

# Indie 'Mullets' campaign strips away the bullsh\*t



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Indie's new 'Mullets' campaign seeks to convince millennials, very much focused on building their lives, that its insurance premium is something to care about, challenging this category, which is more often than not a grudge purchase. "We really wanted people to sit up and take notice, and ... rethink the negative doom and gloom perceptions of life insurance," says Indie CMO, Matt Riley.

We realised that a world where life insurance is a time, cost or emotional burden on the living, is not a world our brand should live in. We worked really hard to create an optimistic voice for the brand and respect customers enough to strip away all the bullsh\*t .... I think this honesty and optimism coupled with a product that is completely self-directed is a winning recipe.

Riley adds that 76 % of their policyholders are below 40. "That's completely inverse from established life insurers customer bases who are struggling to attract a millennial audience."

Interestingly though, the insurer isn't modelled as a millennial brand. "The mistake is to assume a brand that is successful with millennials is 'youthful'. We prefer to think of ourselves as a very human and radically transparent brand. Those are universally appealing qualities, but for millennials who are so often stereotyped and patronised, just being transparent about who we are and what we are selling does help a lot."

#### **What was the brief / key insight?**

The exact communication challenge to the 'Foxes' was: 'We need ideas that make us more famous than our budgets deserve.'

The audience insight: 'I want to focus on building my life, not preparing for when it's over.'

The brief to FoxP2: 'Convince an audience who are too busy living to care about dying. Indie has finally made an insurance premium something to be happy about.'

# **III** Comment on the role of / working relationship between your in-house creative team(s) vs your creative agency partner(s) in general and on this campaign specifically.

Fox knows big ideas. Indie knows digital life insurance sales. We have a working relationship of mutual trust that really embraces each other's expertise. Fox sets the creative direction and ideates across the ecosystem of touchpoint our business plays in, and then Indie's internal team crafts the finer details of campaign sequencing, lead generation, and the actual production of digital assets is done in-house.

It's a very open relationship. We even have our own slack channel where we share early stage thinking and craft work together. The in-house team is closely watching the data, making adjustments to creative and redeploying. It's not just digital that can be nimble these days. An amazing example of this was when within two days of going live on TV, we realised a particular call to action was bringing in poor quality traffic. So, we adjusted, resupplied material, and three days later we were back on TV with a refined message and better converting traffic.

## **##** What are the objectives?

Drive awareness around Indie's disruptive proposition, and convert that to sales.

### **## What has the response been?**

Very good. We've had a record sales period and increased revenue by 60% over our previous campaign (same duration and investment levels and channel mix).

#### ## Tell us about the Halloween 'marketing twist' and how this is relevant to the campaign.

The campaign pokes fun at the traditional category tropes. One of those is the emotional blackmail around death. The old favourite 'don't leave people behind without anything'. With Indie, it's the only product where you can enjoy it while you're still alive, and it's Halloween, so #ghostmullets. Oh, and it's fun.

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