

UK insurance industry's "fixer" develops effective remedy to simplify coverage.

Client profile

Direct Line

directline.com

- One of the largest insurance companies in the UK
- Sells home, motor, pet, travel, life and business insurance, among other types of coverage
- Part of Direct Line Group which has 10,000+ employees and more than 7 million customers

direct line



Overview

When Direct Line launched in 1985, its goal was to cut out the middleman. As the first UK insurance company to sell car insurance directly via the telephone, it built a business model around the direct delivery of insurance products. Now one of the largest insurers in the UK, Direct Line continues to focus on direct communication and to ensure that customers are fully informed about their policies. One area of continued focus is making their renewal documents as clear as possible so that customers can make appropriate purchases; this was where personalised video and Pitney Bowes came in.

Business challenge

"Our home insurance product is modular, to enable customers to select the coverage options that best suit their needs," explains Katrina King, director of customer value and experience for Direct Line. "We wanted to ensure that customers were clear on the coverage they'd selected and what they were and weren't covered for.

Our objective was also to prompt customers to review that their cover continued to meet their needs."

The company needed to provide customers with details about their coverage as their policies came up for renewal. A personalised video solution could capture and retain customers' attention in a way that renewal documents may not. After a full request for proposals (RFP) process, Direct Line chose EngageOne® Video from Pitney Bowes.

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—Katrina King, Director of Customer Value and Experience, Direct Line

Technology used

- EngageOne® Video

“The personalised video from Pitney Bowes emphasizes the importance of the customer experience, and its success helps ensure we always take a customer-first mindset.”

— **Iain Agnew, Head, Campaign Strategy and Planning for Direct Activity, Direct Line**

Solution

Pitney Bowes worked closely with Direct Line’s advertising agency, Saatchi & Saatchi London, to develop the campaign. “It was a creative challenge to figure out how to get people to watch a video that explains their insurance policy,” explains Jon Lefley, creative director at Saatchi & Saatchi London. “We wrote a series of scenarios to inject some humour into the film, while communicating the important details. Each scene has between 3 and 30 variants, so we create a bespoke version that suits every policyholder.”

When a home insurance policy is due for renewal, Direct Line sends customers a hard-copy of their renewal documents. Then about 10 days before the renewal deadline, the customer receives an email containing a link to a personalised EngageOne® Video experience designed to impart information specific to the customer’s individual policy as well as coverage options the customer has not selected. Those with automatic renewal are encouraged to call Direct Line with any questions. For customers whose renewal is not automatic, the call to action is to contact Direct Line to renew.

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Benefits

“The videos are a bit tongue-in-cheek at times and quite fun,” King adds. “Everyone is really happy with them.” In fact, one customer enjoyed the video enough to ask Direct Line to restore it after it expired. “We had to make the video permanently available for them to watch again and again,” King says.

Direct Line closely tracks the videos’ performance. The campaign’s email open rate of 50 percent and click-through rate of around 30 percent are viewed as a success. Moreover, 66 percent of customers who start the video watch it in its entirety. “We’ve been pleasantly surprised with the level of engagement the videos have achieved and hope that this has resulted in improved customer understanding,” King reports.

Lefley is impressed as well. “We have been very pleased with both the click-to-play and view-through rates,” he reports, “proving the value of the dynamic creative.”

Iain Agnew, head of campaign strategy and planning for direct activity for Direct Line, believes this campaign may be the first of many. “We’ve delivered our first use case, and it’s been very successful,” he says. “The personalised video from Pitney Bowes emphasizes the importance of the customer experience, and its success helps ensure we always take a customer-first mindset.”



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