



GUARDIAN DIRECT

Dedication to customer service

■ BACKGROUND

Who are Guardian Direct?

Guardian Direct was launched on June 21st 1996, and became the latest entrant into the Direct Insurance market in the Republic of Ireland.

Guardian Direct provides motor insurance direct to customers via the telephone.

What's different about Guardian Direct ?

Guardian Direct, by establishing a direct relationship with the customer, aims to offer lower cost insurance.

But what really makes the difference is Guardian Direct's dedication to customer service. This was identified as a key determinant at the outset and has formed the backbone for the development of everything they do.

■ OBJECTIVES

Business Objectives:

- To become the largest and most profitable direct insurer in Ireland within 5 years.
- To be a highly customer focused, responsive and adaptive organisation.
- To be 'different' from traditional insurance companies, and to be perceived as such by the general public.

Advertising Objectives:

- To launch the Guardian Direct brand and establish a position from where the business objectives could be achieved.
- To position Guardian Direct as a quality insurer offering excellent service as well as competitive pricing.
- To generate telephone enquiries, cost effectively, thereby contributing to the overall profitability of the company.

■ STRATEGY

The first 12 to 18 months were considered key to launching Guardian

Direct and achieving the key aims of:

- Launching a *brand* whose objective was to become the largest and most profitable direct insurer within 5 years.
- Generating a regular flow of cost effective telephone enquiries.

■ MEDIA STRATEGY

In order to achieve these two objectives over the launch period of 12 to 18 months we developed a three phase media strategy based on the following premise:

To launch the Guardian Direct brand effectively, a heavyweight campaign was required.

The dynamics of direct response advertising are such, that an almost constant presence across all cost effective media is required.

If only one of these strategies is pursued it would be to the detriment of the other objective. A big brand media strategy will not generate a regular flow of cost effective leads. A direct response strategy will not achieve the brand position required.

Our three phase strategy used the metaphor of bringing a pot to the boil, turning down the heat to simmer constantly, then re-heating at periodic intervals.

PHASE 1: BRING TO THE BOIL

Duration:	8 weeks
Purpose:	To launch the brand
Activity:	Outdoor - 400 x 48 sheet sites
TV -	800 TVR's (RTE1 & Net 2)
Radio	Radio 1, 2FM, 98FM, Cork 96FM, heavy drive-time schedule
Press	Full page or page killer inserts in main Sunday's and weekly's.

*Category 1
Gold award*

*DDFH&B
Advertising*

*Julian Brown
Sean Whitaker
Dermot Devlin
Catherine Hayes
Padraig Doyle
Jenny Large
Pat Kiely*

PHASE 2: SIMMER - A
 Duration: Constant
 Purpose: To generate consistently cost effective leads
 Activity: TV - Daytime spots, run every day of the week Mon-Sat.
 Radio 2FM, Radio 1, some 98FM, predominantly daytime activity, very little drive-time or evenings. Spots run every day of the week Mon-Sat.
 Press Irish Independent, Evening Herald, The Star. Inserts tend to be small sizes repeated regularly, 3-5 inserts per week.

PHASE 2: SIMMER - B
 Duration: Constant
 Purpose: To maintain and enhance brand position
 Activity: TV - Evening spots, 2 -3 days per week Mon-Fri.

PHASE 3: BRING BACK TO THE BOIL
 Duration: 4 weeks
 Purpose: To boost pure brand awareness via a heavyweight campaign
 Activity: Outdoor - 450 x Superlite sites. TV - 600 TVR's (RTE1 & Net 2)

■ TESTING

The above strategies, were established via a combination of applied expertise and thorough testing of all media options open to us. The following is a list of criteria which we tested in order to develop the most cost effective ongoing strategy:

TV: Time of day
 Advertisement length
 Day of week
 Station
 Programming type
 TV vs other media

Radio: Time of day
 Advertisement length.
 Day of week
 Station
 Radio vs other media
 Press: Title
 Advertisement size
 Day of week
 Position
 Press vs other media

■ CREATIVE WORK

All Guardian Direct advertisements are designed with the prime objective of generating leads, however they also communicate the Guardian Direct brand values.

We felt that it was imperative to apply the highest quality production values to Guardian Direct advertisements, thereby differentiating them from many other direct response advertisements.

Probably the most significant creative factor has been the use of the 28 28 20 - twit-twit-twoo, owl pnemonic for the 1850 telephone number. Subsequent research has shown that awareness of the Guardian Direct number is now over five times higher than any other direct insurance number.

■ RESULTS

- Guardian Direct total awareness figures have increased considerably. As the last player into the Direct Insurance Market, this rapid growth is a significant success. Guardian Direct now has the highest total awareness of any direct insurer.
- Insurance tracking studies have also shown that Guardian Direct rates consistently higher than other direct insurance companies on 'service factors' indicating that the 'service ethos' of Guardian direct has been effectively communicated.
- We have combined coverage and frequency figures with relevant market research data about the motor insurance market. This coupled with actual response figures gives a very accurate representation of market penetration.



Comparison: Guardian Direct and other direct insurance companies total awareness.
Omnibus Research: (Landowne Market Research)

	June 1995	Nov 1995	June 1996	% Growth
Celtic Insurance	33%	39%	59%	26%
First Call Direct	29%	47%	66%	37%
Guardian Direct	17% (5th)	42% (2nd=)	68% (1st)	56%
Premier Direct	30%	38%	51%	21%
Touchline	10%	21%	47%	37%
AA	34%	42%	60%	26%

By this process we have been able to identify the following:

- That 37.4% of Guardian Direct's target market who have seen a Guardian Direct advertisement at least once have called for a quote.
- That 63.2% of Guardian Direct's target market who have seen a Guardian Direct advertisement four times or more have called for a quote.
- Via our on-going direct response advertising activity we have been able to establish cost per sale rate 87% lower than during the first 3 months of business.

days a week. An objective which can only be achieved via constant on-going low cost media activity.

Now 16 months later, Guardian Direct has the highest brand awareness of all the direct insurance companies, by far the most familiar contact number for direct insurance - 1850 28 28 20, and now maintains a cost per sale rate 87% lower than that pertaining during the first three months of business.

■ SUMMARY

The contribution of advertising to Guardian Direct's success could not be more tangible. Advertising is more than just a way of communicating with the target market, for Guardian Direct it is their distribution channel as well.

When launching Guardian Direct we had to achieve two primary objectives which at first glance might appear mutually exclusive.

Firstly to launch the new Guardian Direct insurance brand with its distinctive telephone number. Guardian Direct was the last entrant into an already competitive marketplace, their aim was to become the No. 1 direct insurer in Ireland, something which can only be achieved by substantial brand investment.

Our second objective was to generate a regular flow of cost effective telephone calls into Guardian Direct's call centre six



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Guardian Direct. A tied insu



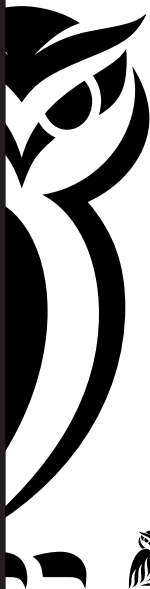
the wiser driver is here!
Whoohoo whoohoo to call.



Insurance agent of G.R.E Insurance Ltd.

48 sheet poster

Save an average of £66 on your Car Insurance.



That's the kind of savings enjoyed by those who have switched to Guardian Direct.

It's less for some - more for others.

So time spent calling us can be time well spent.

Be wise and call Guardian Direct.

Our lines are open 8-8 Monday to Friday and 9-5 Saturday.

Call now for the price of a local call !

1850
to-whit to-whit to-who
28 28 20



Guardian Direct

Underwritten by Guardian PMPA Insurance Limited

8"x2 press ads

Lower your Car Insurance by lifting your phone.



If time is money, you could save both with a call to Guardian Direct.

The car insurance you want, at a lower cost, backed by a courteous, efficient and friendly service could just be a quick call away.

Pick up the phone, and, for the price of a local call you can get an instant quote and even instant cover there and then.

And should you ever have a claim, our 24-hr claim service treats it with the same sense of friendly urgency.

So be wise and call Guardian Direct.

Our lines are open 8-8 Monday to Friday and 9-2 Saturday.

1850
to-whit to-whit to-who
28 28 20

You could save an average of £66 on your Car Insurance.



1850
to-whit to-whit to-who
28 28 20



Guardian Direct

Underwritten by Guardian PMPA Insurance Limited

Our lines are open 8-8 Monday to Friday and 9-5 Saturday.

Call now for the price of a local call !

4"x2 press ad



Insurance for the wiser driver today! Lines open till 5pm.

1850
to-whit to-whit to-who
28 28 20



Guardian Direct

Underwritten by Guardian PMPA Insurance Limited

Ear space

Guardian Direct

E/PMPA Group