

THE TAMIS

Ireland's TV

PLANNING

Awards

Embracing Change & Embracing Consistency

1 + 1 = 3

Best Ongoing Use of TV

Irish Life Health



**Irish Life
health**



mediaworks

Forward, thinking

Folk

WUNDERMAN
THOMPSON



Irish Life health

SECTION 1: ENTRY DETAILS

Client: Irish Life Health

Product/Service: Health Insurance

Campaign Name: Embracing Change

Entrant Company: Mediaworks (Core)

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Collaborating Organisations: Core Investment, Irish Life Health, Folk Wonderman Thompson

Client Comment

“In 2019, we set out to achieve one holistic brand approach whereby we could leverage the full value of our media budget for all of our products and propositions.

Through the launch of our Masterbrand creative platform and the increased focus on TV as our lead medium, our business has seen extremely significant results both across our brand metrics and business sales. Our Health proposition has particularly reaped the rewards of this masterbrand approach, the halo effect is well and truly at play!

Not only are we seeing positive business metrics, our customers are reacting positively to it too. They now see us as a more cohesive brand that can help them to embrace change, regardless of what life stage they are at.”

Thomas Brady
Senior Advertising & Media Manager
Irish Life Group

EXECUTIVE SUMMARY

Irish Life has been a leader in Wealth (Life, Pensions and Investments) since 1939 but still firmly a challenger in Health Insurance since its purchase of Aviva & GloHealth in 2016. While Irish Life was seen as trustworthy, it wasn't relevant to a younger audience or anyone who doesn't have a broker. We had a challenge on our hands to appeal to a younger health audience (Ad25-44) while maintaining our market leading position with an older ABC1 audience for Wealth products.

TV as a medium had always worked for Wealth and for Health independently, but we needed it to deliver more than the sum of its parts in order to make any real progress in our brand tracking and business sales. We needed to behave as one company and look like one company to all consumers regardless of their age and life stage. Irish Life went on a journey to create a new 'Masterbrand' positioning that would act as a platform for all areas of the business and allow product specific campaigns to work alongside each other. Our media laydown became focussed on AV and how we could get the best out of our most effective channel option through portfolio management and consistently excellent buying. The result was 'Embracing Change' and the results have been exceptional.

Pre Masterbrand

Before launching 'Embracing Change' we had a problem. While we had assets that worked individually for our different products, we had little consistency in look and feel, no ability to overlap activity, and importantly we saw little halo effect as a result. Ultimately, we were not seen as one company by the public, and this reflected in our brand tracking and ultimately our sales.

TV has always been a fundamental part of our media plans. For the 'Wealth' side of the business, the audience has always been primarily ABC1 and 55+, an audience that TV excels at reaching.

For Health, we used TV to launch our new brand 'Irish Life Health' to the market in 2017. The audience skewed younger at 25 - 44 but TV was critical in us hitting our awareness targets and the trust element that TV delivers would help considerably with shifting consideration.

Each of our TV ads worked well for us and scored strongly in Red C research, but the problem was they did so in isolation. The sum of their actions was not more than their parts and Irish Life knew that we would need to change that in order to grow as a company.

We had clear objectives for brand tracking from the beginning:

- Improve spontaneous brand awareness to 49%
- Association of Irish Life with "preparing you for changes in life" to 43%

For Irish Life Health specifically:

- Increase consideration, our most important brand metric, to 45%.

The secret and unstated mission, was to close the gap on Laya!

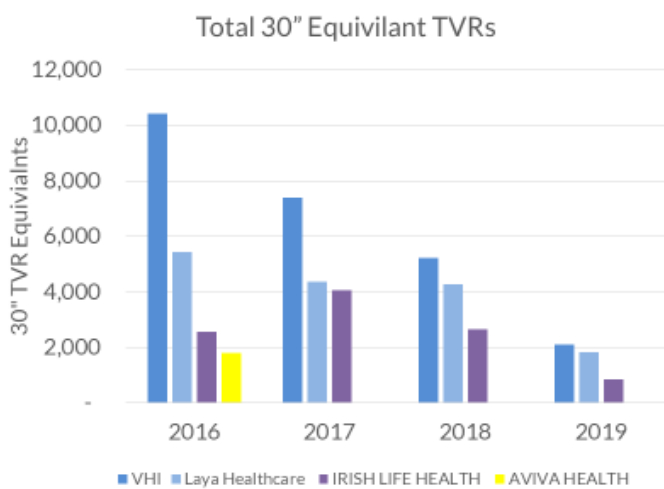
Health Insurance

In the Health Insurance category, we were the smallest player (and still are!) in a three-horse race. VHI have historically always been the dominant force in the category and competing for Share of Voice has always been out of reach.

Health Insurance TV

core™

The health Insurance category on TV has been historically dominated by VHI



Total 30" TVRs	2016	2017	2018	2019
Vhi	10,407	7,381	5,222	2,107
Laya Healthcare	5,421	4,350	4,259	1,819
Irish Life Health	2,556	4,044	2,660	843

Share of TV	2016	2017	2018	2019
Vhi	57%	47%	43%	44%
Laya Healthcare	29%	28%	35%	38%
Irish Life Health	14%	26%	22%	18%

Not only were VHI dominating our TV screens, they were outspending the category everywhere else too. Their Share of Voice across all media was reflective of this dominance on TV and so we will always have a mammoth task ahead of us to try and catch up with them and Laya. We needed the entire media budget of Irish Life to help us with this job.

Wealth Category

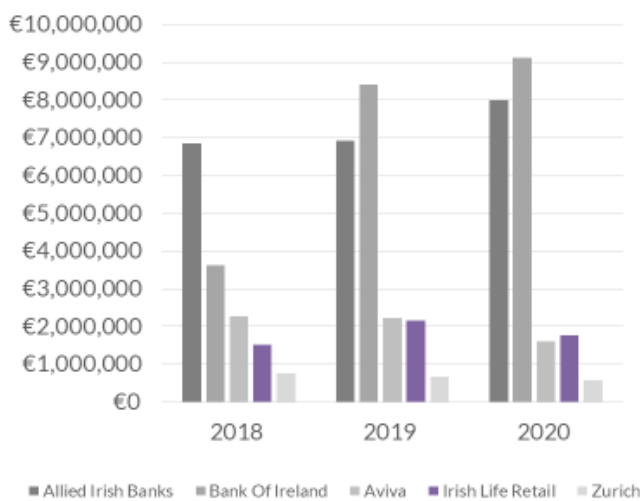
The other side of the Irish Life business was competing in the hugely competitive Finance category. While we were not always competing on product here, the brand names of the competition are synonymous with everyday life and the budgets multiple times larger than ours.

Finance Category Spend (selected competitors)

core™

Irish Life are a minor player compared to the big banking competitors

Key competitors in Wealth (Finance) Category Spend



Spend	2018	2019	2020
AIB	€6,842,561	€6,927,254	€7,996,294
BOI	€3,624,998	€8,404,085	€9,120,171
Aviva	€2,279,406	€2,238,961	€1,607,472
Irish Life Retail	€1,513,175	€2,167,563	€1,777,050
Zurich	€770,146	€672,671	€578,984
Grand Total	€15,030,286	€20,410,534	€21,079,971

SOV	2018	2019	2020
AIB	46%	34%	38%
BOI	24%	41%	43%
Aviva	15%	11%	8%
Irish Life	10%	11%	8%
Zurich	5%	3%	3%

To compete in either category, we needed to pool our resources and make every penny count. Our creative needed to work tirelessly for the whole company, and we needed to focus our budgets where it would be most effective.

The Creative Conundrum

We knew TV worked for Irish Life, and countless studies have proven it was still the most effective medium available by a long stretch. The problem we had however was not the number of TVRs we were running across our products, but the creative we were using. The look and feel of all of Irish Life's ads varied greatly between products and target audiences and this inconsistency was not allowing us to reap the benefits across both Irish Life Health and the Wealth side of the business.

The imagery that was used for Irish Life Health did not overlap with the imagery used by the Wealth part of the business. Irish Life Health focussed on beautiful imagery with warm tones and lens flares. Wealth focused on staged scenario shots with text overlays throughout. Both great pieces of work, but not mutually beneficial to each other in the mind of the consumer.

Health was edited with a fast pace that had an energy and excitement about it. Wealth took a slower more traditional edit to help develop the stories featured.

The music used in health was epic and orchestral. Wealth went for the complete opposite with the super catchy Vance Joy track 'Riptide'.

The lockups at the end had the same logos, but different messages and were not consistent.

Overall, there was great consistency in both approaches, but not many similarities apart from the voiceover and the logos. You could forgive the public for not automatically knowing it was the same company behind both of these suites of ads.

Health TV ads

Irish Life Health

Launch Ad

Oct 2016

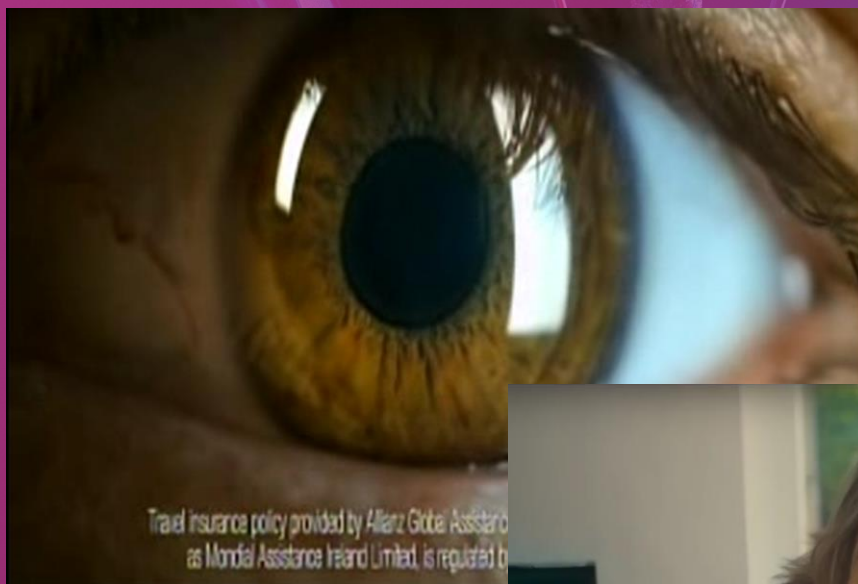
[Link](#)



 **Irish Life**
health

1890 71 66 66
Online | Broker

We know Irish life. We are Irish Life Health.



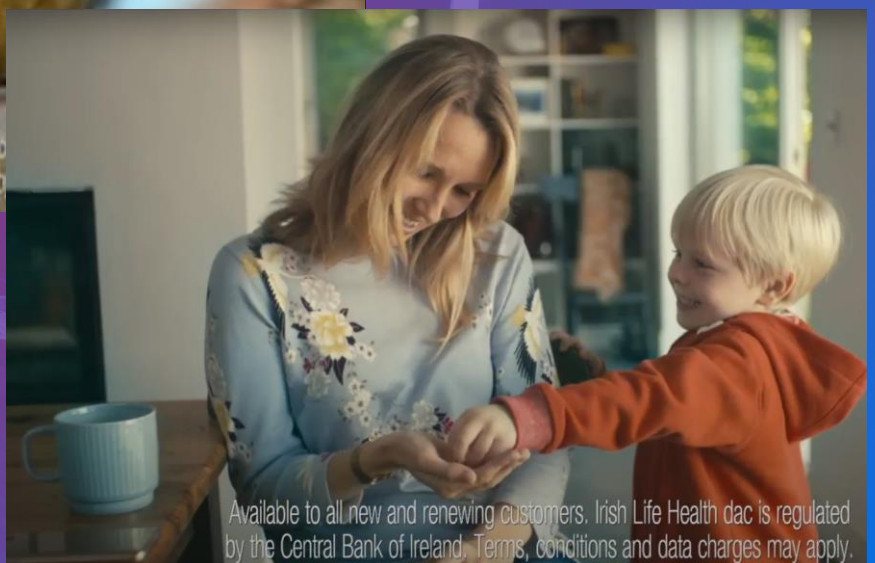
Irish Life Health

Free Digital GP

Jan 2017

[Link](#)

Travel insurance policy provided by Allianz Global Assistance as Mondial Assistance Ireland Limited, is regulated by the Central Bank of Ireland.



Available to all new and renewing customers. Irish Life Health dac is regulated by the Central Bank of Ireland. Terms, conditions and data charges may apply.

Health TV ads



Irish Life Health
Benefit Plan

Nov 2017

[Link](#)



Wealth TV ads



Irish Life

Maps Investments

March 2017

[Link](#)



Irish Life

One Less Worry

Sept 2017

[Link](#)



Introducing *Masterbrand*

Working with Folk Wonderman Thompson and senior business unit leaders in Irish Life, we went on a journey of discovery that was full of workshops and working groups. The result was a cohesive, distinct, humorous, relatable, suite of creative that worked for the individual products and for the business as a whole. Their new platform is incredibly flexible to the business needs and is rooted in consumer and category truths.

Life's better when you embrace change;

Irish Life is best placed to help whatever stage of life you're at.

The new creative consisted of 4 key TV creatives to begin with. To bring the idea to life they had to do more than assert Irish Life's commitment to helping its customers embrace change at different life stages; they had to substantiate it with the right propositions.

Irish Life stretched the production budget to make three product executions in addition to the overall Masterbrand one, so we had to weigh up which ones would be the most compelling to consumers and commercially rewarding to Irish Life as a whole. We held weekly WIP meetings with JWT in the months building up to the campaign launch and have continued them ever since.

Masterbrand

The creative that launched everything summarises how Irish Life will be with you every step of the way as you face all of life's challenges. It perfectly summed up all of the crazy thoughts that parents have when worrying about the future. The comedic direction is excellent and the creative helps to show the breadth of services that Irish Life can offer to its customers as they navigate through life.



WE ARE
Irish Life

HEALTH

LIFE

PENSIONS

INVESTMENTS

Irish Life

Masterbrand

[Link](#)

MyLife App

MyLife app was the first proposition developed by Irish Life to make it easier for anyone in Ireland to improve their health and to reward all Irish Life customers for improving theirs. It was particularly well placed to drive re-appraisal of Irish Life amongst a younger pre-family audience of 25-44 year olds – the priority audience for Irish Life Health. Again, the creative was funny, distinct and saw phenomenal results in terms of downloads of the app. We analysed performance and it was very easy to isolate the impact that TV had on download figures over every other medium we ran.



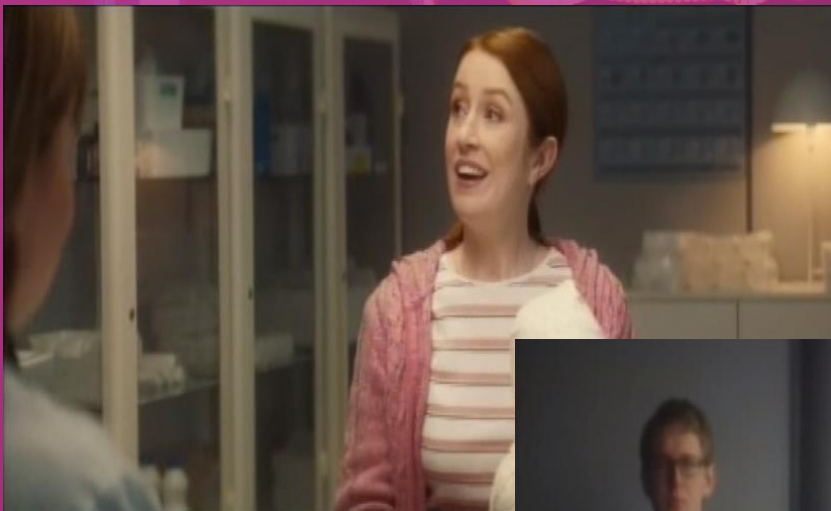
Irish Life

MyLife

[Link](#)

Healthy Minds

When it came to identifying the right proposition for Health, we wanted to normalise mental health support, not just for young males, but for females at the family formation stage who were juggling so many competing demands and who are key decision makers when it comes to most health-related family matters.



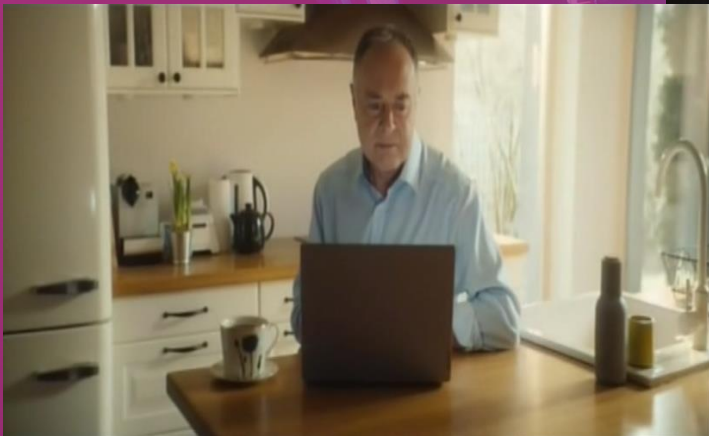
Irish Life

Healthy Minds

[Link](#)

Point of Retirement

We could make a strong case for either pensions (where Irish Life is the clear market leader) or investments (with an historically high level of savings on deposit and the success of Irish Life's investment product MAPS up to 2018). Point of Retirement was identified as the commercial sweet spot. Now that we're all living longer, most retirees have to re-invest their pension pot to ensure it lasts as long as they do, and they are free to do this with Irish Life regardless of who their pension is with.



Irish Life

Point of Retirement

[Link](#)

All of these ads carried through the same comedic qualities, similar look and feels, the music and voiceovers were consistent and the lock ups and CTAs all followed the same principals. Finally, Irish Life had a set of cohesive ads that would support the entire business. Now we needed to work on the plan to get them in front of people.

The Plan

Budgets

Due to the new creative production, media budgets were actually down year on year for our launch in 2019 by a substantial 27%. However, despite this decrease in overall budget, we focussed our efforts on TV and saw our share of budget for TV & VOD increase from 39% in 2018 to 55% in 2019.

In 2020 our media budgets were down a further 16% as we navigated Covid and business requirements. The percentage of our annual budget going into TV & VOD however maintained at 54% in 2020. Big calls at the time, fully justified now!

core™

Irish Life Total TV Spend

Channel	2018	2019	2020
TV	€ 1,283,737	€ 1,330,056	€ 1,077,756

YoY Total Budget Reduction

	2018	2019	2020
YoY Reduction	-	-27%	-16%

% of annual budget

	2018	2019	2020
TV	34%	48%	46%

The Plan

Maximising TV

Irish Life are scholars of marketing effectiveness and so we knew that TV needed to be at the centre of our launch plan for the new Masterbrand suite of ads due to its proven effectiveness. Our new creative was emotionally engaging, and so we looked to maximise the number of weeks we could get on air and the amount of coverage we could deliver.

Increased investment in TV as our lead channel to deliver more TVRs and more weeks on air

	30" Equivalent	YoY Growth	Weeks on Air	YoY Growth
2018	4,538 TVR's		30	
<i>Masterbrand launch in April 2019</i>				
2019	4,946 TVR's	+9%	39	+30%
2020	5,597 TVR's	+13%	49	+25%

Achieving more weeks on air and more TVR's

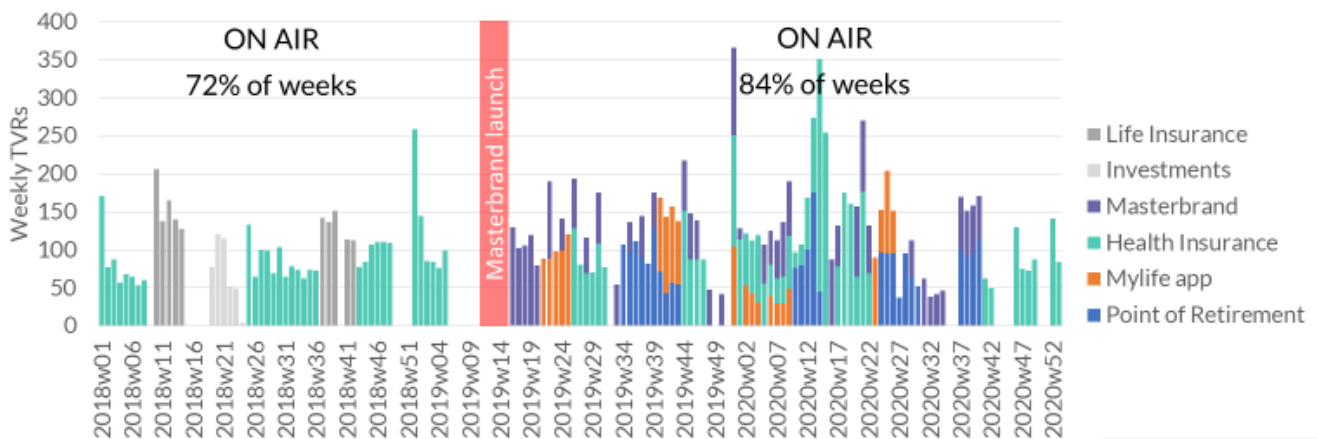
The Plan

Not only were we delivering more TVRs for less investment, the other crucial difference was that we were on air for more weeks per year and could easily interchange our messages. Overall, there was an increase of 23% in our average weekly TVRs across products when we were on air. We were on air 84% of the weeks since the new campaign launched, up from 72% pre campaign.

Our new platform gave us the ability to run activity succinctly and with better continuity of brand codes. Previously we had been forced to keep Health and Wealth ads separate on our media laydown. Now with a united look and feel and a Masterbrand approach that brought strategic continuity, we had the ability to serve the whole business in a more consistent and efficient way.

New creative approach allowed us to plan more weeks on air with more weekly TVRs on average. Overlap of products was no longer a problem.

core™



Average weekly TVRs when on air

101

Pre Masterbrand

123

Post Masterbrand

23%

Increase in average weekly TVRs

The Plan

Timings & Weightings

When launching Masterbrand in 2019, we also had to take into consideration the seasonality of our products. Given that there was no halo effect from a brand perspective at this point, we had to ensure that while launching our Masterbrand, we also factored in key times for POR, MyLife and Health that we knew from analysis were crucial to business performance. October and November for Health has always been an extremely important time of year given renewal letters go out to customers. We also see an uplift across July coupled with cheaper summer pricing. September into early October were historically the best performing months for pension related products, as we had seen a spike in searches for pensions across this period in the years prior to launch. We were also faced with the challenge of launching the new MyLife App proposition in May in time for summer which took some highly orchestrated test and learn planning.

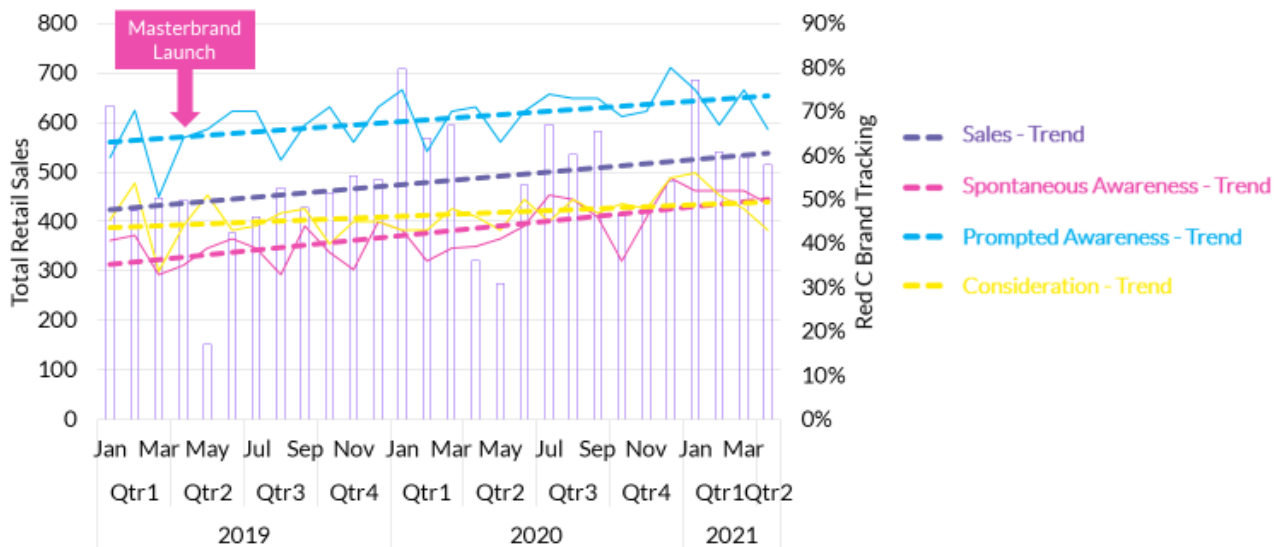
Masterbrand creative ran from its launch date in April 2019 with heavy weight in isolation before moving to a week on week off approach to ensure consistent memory recall. We then introduced our product specific creatives of Healthy Minds, MyLife App and Point of Retirement while keeping Masterbrand on air. This laydown allowed us to be consistently on air throughout 2019 and 2020 despite having less budget.

Strategically, we decided to upweight our Health propositions to even the playing field relative to Irish Life's provenance in Wealth, but also because of the lifetime value of a recruiting a younger customer. We knew from previous campaigns that delivery of high level ratings was a struggle (particularly during the summer months), so we looked to never exceed 170 TVR's each week across all of our products in 2019 in order to maximise time on air.

The Results

The bottom line for Irish Life Health is that through continued and increased investment in TV, we have seen consistent increases in our key brand health metrics, direct sales and market share. This increase in sales has been gradual and sustained and is highly correlated to our brand tracking improvements in line with our change in media strategy to focus on TV. By focusing our efforts on long term brand building with the right creative, we are now reaping the rewards.

The relationship between Awareness, Consideration and Sales for Irish Life is incredibly strong core™



The Results

Brand Tracking

Brand tracking performance for Irish Life overall has been extremely positive since the introduction of our new creative and the increase in our TV investment.

- Irish Life achieved its 1st mention SBA target of 27% by end of 2020 and maintained it into 2021. Its average total SBA across all 4 products surpassed its target of 49% by end 2020, reaching an all-time high of 54% in Q1 2021.

Continued growth in Spontaneous Brand Awareness

Increasing almost 10% since the start of the campaign.

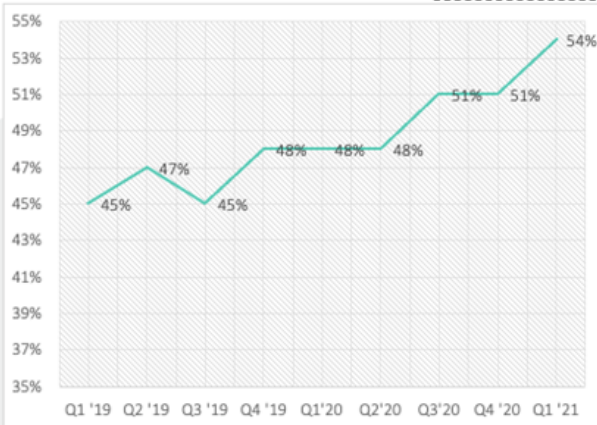
Spontaneous Awareness

Average
TOTAL SBA
Across 4 Products



Target
49%

+5% versus Target



(Q.1/M2)

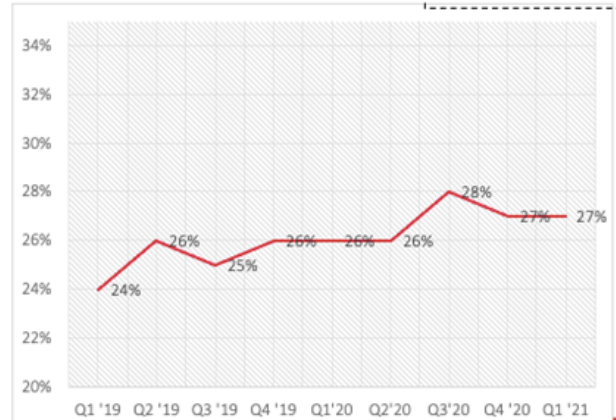
(Base: All 25 – 65 year olds, ABC1C2's)

Average
1st Mention SBA
Across 4 Products



Target
27%

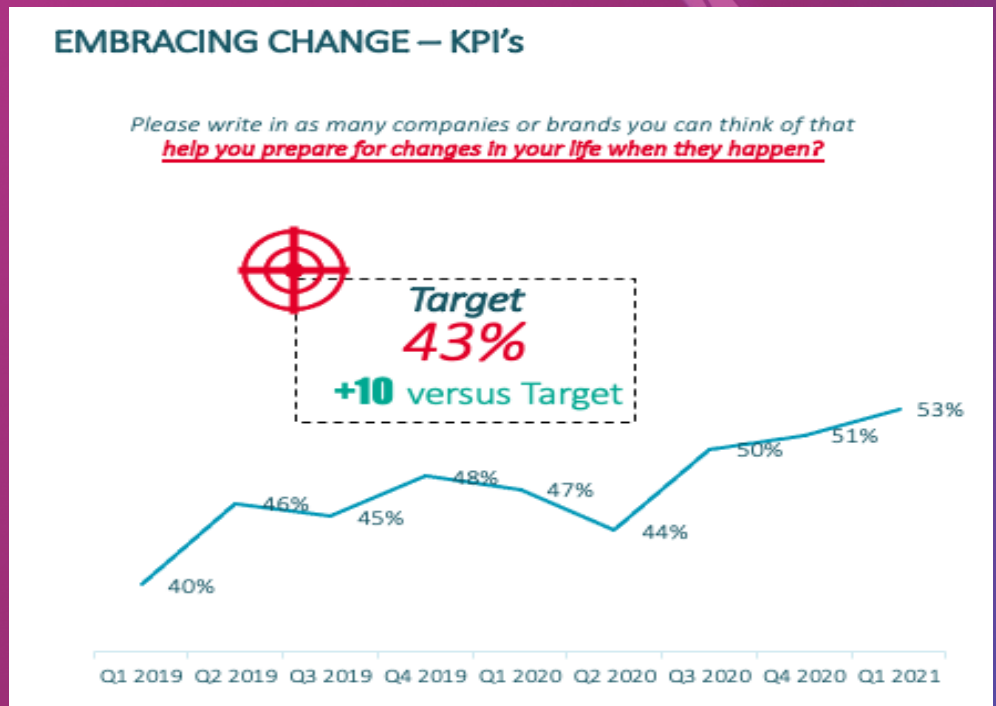
= versus Target



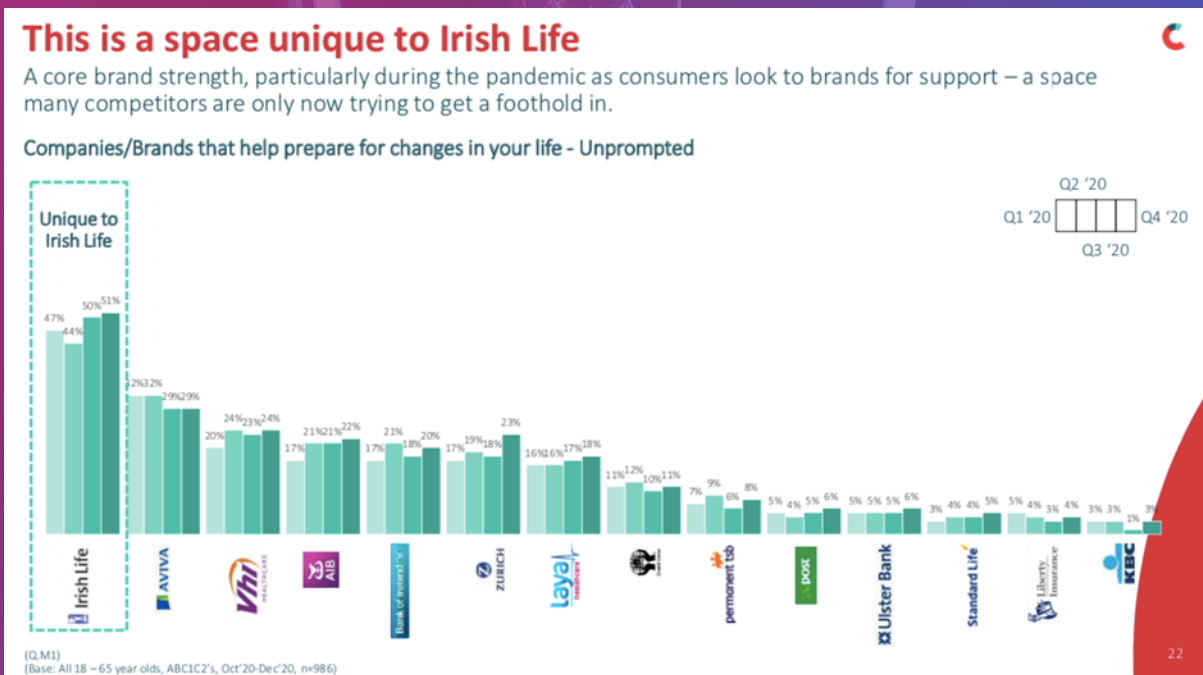
The Results

Brand Tracking

- By the end of 2020, 51% of the population aged 18-65 associated Irish Life with “preparing you for changes in life”, rising to 53% in Q1 of 2021, 10% points ahead of target.



- As you can see from the chart below, Irish Life clearly owns this positioning thanks to the strength of the creative platform and consistent use of it.



The Results

Brand Tracking

- Average consideration for Irish Life across all 4 products surpassed its target of 41% reaching 45% by end of 2020 and 47% in Q1 2021. Average first choice consideration hit 25%, 1% point ahead of its target.

Consideration growing steadily over time

Consideration Over Time

Average
Any Consideration
Across 4 Products



Target
41%
+4% versus Target

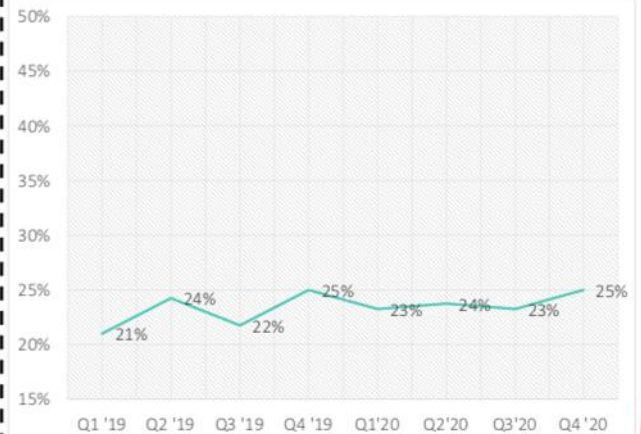


(Q.M3/Q5)
(Base: All 25 – 65 year olds, ABC1C2's, quarterly is circa n=986)

Average
1st Choice



Target
24%
+1% versus Target



- We maintained first choice consideration leadership in life and grew total consideration for investments from 20% to 34% without promoting either product in our advertising – a true brand halo effect.

The Results

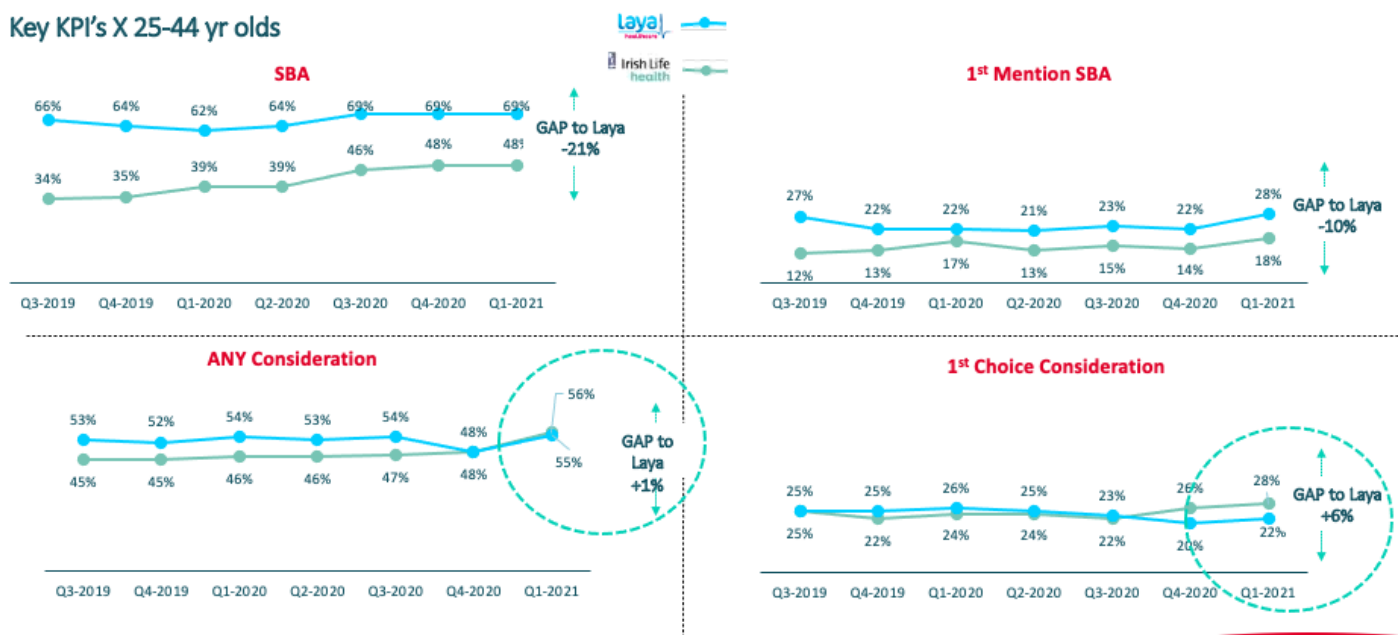
Brand Tracking

- Irish Life's greatest achievement was in Health where it overtook Laya in first choice consideration among 25-44s for the first time ever, up from 23% in Q1 2019 to 26% in Q4 2020 and 28% in Q1 2021.

ILH overtakes Laya for consideration among 25-44 yr olds

With Irish Life Health also closing the gap on all other metrics.

Key KPI's X 25-44 yr olds

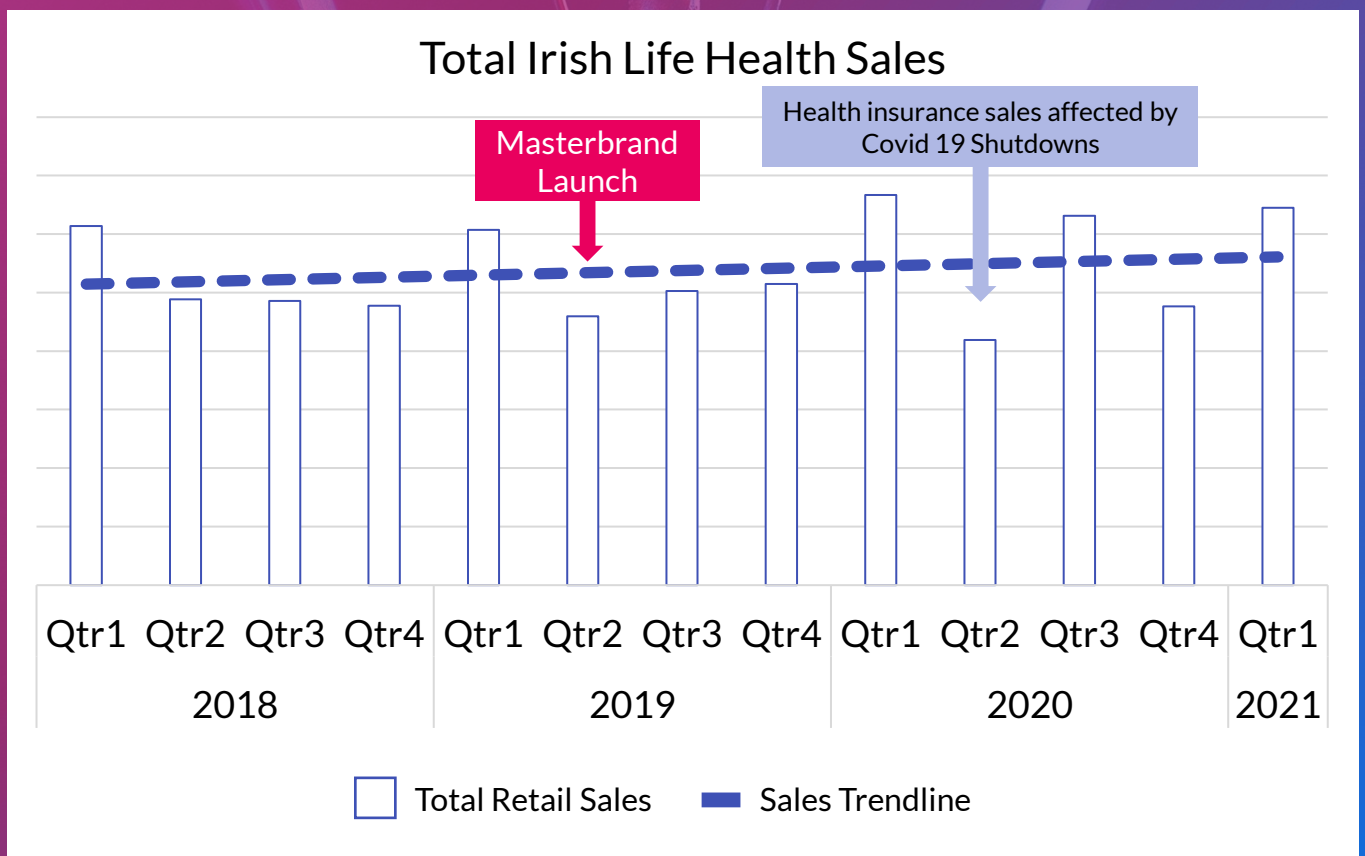


The Results

Business Results

The results of our new approach to TV didn't just deliver on brand metrics, Irish Life Health quotes and sales have also increased steadily in line with the improvements in our brand metrics. Irish Life Health saw a record year in 2020, increasing direct retail sales by 6.2% from 2018 and 5.0% from 2019, despite the impact that Covid 19 had on health insurance sales. The category for Health Insurance only grew by 1.6% meaning a market share peak so far at 21.3% and growing.

Our continued strategy of investing the majority of our budget into TV is continuing to grow our sales and a some new propositions are in the pipeline for 2021! Stay Tuned.



THE TAMIs

Ireland's TV

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THANK YOU

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mediaworks

Forward, thinking