



OOH Case Study

Allstate Insurance

Problem

How can Allstate Insurance increase brand awareness for Milewise to connect with low mileage drivers?

Solution

With quotes of beneficial policies on creative the meets researched consumer profiles.

Background

Telematics is reshaping the industry through usage-based insurance programs. External trends and evolving consumer expectations challenge the auto insurance industry as we know it today.

This provides Allstate a tremendous opportunity to secure a competitive advantage by transforming our products, services and customer experience. Milewise is an Allstate User Based Insurance auto product offering. Using telematics to base premiums on how much a customer drives, Milewise is a modern alternative to a traditional auto policy. It brings customers more of the transparency, control, and personalization in the products and services they buy. A growth barrier Allstate faced is the established mindset that the price of auto insurance is an unchangeable cost of having a car. A vast majority of low mileage drivers are unaware that pay-per-mile insurance, like Milewise, exists and how it works. Allstate's key message with Pay-Per-Mile Car Insurance, was you pay based on how much you drive, and to drive the key takeaway the price paid was fair.

Objective

The main objective of this campaign was to initiate quotes and sales of Milewise policies in New Jersey by driving product awareness among low mileage drivers. Tactics were selected to target emerging adults (18-26 yrs.) and new household (27-35 yrs.) drivers who travel less than 10K miles per year and are budget conscious consumers.

Strategy

New Jersey presented the greatest business opportunity because it had the highest concentration of the target audience. Research showed that OOH and internet were the heaviest utilized media channels for the strategic target (2017 GFK MRI). About 30% of the target identified as very heavy users of out of home and 35% as very heavy users of internet. With the low auto mileage nature of this product, there was a natural alignment to transit out of home as it is an alternative form of transportation and an optimal environment for the Allstate campaign. The commuter profile of train riders aligned most closely to the target compared to the profile of bus riders. Train riders were more affluent with close to 50% of the target having a HHI over \$75K versus 20% for bus riders (Scarborough 2017). Train riders were more likely to own a car vs. bus riders and were 15% more likely to own a home, which is a strong measure of customer profitability. NY Waterway Ferries and the Hoboken/Bayonne Bike Share System both had healthy monthly ridership along with commuter profiles that fit into the strategic target framework. Because this was a new product launch, the campaign kicked off with high impact station dominations at four of the most frequented train stations in New Jersey (Newark Penn, Trenton, Hoboken, and Secaucus). Stations were selected based on highest monthly ridership as well as location in New Jersey that had an above average concentration of the target. The station dominations ran for the full month of July, taking advantage of summer/4th of July heavy ridership. To support the station dominations, New Jersey Transit system-wide two-sheets were used to increase reach and frequency. To continue momentum in July for this new product launch, two ferry wraps on the NY Waterway route from Port Imperial to Midtown were utilized because monthly traffic was highest on this route. To



add on the ground support to educate potential consumers, space at the Hoboken Station featured a dust artist dusting a car to play off the idea that potential Milewise customers do not drive their car very often and leave it sitting for long periods collecting dust. The event allowed local Allstate agents to be on-site and answer questions regarding the Milewise product. Content created from this event was used in future Allstate social posts. Moving into August, media shifted into more of a sustain strategy. Awareness had been built through the station dominations, ferry wraps, and New Jersey Transit two-sheets, as focus was now on keeping Allstate and Milewise top of mind with commuters. Ferry wraps, running through August maintained presence with ferry riders, and two-sheets and three-sheets throughout the New Jersey transit system, ran through October. In addition to the ferries and train two and three-sheets, the ads appeared on the Hoboken/Bayonne Bike Share panels, selected due to the bike-friendly nature of Hoboken, and its proximity to Hoboken train station. Bayonne is essentially untouched by other forms of public transportation, so in order to extend reach into this area, the bike share stations were essential.



Plan Details

Markets: New Jersey Statewide

Flight Dates: May 28, 2018 - November 25, 2018

OOH Formats Used: 4 Station Dominations, 2-sheets, 3-sheets, New York Waterway Ferry Wraps, Bike Share Panels, Dust Art Activation

Target Audience: Adults 18-34

Target Audience TRP: 1203.0

Target Audience Reach: 54%

Target Audience Freq: 20x Frequency

Total Impressions: Non-audited estimated impressions: Newark Penn Station Domination - 13,989,891; Hoboken Station Domination - 12,370,409; Secaucus Junction Station Domination - 15,855,157; Trenton Station Domination - 2,042,204. Monthly ridership on NY Waterway Port Imperial to Midtown route for 2 ferries- 694,452.

Results

Awareness of Milewise increased 7 percent and consideration increased 6 percent from 2018 Q1 to 2019 Q1. The campaign exceeded quote goals by 63 percent. After the success of the Milewise New Jersey campaign, Allstate is launching nine new states in 2019.

