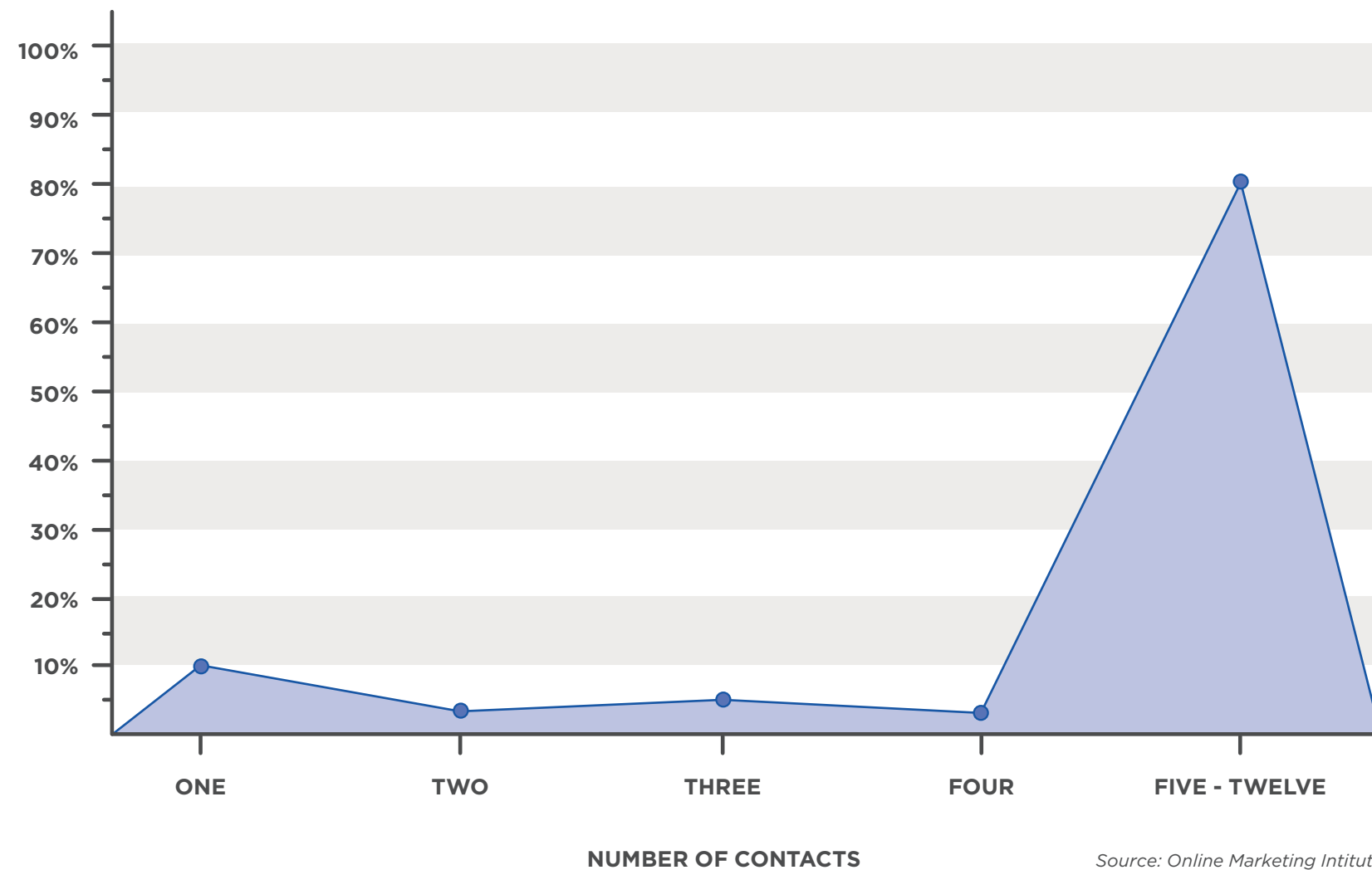
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Appendix: Frequency

The amount of touchpoints matter

It takes a lot of touches to make a sale:

Every touchpoint furthers the customer journey.



Appendix: Audience engagement

2016 New member direct mailer

Project overview:

As part of the new member on-boarding experience, a printed Welcome Kit is sent to all new auto and property members. In 2016, we will transition from a printed welcome kit to a “Welcome to Nationwide” web page. Our assignment is to create a direct mail letter directing new members to go online to the “Welcome to Nationwide” page.

Key Learnings:

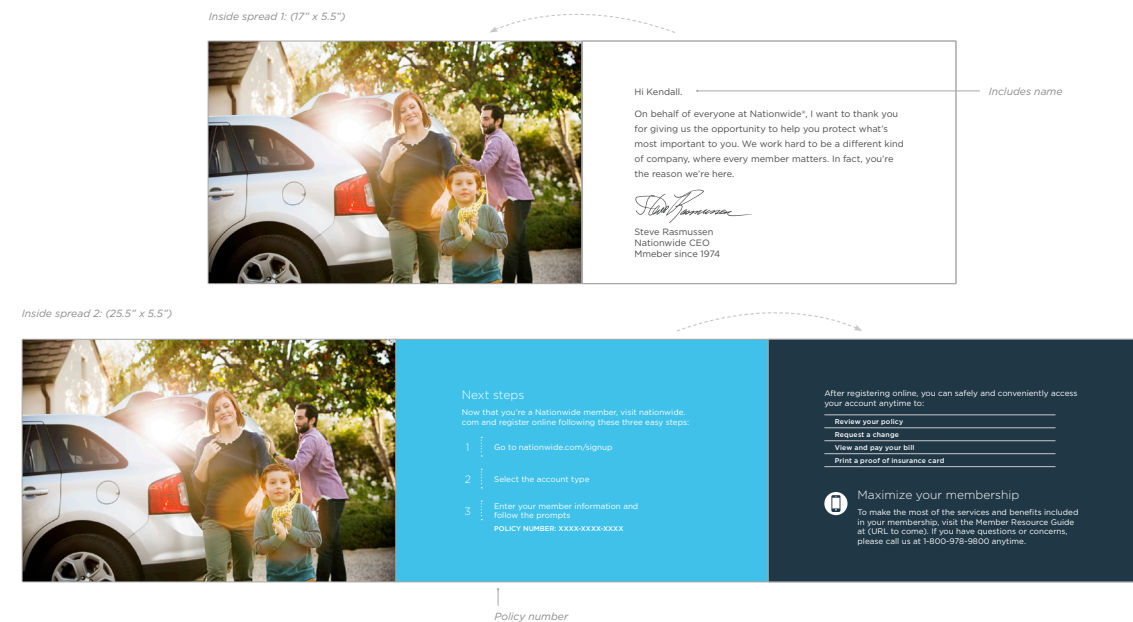
New members are much more likely to open and engage in marketing communications and the call to action versus an existing more tenured member. In addition, sending a separate communication with one CTA is the best way to drive response, if that is the goal.

DIRECT MAILER:

Trifold self mailer exterior



Trifold self mailer interior



Appendix: Tactic mix

Integration of digital and direct mail

Combining direct mail and digital yields greater returns than using just one approach.

45% +

increase in response rate
when direct mail is paired
with digital communications

40% ↑

**Higher recall and
recognition of brands**
when email marketing is
followed by direct mail²

Direct mail delivers

30x

**higher response
rate than email³**

¹ Source: Direct mail: A powerful B2C marketing channel," Pitney Bowes, 2015. <https://www.pitneybowes.com/us/shipping-and-mailing/case-studies/direct-mail-is-a-powerful-channel-for-b2c-marketing.html>

² Source: Connecting for Action," Canada Post, September 2016, https://www.canadapost.ca/assets/pdf/dm/neuro/connectivity_infographic_en.PDF

³ Source: InterQuest

Appendix: Tactic mix

USPS informed delivery program

Program overview:

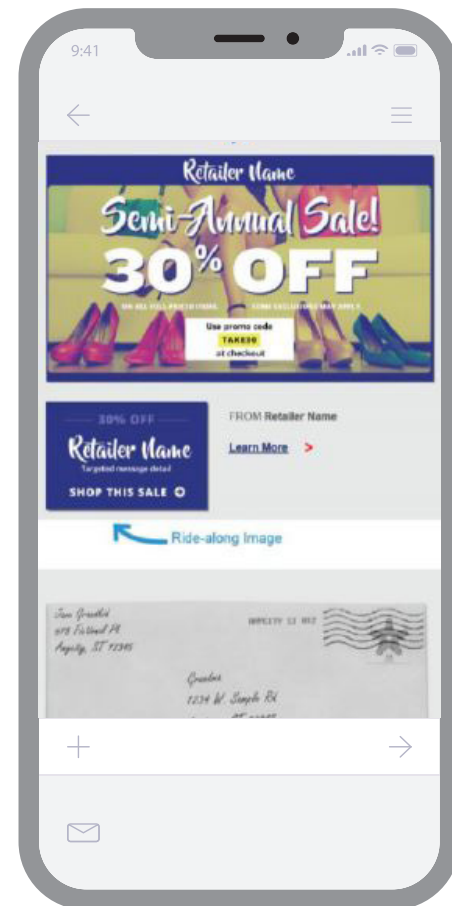
Informed Delivery is a consumer-facing feature offered by USPS that provides users with digital previews of their household mail arriving soon. Mailers can integrate digital campaign elements to enhance and extend the mail moment.

Informed Delivery is a free service and provides organizations with aggregate pre-and post-campaign data to help advertisers and mailers target campaigns to the right people.

INFORMED DELIVERY:



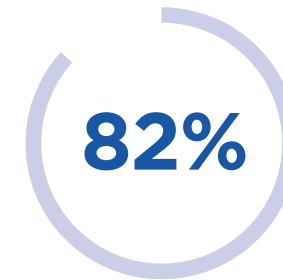
DIGITAL CAMPAIGN INTEGRATION:



Is it effective?



89% of participants enrolled in informed delivery are satisfied or very satisfied with the program.*



82% of participants viewed Informed Delivery notifications every day or almost every day.*

* Source: USPS; Informed delivery program

Trackable data:



Email open rates



Density & Email Statistics



Click-through rates