

Mutual and cooperative values sell



**Sharing our experiences,
sharing our successes**

A report about mutual insurance
marketing strategies from around the world

Contents

1About this report

2Foreword

3Introduction

Case Studies

4The Co-operators (Canada)

7Swiss Mobiliar (Switzerland)

10SKOK Ubezpieczenia (Poland)

13Seguros Unimed (Brazil)

16Benenden Health (UK)

20NTUC Income (Singapore)

22PPS (South Africa)

25MDA National (Australia)

28Conclusion

About this report

This report has been produced in response to requests from ICMIF's Communications Leaders Forum (CLF) who asked ICMIF to investigate and share methods and strategies used by member organizations that maximize the benefits of their "mutual difference". There are currently more than 100 members in the CLF.

ICMIF members were therefore invited to share details of recent marketing/public relations and public affairs campaigns in a questionnaire sent in mid-2014 from Liz Green, Senior Vice-President, External Relations, ICMIF.

ICMIF wishes to thank The Co-operators (Canada), Benenden Health (UK), Seguros Unimed (Brazil), NTUC Income (Singapore), PPS (South Africa), SKOK Ubezpieczenia (Poland), Swiss Mobiliar (Switzerland) and MDA National (Australia) for responding.

The responses received have been collated and edited for this report. ICMIF members interested in accessing further details about any of the case studies should contact either Liz Green or the member organization itself.

It may be beneficial for members interested in this topic to also read ICMIF's *Global Reputation Report*, which is an analysis of the reputation of our sector, at a global level, made between November 2011 and November 2012. This ICMIF member-only report is available to download on ICMIF's website or a printed copy can be requested by contacting Liz Green directly: liz@icmif.org.

The information in this report is shared on the basis that it is confidential, and is available only to ICMIF member organizations.

All eight organizations showcased in this report have outperformed their national markets during 2008-2013 by an average of 8 percentage points.



Foreword

I sometimes think that in terms of learning the world divides into two sorts of people. Those who are willing to learn from the experiences of others and avoid the pitfalls that others have already encountered and those who have to learn it all themselves and, as a consequence, make all their own mistakes.

If you are part of the former group this report will prove a very handy guide to promoting your mutual or cooperative enterprise.

The existence of this report is also a tribute to the cooperative and mutual movement to which you belong. One where sharing learnings for success is encouraged. Rightly you have recognized that the competition is not each other, it is the commercial sector.

Charles Wigley

Chairman, Bartle Bogle Hegarty (BBH), Asia

Introduction

Since 2007, ICMIF members have grown their premium income by 34%, compared to a 28% growth by the total mutual and cooperative insurance sector and 12% growth in the total insurance industry: making ICMIF members the fastest-growing part of the global insurance market.

As these figures suggest mutuals and cooperatives have an advantage: the fact that they exist for the benefit of their members rather than as profit-generating ventures for their shareholders. This is at the core of their being.

This advantage is not simply a theoretical one. As mutuals and cooperatives (hereafter referred to as mutuals) are increasingly demonstrating, mutual values make good business sense. In the aftermath of the financial crisis, as public distrust for financial institutions has grown, mutuals have been able to use their member-owned structures as strong marketing tools.

There is another advantage which comes from being a mutual: their willingness to share experiences and best practices with others within the family of mutuals. From ICMIF's earliest days member firms have worked together to strengthen each other and to develop, collectively, strong business practices.

This report is in this tradition where, as you will see, eight cooperative/mutual insurers share their marketing insights and expertise. What is striking is both the range of experience among these companies and the diversity of the approaches they are taking, but also the shared determination to make the most of the opportunities for marketing their mutuality.

All eight organizations showcased in this report have outperformed their national markets during 2008-2013 by an average of 8 percentage points. Our belief is this is, at least in part, because they chose to market their unique values-based propositions. We invite you to read this report and see how you might apply some of these strategies to your own business.



BY ROB MARTIN
DIRECTOR, BRAND MANAGEMENT
THE CO-OPERATORS, CANADA



1 The Co-operators (*Canada*)

The Co-operators in brief

The Co-operators is a group of companies providing insurance to over two million Canadians. Fully Canadian owned, it offers a full range of insurance on both the life and non-life (P&C) sides. Products are available through 700 dedicated outlets, 900 independent brokers, three contact centres and the internet. The Co-operators has over CAD 33 billion in assets under administration.

The context

The Canadian market is very fragmented, although there is consolidation among some larger players. It is a highly competitive market with little net new growth outside of rate changes, and customers are very price sensitive in all categories. The primary distribution channels continue to be brokers, direct writers, and group-based writers (sales through brokers have declined somewhat, however). Both contact centres and the internet continue to grow in use, though in the case of the internet it is slow growth. Significant issues include: continued government regulation and involvement, claims fraud, water damage and flood insurance, declining city infrastructures, an ageing population, the low interest rate environment, slow economic growth, and fragile consumer confidence.

Mission and approach to mutuality

The Co-operators' mission is "financial security for Canadians and their communities".

The Co-operators' vision is to aspire to be valued by Canadians as:

- a champion of their prosperity and peace of mind
- a leader in the financial services industry, distinct in its cooperative character, and
- a catalyst for a sustainable society.

The Co-operators' values are to strive for the highest level of integrity; to foster open and transparent communication; to give life to cooperative principles and values; to carefully temper its economic goals with consideration for the environment and the well-being of society at large; to anticipate and surpass client expectations.

Brand and marketing strategy

The strategy is: “To position The Co-operators as a different, more caring kind of insurance company, one that gets how people feel about the insurance experience and believes they deserve to be treated better.”

The firm seeks to maintain strong brand awareness, and build a clear understanding of brand attributes. The core brand attributes include the following: caring, honest, friendly, hard-working, helpful, community minded, and family minded. Two other supporting and differentiating brand attributes are that the organization is Canadian owned and is a cooperative.

Marketing activities

The brand and marketing strategy is implemented through integrated media campaigns including television, on-line banners, Search Engine Marketing (SEM), directional media, social media, and occasionally print. Clients also receive a newsletter twice per year, and occasional emails. The Co-operators provides a suite of branded advertising and marketing tools for use by advisors in their local markets as part of their own marketing programs.

In addition to paid media, The Co-operators has an active social media programme designed to build a community which is engaged with its brand. Finally, it takes a “hands-on” approach in the community and social involvement it supports (and it encourages its advisors to do the same), the aim being for people to have a better understanding at first hand of the organization and its brand.

Reaching younger people

The focus here is more on meeting younger people’s needs, rather than creating campaigns specifically directed at them.

The Co-operators has, for example, developed the ‘Safe Driving Reward Program’ primarily aimed at this market. It emphasises the multiple ways (including internet, telephone and in-person) with which contact can be made with the firm. It has begun to use younger talent in advertising and marketing.

Its hands-on approach to community involvement and sustainability issues appeals to younger people. The Co-operators is also expanding its social media activities (including outside the more traditional Facebook platform); these provide an opportunity for, among other things, insurance education, tips, risk management, and information on community involvement, as well as a point of access for questions.

CO-OP



Connect with
a company built on
co-operative values.

Co-operators staff and insurance advisors have been helping to make Canadian communities safer and healthier places to live for over 65 years.

We support community partners and volunteerism through Volunteers in Action and our Buckle Up Bears car seat safety clinics.

Ask us about Community Guard, our one-of-a-kind set of insurance products for non-profit organizations.

For more information, visit www.cooperators.ca.



*Auto not underwritten by The Co-operators in BC and MB. Extension policy offered in SK.

Home Auto Life Investments Group Business Farm Travel

the co-operators
A Better Place for You

> Case study

The Co-operators' most recent brand campaign was "It's in our name" (the 'hyphen campaign'). The aim was to continue to differentiate The Co-operators from competitors in ways that were relevant to the target audience and to highlight the business's cooperative status. In addition one of the strategic areas of focus in the current four-year corporate plan, that of client experience, needed to be reflected in the campaign.

The thinking behind the campaign could be illustrated as follows:

Cause: We are a cooperative.

Effect: We think differently about our clients.

Result: The experience you have with us is different.

The underlying key messages (applicable to all advertisements) were:

- The Co-operators is a different, more caring kind of insurance company – one that gets how people feel about the insurance experience and believes they deserve to be treated better
- The Co-operators is founded on cooperative principles
- The Co-operators actively demonstrates its commitment to its principles
- My insurance experience at The Co-operators will be better because they think differently about their business and their clients
- At the Co-operators, I can get all the products I want, when I want them, in the way that I choose that is best for me.

The campaign ran for three years nationally, and although it is nearing its end on a national basis, it is continuing on a much smaller basis regionally. The total media budget was roughly CAD 2.7m in each of the three years, a fairly modest budget by Canadian standards. In addition to TV, there was social media support through YouTube video and Facebook content, print and digital banner advertising.

The campaign was tracked through a detailed independent brand and advertising survey every six months, directed both to clients and the general public. Tracking included information on, among other things, changes in brand awareness, brand understanding, specific brand attributes, advertising awareness and message comprehension.

Examples of marketing initiatives

- Video of the "It's in our name" campaign. You can find this video by visiting: www.cooperators.ca/en/About-Us/why-coops-are-better/in-our-name





BY PETER MARTHALER
HEAD OF CORPORATE COMMUNICATIONS
SWISS MOBILIAR, SWITZERLAND

Die Mobiliar
Versicherungen & Vorsorge

2 Swiss Mobiliar (*Switzerland*)

Swiss Mobiliar in brief

Swiss Mobiliar is a major insurer with annual premium volumes (life and non-life) of CHF 3.43 billion. It is particularly strong on the non-life (property) side where it is the market leader with a 28% market share. Life business is less important, as Swiss Mobiliar does not offer personal pension fund provision.

Swiss Mobiliar has been growing significantly faster than the market and its competitor firms for several years. Growth in 2013 in non-life business was 4.6%, compared with market growth of 1.4%. In life business, Swiss Mobiliar grew by 2.1% (market: 0.8%).

The context

The insurance market in Switzerland reflects the fact that the country is fortunate to enjoy low unemployment, low crime, and a high standard of social security. There is a very low (albeit increasing) risk of natural disasters in comparison with other, particularly non-European, countries.

Swiss Mobiliar positions itself as a high-quality provider offering an above-average standard of service. This includes a network of 80 independent general agencies at 160 locations, which serve as contact points not only for advice and sales but also in the event of claims. Comprehensive regional coverage in this way facilitates personal contact between the firm and customers.

Mission and approach to mutuality

The firm sums up its approach as a mutual insurer in a single sentence: Swiss Mobiliar is dedicated solely to the customer.

This approach means that among other things Swiss Mobiliar promotes long-term goals by supporting projects that benefit the whole of society. (Examples include support for research at the University of Berne into the effects of climate change and at the ETH Zurich university into digital living, and support for the arts and the promotion of innovation.) It also means that some of the corporate profit is returned to customers in the form of premium discounts.



Brand and marketing strategy

Swiss Mobiliar is strongly committed to a brand campaign that has been underway since as far back as 1998, and is one of the most popular in Switzerland. The focus is on claims processes, explained from a customer perspective.

Marketing activities

Swiss Mobiliar's brand marketing is primarily focused on TV and cinema advertisements, and newspaper advertisements, placards and animated banners. It is supported by specific product and service communication (in all media) that is normally carried out on behalf of the regional agencies.

Television advertisements typically use humour, and because of this attract viewing on YouTube and shared platforms. The most recent example, featuring the accidental damage and mayhem which could be caused by a guest losing control of his drone helicopter camera at a wedding reception. To find this advert and other examples of Swiss Mobiliar's amusing TV advertisements please search for the "Die Mobiliar" channel on YouTube - www.youtube.com/user/diemobiliar.



Reaching younger people

Swiss Mobiliar has launched a particular initiative, MobiJeunes, aimed at customers aged under 26. By participating in MobiJeunes, young people have access to discounted products, a bonus card which can be used to obtain other types of discount, a magazine, and events and trips.



> Case study

Swiss Mobiliar's CEO Markus Hongler was the focus for the "CEO Vlog and Mobilike selfie" internal campaign which ran from the end of March 2014 until mid-July. Videos were shot of activities undertaken by Markus Hongler, including visits to branch offices, and were then uploaded and published immediately. Vlogs were shot using an iPad. The aim was to ensure that employees were kept up to date with the activities of their CEO, with the purpose of promoting proximity, transparency and openness to dialogue.

Employees were invited to respond on an equal footing with their own videos, which could be uploaded to a second vlog channel. The aim was to make the most of the usual participatory nature of social media. The brief was to produce videos which were 'Mobilike' (typical of Swiss Mobiliar). Over 100 videos were submitted during the three months, ranging from straightforward statements to elaborately filmed and edited short commercials. At the end of the campaign all employees were invited to vote for the best video.





BY JACEK JEWULA
MARKETING DIRECTOR
SKOK UBEZPIECZENIA (POLAND)

3 SKOK Ubezpieczenia (*Poland*)

SKOK Ubezpieczenia in brief

The mutual SKOK Ubezpieczenia comprises two insurance companies, TUW SKOK (a mutual offering property insurance) and TU SKOK ŻYCIE SA (a life company registered as a joint-stock).

SKOK Ubezpieczenia's typical clients are in the age range 46-67, living in towns and cities, and both men and women. A small percentage of SKOK Ubezpieczenia's sales are direct, through the website or call centre, and these customers tend to be younger city residents.

TUW SKOK offers clients cover against the loss of their job and a range of individual insurances such as household, travel or liability insurances.



Dobre i tanie
ubezpieczenie
w podróży

**Ubezpieczenia
podróżne**

Ubezpiecz się w SKOK
Resztę zostaw nam



The context

In general, Polish people are reluctant to take out insurance. Car insurance is compulsory, but very few people buy other forms of insurance. For example, only about 25%-30% of the population have household cover. Insurance is overwhelmingly sold through points of sale, rather than direct.

Although Poland has a long tradition of mutual insurance, dating back before World War II, in recent times mutuals have managed to obtain only a very small market share of the overall insurance market.

Mission and approach to mutuality

SKOK Ubezpieczenia is dedicated to the protection of the assets and financial safety of both individuals and institutions, such as other cooperatives, churches and religious communities, trade unions, housing cooperatives, educational institutions and businesses.

It sees itself as a company with a human touch.

Unlike corporate insurers it seeks to be close to its clients, and to treat them as friends and partners. It also seeks to relate to local communities, particularly in towns, which can feel abandoned and forgotten.

SKOK Ubezpieczenia draws inspiration from the distinction made by sociologist F Tonnies between the German concepts of *Gemeinschaft* (a community based on emotional closeness of the individuals, as full human beings) and *Gesellschaft* (associations

based on social relationships of a formal and material character, based on rational calculations, contract and exchange). SKOK Ubezpieczenia seeks to be a mutual based on the ideas of Gemeinschaft.

Brand and marketing strategy

SKOK Ubezpieczenia identifies itself as having three unique selling points (USPs):

- availability (the largest network of points of sale – almost 2000 – in Poland)
- social responsibility and the spirit of community and mutuality
- tradition and Polish identity

The company seeks to emphasize its cooperative quality, as a trusted organization which can be relied on, rather than a typical corporation focused on profit maximization. It also seeks to demonstrate its difference by delivering effective claims handling and loss adjustment, given that insurers have a reputation for looking for ways to avoid having to meet claims.

Marketing activity

SKOK Ubezpieczenia, against the trend, has chosen not to participate in social media. There are a number of reasons. Firstly, the company feels that individuals can have the view that business users of social media simply exploit the apparent closeness of the medium in order to sell more products. Social media require additional resources which SKOK Ubezpieczenia prefers to spend elsewhere. For example, a presence on social media could lead to a wave of enquiries or comments which would need to be responded to quickly and efficiently.

Otherwise, SKOK Ubezpieczenia uses all available methods of reaching clients:

- Above the line (ATL) activity: TV, radio and press campaigns, and internet campaigns (SEM, YouTube, display advertising, email marketing)
- Below the line (BTL) activity: leaflets, posters, stickers. Supporting material for sales agents.
- Public relations and media relations. Corporate social responsibility (CSR) activity.

Reaching younger people

SKOK Ubezpieczenia's approach here is mainly online, through search engine marketing (SEM) operations (pay per click and search engine optimization). It also has a channel on YouTube where material, including TV advertisements, are made available.

 **ubezpieczenia
W SKOK**



**Tanie
OC i AC**

**Ubezpieczenia
komunikacyjne**

Ubezpieczenia komunikacyjne oferowane przez
MTU Moje Towarzystwo Ubezpieczeń SA


MOJE TOWARZYSTWO UBEZPIECZEŃ S.A.
STRAHA I GOSPODARSTWO

**Ubezpiecz się w SKOK
Resztę zostaw nam**



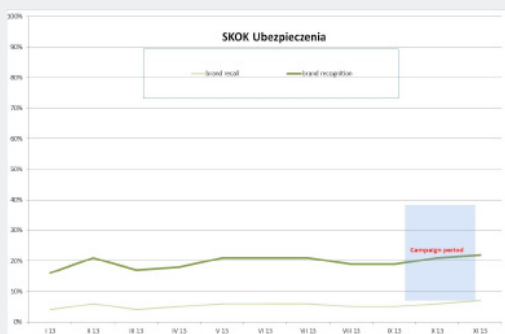
> Case study

SKOK Ubezpieczenia's last major campaign took place in late 2013, with the objective of promoting household, travel, liability and car insurance products. After analysis of media consumption in the target group, the campaign was focused on TV, radio, press and BTL materials in the points of sales.

The campaign ran for almost a month and featured a well-known Polish actor engaging with SKOK 'employees' who sorted claims so quickly and efficiently that the character did not even realise this had happened.

SKOK Ubezpieczenia participates in syndicate research carried out by TNS Global, and the effectiveness of the campaign was evaluated by using data supplied by TNS Global. As the chart below shows, both brand recognition and brand recall went up during the campaign period.

Sales growth also accelerated during this period:



One of the print advertisements used in the 2013 campaign is shown below.

Ubezpieczenia:
MIESZKANIOWE
NNW (Następstw Nieszczęśliwych Wypadków)
PODRÓŻNE
KOMUNIKACYJNE

Ubezpieczenia komunikacyjne oferowane przez MTU Mejsze Towarzystwo Ubezpieczeń SA

Ubezpiecz się w SKOK
 Reszta zostaw nam



BY FERNANDO POYARES
DIRECTOR OF COMMUNICATIONS AND PUBLIC AFFAIRS
SEGUROS UNIMED, BRAZIL



Conectados
para cuidar
de você

4 Seguros Unimed (*Brazil*)

Seguros Unimed in brief

Seguros Unimed operates in the lines of health, life, retirement plans, dental, and non-life (medical liability). It is one of the largest insurers in the Brazilian market, it is the fourth largest insurer in health insurance, 13th in life insurance and 14th in retirement plans. Seguros Unimed has 1025 employees who manage 6.1 million policyholders.

Seguros Unimed is owned by Unimed, the largest medical doctor cooperative network in the world and also the largest private medical health care provider in Brazil. Created in 1967, the Unimed network consists of 354 medical cooperatives, providing medical services to 20 million clients.



The context

Brazil is the largest country in South America, with a population of over 201 million.

Insurance and social issues of particular relevance to Seguros Unimed are:

- access to quality health cover by employers for their employees, as an alternative to the basic government healthcare programme
- access to life, dental plans and retirement plans for medical doctors, their staff and their families
- access to affordable medical liability insurance

Mission and approach to mutuality

Seguros Unimed aims to demonstrate and practise its mutual values in the way it operates. It seeks to reflect this in its commitment to customer service (not just to respond to clients but genuinely to serve them); in the efforts it takes to attract and retain values-oriented staff (known as “collaborators”); in its robust governance system, which includes strong commitment to cooperative values and ethics; and in its approach to innovation, which is about creating an organizational culture and work environment that encourages new and better ways to provide customer service.

The aim is to focus on human relationships, not just business relationships.

Brand and marketing strategy

Seguros Unimed’s brand management strategy is one of three key areas identified in 2011 in Seguros Unimed’s long-term 2020 Vision strategy. The objective in this respect is to be recognized as the insurer that takes care of people. Seguros Unimed’s main competitors are large corporate banks and insurers not known as having a ‘human face’.

The two other strategic objectives refer to cost management (reduction of expenditure, productivity increases, greater underwriting profitability, etc) and risk diversification.

The unique challenge facing the Seguros Unimed brand is to be perceived as being ‘part’ of the Unimed system while not ‘being’ the Unimed system. There is confusion in the marketplace between Unimed the health care provider and Seguros Unimed the insurer. In 2008, Seguros Unimed, by changing its logo colour from green - the colour used by the Unimed medical cooperatives - to blue, began a process of differentiating itself from Unimed and of assuming its own identify. The logo was revised further in 2013, when the strap line *Care inspired by you* was changed to *Connected to take care of you* (Conectados para cuidar de você).

Marketing activity

Seguros Unimed’s marketing has primarily focused on the use of videos, which are used for both television and online strategies. However, broadcasting commercials on television is very expensive in Brazil, currently taking up approximately 70% of the marketing budget. Production of videos is also expensive. Seguros Unimed corporate bank and other insurance company competitors have much bigger budgets to pay for television advertising but Seguros Unimed has been able to leverage online strategies and unique national event opportunities to reach large numbers on a smaller budget.

Reaching younger people

Seguros Unimed has developed a strong social media presence through various online channels. The latest online campaign was launched in 2014 in anticipation of Brazil’s hosting the football World Cup, a national passion and obsession (Seguros Unimed is an official sponsor of the Brazilian national team).



Taking advantage of this high profile opportunity, Seguros Unimed developed an online campaign called *SeguraDavid* featuring the Brazilian player David Luiz (pictured above right, Luiz also played professionally for the UK team Chelsea at that time and now plays for Paris Saint-Germain, France). David Luiz is a defensive player, something which ties in well with the image of protection offered by insurance. The title is based on a play on words, *segura* meaning both to insure and to hold something. In a series of dramatized scenes, David Luiz recalls memories of when he was child, when he was told to “hold” it: by his mother, before he starts to sneeze in a cinema; by his father in the car when he says that he has to go to the bathroom badly; and finally by a girlfriend he’s trying to kiss for the first time.

This media campaign, completely online, has generated over nine million views. Approximately 30% of the marketing budget focuses on online strategies.

Brazil’s hosting of the 2016 Summer Olympics is another unique opportunity on the horizon for Seguros Unimed to capture more national attention.

> Case study: What was the most important moment in your life?

Seguros Unimed recently produced a set of four videos, covering the four principal product areas of health, life, retirement plans and dental protection. Each video focuses on a real person responding to the question “What was the most important moment in your life?”. The videos were chosen from submissions from people across Brazil.

The films focus on positive life experiences and emotions and on what gives people pleasure, these being linked to the Seguros Unimed brand. The idea is to convey the message that Seguros Unimed can make the most important moment even happier – *‘enjoy life, because Seguros Unimed is behind you and there for you’*.

The campaign ran throughout the year of 2013 and took 40% of the total marketing budget. Of the budget allocated to the campaign, 60% was spent on television and 40% on online.

Seguros Unimed invests in a yearly brand reputation study, conducted by a third party market research agency, which provides valuable feedback for measuring and evaluating marketing campaigns.





BY PAUL KEENAN
GROUP HEAD OF COMMUNICATIONS
BENENDEN HEALTH, UK



5 Benenden Health (UK)

Benenden Health in brief

Benenden Health is a not-for-profit mutual healthcare provider with a membership of around 900,000 people. Originally founded in 1905 by Post Office workers to help fellow workers affected by tuberculosis, it opened its own hospital in 1907 (where they recently embarked on a GBP 45 million refurbishment which is due to be completed by the end of 2016). Originally restricted to current or former public sector workers, Benenden Health has been open to all UK residents aged over 16, since 2013.

Benenden Health complements the free at the point of entry care offered by the state-funded National Health Service. Annual subscriptions are around GBP 96 per person, and there are no exclusions for pre-existing medical conditions or upper age restrictions.

The context

Benenden Health strives to complement Britain's National Health Service (NHS), established in 1948, which aimed to provide all citizens with free healthcare at point of use. Health needs have changed since then and costs have increased, and some would argue that the funding of medical care in the UK is now reaching crisis point. Benenden Health seeks to contribute to the growing healthcare debate in the UK, advocating an important role for mutuals in the future provision of healthcare.

Mission and approach to mutuality

Benenden Health describes its vision as "to be the leading health and wellbeing mutual community in the UK".

Brand and marketing strategy

To coincide with the move to open membership in January 2013, Benenden Health required a new brand identity, based on the new brand positioning. The aim was to be new, modern and exciting, to appeal to a younger audience, and to stand out in the current healthcare market.

Internal workshops were carried out between staff, members and non-members. Nine potential different directions, in which the brand could evolve, were identified.

Contemporary Mutuality	Value with Values	The 3rd Way
Members Not Shareholders	A Community of Care	Mobilising the Mutual Movement
The Complete Answer	A Proud Heritage	Mutuality and Peace of Mind

These were tested on staff, members and non-members, and discussed by the board of directors. One clear winner emerged:



This is the positioning now used internally to define how, as a brand, Benenden Health should behave and communicate – the company calls it *The Benenden way*.

Further work was then undertaken to develop the brand identity. The former name, Benenden Healthcare Society, was found to be a little old-fashioned, and not immediately understood. The company chose the name Benenden Health, and the strapline ‘because life is precious’.

Details of the roll out of the new brand are given immediately below, as a case study. (A more comprehensive report on the rebranding process is available on request.)

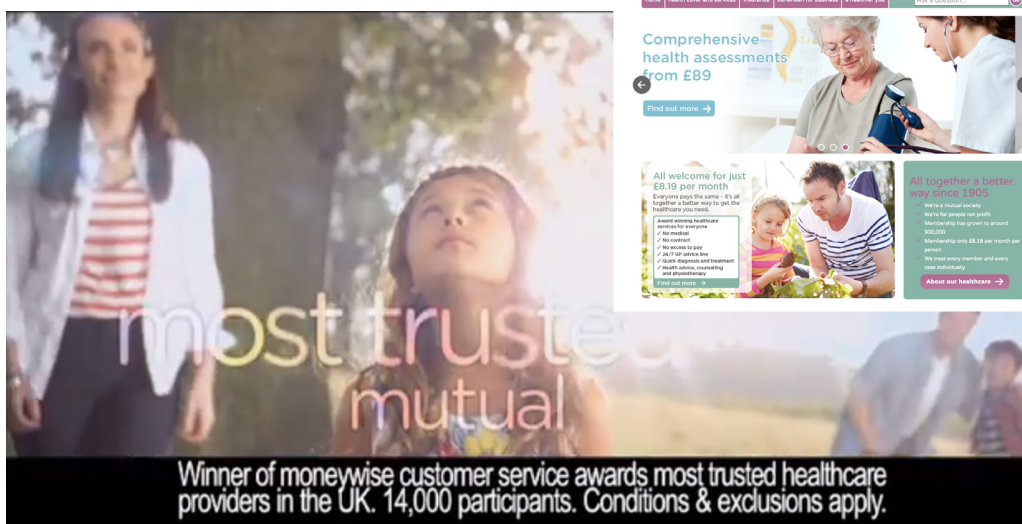
> Case study: Implementing the new Benenden Health brand

Benenden Health had a limited but realistic launch budget for launching the new brand. Working in partnership with its media agency, it reviewed current market activity to decide how the budget effect could be maximized.

The overall lead was a beautifully shot 30-second TV commercial (below) which conveyed the ‘because life is precious’ story. It can be found on YouTube at http://www.youtube.com/watch?v=_vPPH98i1Ik

The advertisement successfully drew consumers to the new website (below), which became the hub of recruitment activity and member communications.

External signage, interior design and branded goodies helped to embed the brand. Several sub-brands within the Benenden group were integrated with the main brand through subtle colour and name changes.



Winner of moneywise customer service awards most trusted healthcare providers in the UK. 14,000 participants. Conditions & exclusions apply.

> Case study: Political lobbying

Benenden worked closely with one of Britain's leading think-tanks (political research institutes) in the production of a policy report which aims to advocate the role of mutuals in the UK healthcare system. The report, *Power to the People: The mutual future of our National Health Service*, was launched in early 2014 (a year before the 2015 UK General Election, at which the future of the NHS is expected to be a major issue with voters). The report argues that mutual healthcare organizations can be positioned at the centre of a new, integrated network of public, private and third-sector health organizations.

The use of think-tanks has a long tradition in the UK of contributing towards policy-setting. Although the report was written by independent authors, Benenden Health played a major role in shaping its content. A number of related events were held, all attended by Benenden Health's Chief Executive Marc Bell. These included an advisory panel held in September 2013 with key policy makers in the field of healthcare reform, chaired by the editor of the leading UK health journal, a private roundtable at Liberal Democrats Easter conference, in March 2014 and further fringe events at both the Labour and Conservative parties' autumn conferences, where panel members included the Shadow Health Secretary Andy Burnham MP and the former Chairman of the House of Commons Health Select Committee, Stephen Dorrell MP.

The report was launched in May 2014 at a special event in Westminster and in summer 2014, Benenden Health hosted its annual summer reception for 125 guests at the Houses of Parliament, providing a further opportunity to promote the published report. These events were supplemented with subsequent face-to-face meetings with MPs, members of the second chamber (House of Lords) and advisers. Benenden Health's media team talked to key journalists and used channels such as Twitter and LinkedIn to support the report. This work continues among politicians, policymakers and other key stakeholders.

Benenden Health has drawn up the following table, to identify outcomes:

Outcomes and measurement	Activity	Outcome
Increase awareness of the brand through an integrated communications plan	All events and opportunities throughout the year	<p>Political This will be assessed when an omnibus poll of MPs is carried out in Jan 2015 comparing our results from Jan 2014</p> <p>Current awareness in Parliament is 10% (this is in-line with general public awareness)</p> <p>Press and Social Media While coverage of the story was limited, the story increased the profile of the organization and introduced Benenden as a thought-leader and commentator to new audiences across social and traditional media</p>
Develop awareness of the solution offered by mutuals to the Government and other political parties (both at national and local level)		<p>Political New relationships have been made with senior politicians as a result of the report</p> <p>Press While coverage of the report was limited, the messages regarding mutuals being part of the solution to the issues facing the NHS were played out by journalists and may result in being asked for further comment</p>

In terms of lessons learned, Benenden Health has prepared the following aide memoire:

1. The need to stress different angles for different audiences

While your position on an issue may be clear – it needs to be adapted to suit the audience to who you are talking.

For example:

- When talking to a Conservative politician, one emphasizes the cost-effectiveness and business knowledge that mutuals such as Benenden Health can bring to the NHS
- When talking to a Labour politician, one emphasizes the not-for-profit ethos of our organization
- When talking to a Liberal Democrat politician, one emphasizes the democratic nature of Benenden Health and how our members are at the heart of everything we do

2. You have to show a journalist/Parliamentarian what is in it for them

How will using your message help them develop a new story or solve an issue for their policy interest?

3. The message has to be strong and easily communicated

One of the issues with this particular piece of work was the complex nature of the subject it covers. Not only did we have to inform stakeholders about mutuals, and in particular the membership model of mutuality (rather than employee-owned model), but understanding our message also required an understanding of NHS structures and funding – which are, in themselves, complicated.

For news journalists in particular, this posed a problem because of the amount of time/space they have in which to deliver the story and this was partly the reason for the low levels of coverage. We will work on solutions to this in the future.

4. Follow up and reinforcing is key

Once a relationship is established, it needs to be followed up regularly – but in doing so you need to offer additional information to the contact.



BY ESMOND CHAN
 VICE PRESIDENT AND HEAD, LIFE AND HEALTH
 INSURANCE OPERATIONS
 NTUC INCOME, SINGAPORE

ntuc
income
 made different

6 NTUC Income (*Singapore*)

NTUC Income in brief

NTUC Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to NTUC Income for trusted advice and solutions when making their most important financial decisions. Its wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

NTUC Income is a member of NTUC Enterprise, the holding entity of the labour movement Social Enterprises (SEs). Collectively owned by the National Trades Union Congress, Singapore Labour Foundation and their affiliated Unions, NTUC Enterprise guides the development of the SEs to meet the evolving needs and aspirations of working families in Singapore.

In 2013, NTUC Income had over SGD 31 billion in assets under management. Its financial strength and diversified investment portfolio is reflected by its strong credit ratings which underpin the delivery of its commitment to customers.

Mission and approach to mutuality

As a social enterprise, NTUC Income's social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, it strives to create and maximize value for customers.

The press launch for 'SpecialCare' (Autism)





BY GERHARD JOUBERT
EXECUTIVE, GROUP MARKETING & STAKEHOLDER RELATIONS
PPS, SOUTH AFRICA



7 PPS (South Africa)

PPS in brief

The Professional Provident Society (PPS) of South Africa is the only mutual financial services company in South Africa. The brainchild in 1941 of a group of eight dentists who were looking for a better system of financial protection against sickness or injury, PPS today offers tailor-made insurance, investment and healthcare solutions exclusively for graduate professionals (those who have completed a four-year degree course).

The context

PPS is differentiated from the rest of the life/health insurance market in South Africa by being an exclusive organization addressing the specific needs of graduate professionals.

Mission and approach to mutuality

As a mutual, PPS is run in the interests of its 290,000 members, who effectively own the company and share the profits.

Some members have been with PPS so long that they can't even remember their original motivation in joining the organization. Having a say in the management, sharing in the profits of the company and (ultimately) being rewarded are important considerations which no other South African provider can offer, says PPS.

Brand and marketing strategy

PPS's brand is strongly linked to its unique position in the insurance market, in catering for the needs of professionals.

The decision in 2013 to rename what was previously known as members' 'surplus rebate' as 'profit-share' has had a very positive effect on awareness among members that they share in the profits generated by the company. At the end of 2012, only 74% of members with eligible products were aware of this; at the end of 2013 this had increased to 82%.

Marketing activities

PPS has been undertaking major ATL advertising campaigns since 2012. The 2012 campaign, which had the message 'The key to success lies in sharing it', used both print and TV media. There were seven objectives:



- Increase awareness and strengthen positioning of PPS
- Ensure differentiation of the brand (education on benefits of mutuality, capitalise on exclusivity of membership)
- Simplify communications (consistent key messaging)
- Build/strengthen relationships with key stakeholders
- Motivate staff and turn them into brand ambassadors
- Enable brokers and intermediaries to effectively sell PPS products
- Keep members informed, update details and strengthen loyalty (CRM)

The TV commercial associated with this campaign (which was also featured in ICMIF's Voice 76 magazine) can be viewed by visiting www.pps.co.za/pages/mz/adverts.



The 2013 marketing campaign built on the 2012 work. The key message was: *(Only) PPS shares its profits with its members every year.*

The approach can be characterized as follows:

Simple + transparent = easy to understand

The campaign was linked to the change in the name of the 'surplus rebate' account to the 'profit-share' account. PPS has also reviewed other product names with the aim of making them more consumer-friendly and easier to understand.

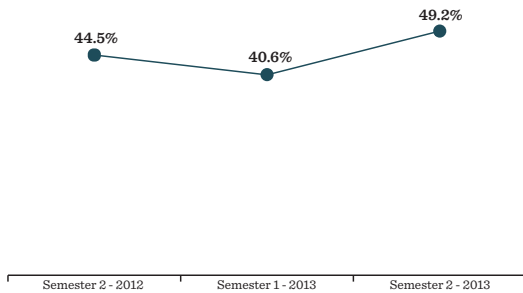
The 2013 campaign had four objectives:

- Further demystify mutuality
- Extend a greater focus on the youth market (awareness, education, and sign up to PPS)
- Drive leads and sales via product-led advertising
- Continue to work with key professional associations

PPS took specific print adverts in targeted profession-specific publications, tailored to each profession. PPS also created product-led communications, one of the aims being to ensure that PPS products were perceived as being comparable in terms of pricing and value.

The effects of the 2012 and 2013 campaigns have been monitored by a research company Consulta Research, which was also asked to survey brand awareness. Consulta found that this has been increasing recently among eligible non-members (see table below).

Qualifying non member awareness of PPS over the last year



Reaching younger people

PPS defines its youth market as being from final (4th) year students to young professionals up to 34 years old. It includes professional apprentices (such as in accountancy or legal firms) and interns.

About 50% of the total marketing budget is allocated to this demographic segment. A large number of young professionals will also be exposed to PPS communications via other marketing initiatives.

> Case study

In late 2013 PPS received a sponsorship proposal from the Wits University Yacht Club team for the 2014 Cape to Rio race which they are taking part in. Both the PPS youth division and the marketing team found this to be a perfect PR and social media opportunity, and a social media campaign was launched on 10 January 2014.

The focus has been on one of PPS’s unique selling points – that global and hazardous pursuits cover is available with no additional loadings or questions asked. A video linked to the campaign had received over 12,500 views by 18 February 2014.

The campaign used the following platforms: Facebook, Twitter, LinkedIn, YouTube and Google +.

The cost of sponsorship was ZAR 50,000, and a further ZAR 45,000 was spent on the campaign (ZAR 15,750 for the PR company’s research and campaign planning and management, ZAR 23,250 for the video and ZAR 6,000 for social media advertising).

PPS summarise the results of this campaign as follows

Campaign objectives	Deliverables	Results
Increase share of voice and awareness of PPS positioning PPS’s USP: global cover and hazardous pursuits cover with no extra loading	Design branded images with the key campaign messages and relevant information and event updates	113,797 campaign impressions
Create and leverage a PPS video highlighting the USPs and PPS’s sponsorship of the WITS Yacht Club team	Film and interview the WITS Team, professional photographs and cover the Cape to Rio event	12,699 video views
Identify and engage with key influencers and the Cape to Rio event	Facebook engagements (Likes, shares and comments), Twitter (RT, mentions & favourites(and LinkedIn (Likes and comments) and YouTube views	13,534 campaign engagements



BY MICHELLE WHITE
EXECUTIVE MANAGER - HEAD OF MARKETING
MDA NATIONAL INSURANCE, AUSTRALIA



8 MDA National (*Australia*)

MDA National in brief

Founded in 1925, MDA National is a mutual medical defence organization that exists for its doctors and medical student members. MDA National owns a medical indemnity insurer MDA National Insurance Pty, which has issued professional indemnity insurance policies to members since 2003. Currently MDA National supports over 40,000 members/policyholders.

The context

MDA National has identified a number of challenges facing it in the market it serves:

- Aggressive competitive behaviour
- Changes in the external environment
- Removal of government incentives
- Future changes in the market

Mission and approach to mutuality

MDA National's vision is 'To support, protect our members and promote good medical practice'. Its identified values are: integrity; openness; team work; member service; and continuous improvement.

Brand and marketing strategy

There are five strategic priorities:

- satisfied members
- financial strength
- brand and market position
- people and performance
- efficient and effective organization

MDA National identifies its USPs as delivering member value through member education, support, advocacy, engagement and through professional indemnity. Its brand positioning reflects this:

Support

- member support over and above medical indemnity
- support at every stage of a member's career



Protect

- protection of members' careers, reputations, and well-being
- authority in production and delivery of meaningful, evidence-based education and training programmes

Promote

- voice of members: advocacy, claims, complaints
- promote the best interests of members

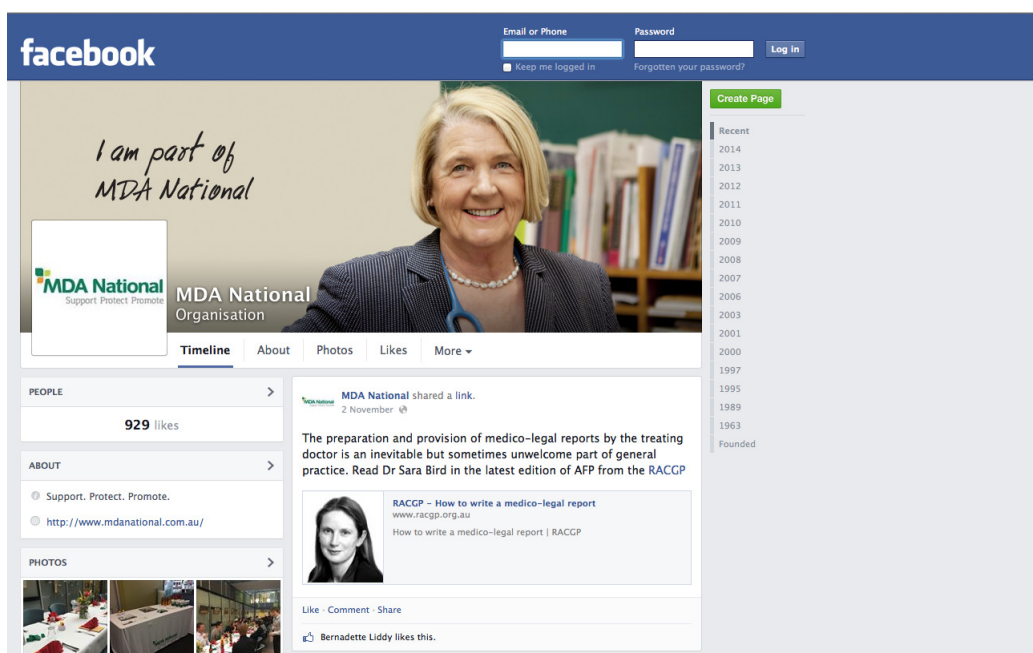
Marketing activity

MDA National uses a full range of marketing and communication channels. These include: direct contact, direct mail, publications, newsletters and e-news, digital applications, digital ads, email direct mail, SMS, social media, blogs/web, sponsorship, trade shows, segment-specific campaigns, events and conferences. Television advertising is not a channel used.

Reaching younger people

Various techniques are used to connect with the younger generation. These include:

- **Social media**
 - Facebook, including a dedicated page for medical students
 - Twitter
- **Publications**
 - Student e-news
 - First defence (quarterly publication)
- **MDA National TV**
 - Training and other videos on the 'MDA National TV' YouTube channel, for example:
 - Things I Wish I'd Known As a New Intern
 - Surviving Nightshift
- **Face to face, out in the field engagement.**
 - A heavy emphasis is placed on junior doctor interaction and building loyalty. MDA National has on the ground support via Business Development Specialists and events and activities run to further promote the values, support and offering of MDA National's services.



> Case study

MDA National has operated a Net Promoter Score (NPS) campaign, based on the principle that every company's customers can be divided into three categories: those who are promoters (prepared to actively recommend the company), those who are passives (neutral) and those who are detractors.



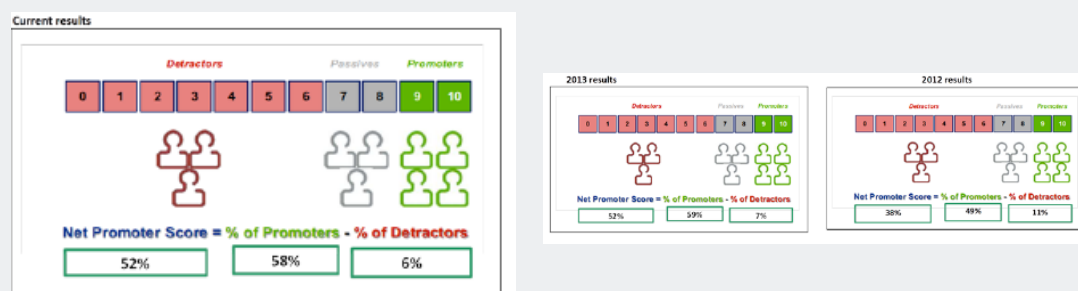
MDA National's campaign began by measuring the NPS of its members. This was followed by a second phase, of seeking to understand why they gave the score they did. The third phase involved responding, and by attempting to strengthen and reinforce what members said was good and to improve what they said wasn't so good.

Based on MDA National's Net Promoter Score (NPS) research from 2014 Pre-Renewal Questions, the organization communicated with the membership in the following ways:

Promoters	Received a direct mail "thank you" communication for their loyalty
Passives	Tailored renewal message and incentivised early renewal with the chance to win access to the new MDA National Rewards Program - an electronic direct mail-shot
Detractors	Personalised call from management to those members with key service issues to find out what the issues were and look to resolving them or understanding more about them

The cost of the NPS campaign was minimal and did not exceed AUD 15,000 in total (not including resource time costs).

The following is an overview of the various year NPS scores in 2012 – 2014. The impact of the implementation of the NPS campaign activity cannot be fully understood, however, based on market feedback, the campaign had positive member feedback. 2014 renewal rates were also maintained despite continued strong competitive attack.



Conclusion

This report is a first for ICMIF and demonstrates, in pleasing detail, the many and varied marketing and communications strategies utilized by eight ICMIF member organizations from eight different countries.

Our hope and aim is that these case studies will inspire other member organizations to promote their unique differences and explore more ‘above’ and ‘below the line’ opportunities to market their mutuality.

Our members’ propensity to collaborate and share experiences is particularly noteworthy. Their selfless behaviour will undoubtedly inspire other member organizations to share marketing ideas and information in a bid to help grow the global sector. Future case studies will appear on ICMIF’s website, www.icmif.org, which will act as a useful repository for marketing examples for member organizations.

As marketing guru, Charles Wigley said in his foreword: “The existence of this report is also a tribute to the cooperative and mutual movement to which you belong. One where sharing learnings for success is encouraged. Rightly you have recognized that the competition is not each other, it is the commercial sector.”

The fact that each of the featured member organizations have outperformed their national markets by an average of 8 percentage points strongly suggests that there is merit in promoting mutual and cooperative values.

We hope that you found this report valuable and that you will share your feedback by writing to:

Liz Green

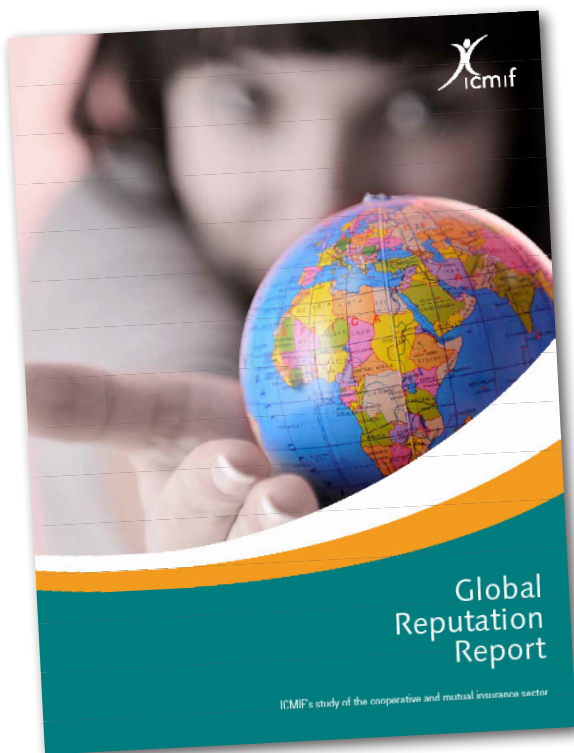
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Thank you.

Have you downloaded these reports?

<http://www.icmif.org/content/global-reputation-report>



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ICMIF aims to promote and work with the cooperative and mutual insurance sector globally by providing valuable, cutting-edge information and services to members and by representing the interests of the global cooperative and mutual insurance sector.

Since 2007, the mutual and cooperative model has been the fastest-growing part of the global insurance market; maturing from a global market share of 23.4% to 26.7% in 2013.

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