2023 APAC Effie® Awards Gold Winner

The Last Performance

Categories:
Media Idea (Gold)

Product/Service Classification: Insurance
Brand: Partners Life
Client: Partners Life
Lead Agency: Special Auckland

Redacted Version

Executive Summary

New Zealand is one of the most under-insured countries in the world for life insurance.
To tackle this, we partnered up with NZ's most popular 'murder mystery' TV show – The Brokenwood Mysteries.
In an partnership that pushed the boundaries of what was possible with a media integration, we brought the murdered characters back from the dead for one last performance that challenged New Zealanders to think about their relationship with life insurance.
This inventive use of television, captured the attention of NZ and got the nation more interested in life insurance.

Market Background

Partners Life is a New Zealand (NZ) insurance company that provides health and life insurance. This does not include general insurance products such as car, house, contents.

Unlike other life insurers in NZ, they have limited direct distribution, instead insurance is primarily purchased through independent financial advisors/brokers.

This means that brand awareness and consideration are extremely important.
When advisors suggest that their customers purchase a specific policy, it is hugely beneficial if the brand they are recommending is seen as a familiar and trusted brand.

Therefore, the role that advertising plays for Partners Life, is to ensure that potential customers are aware of, and actively willing to consider the brand, when an advisor recommends them.

Specifically, for this brief – Partners Life tasked us with growing awareness and consideration, by shining a light on a product that New Zealanders are chronically underinsured against – Life Insurance.

State of the Marketplace & Brand's Business/Strategic Communication Challenge

New Zealanders are dangerously underinsured when it comes to life insurance.

One look at the statistics and you'll quickly realize New Zealand is one of the most underinsured countries in the world [3].

A mere 29% of New Zealanders are protected with a life insurance policy [4].

By comparison, 71% of Singapore residents are protected by insurance [5].

And this problem is worsening.

Not only are a large majority of the country underinsured, but this number had been rising.

In 2011, only 59% of the country were underinsured. In under a decade that's increased substantially to 71% [6].

Why were so many New Zealanders unprotected?

Research told us:

1. New Zealanders were prioritizing other financial needs

With the cost of living at an all-time high, day-to-day financial priorities compete with the value of life insurance products for space in customers' wallets [7].

54% of New Zealanders say it's too expensive to have life insurance [8]. In this context, it becomes harder to disrupt the status quo of giving priority to current expenses and instead convince people to spend on a hypothetical scenario.

2. Advertising wasn't motivating us to act

When looking at triggers that motivate people to take out life insurance, advertising ranks bottom of the list [9].

So, while big competitors were funnelling millions into traditional advertising, this simply wasn't propelling people to get insured.

3. Our 'she'll be right' mindset was getting in our way

A hallmark of New Zealand culture is their tendency to optimistically assume the best out of life and think most things will go according to plan [10]. Even when bad times strike, New Zealanders tend to remain positive.

We even have a name for this mindset – 'she'll be right'.

It is our downfall when it comes to life insurance.

By thinking that we will be fine in any situation, we don't see the value in protecting ourselves.

New Zealanders lives were at risk, and the category wasn't doing enough to change their fate.

Partners Life knew New Zealand's underinsurance would only continue to worsen if a brand didn't do something radically different about it.

So, we set about tackling it head on.

The strategic communications challenge:

Turn a nation apathetic to life insurance into one that is actively engaged with it through Partners Life.

Objectives & KPIs

Partners Life has a limited direct distribution footprint with the NZ public.
Similar to the likes of Mastercard and Visa, who rely on banks to sell their product, Partners Life rely on an independent network of 1,700 advisors across the country to sell their insurance.

They are competing against much larger, more competitively priced brands.
Partners Life policies are priced at a premium – which means it's even more crucial that people feel a sense of familiarity and trust to justify paying a premium.

In this context, having low familiarity and awareness of the brand is a major threat to the business.

Communications plays a critical role in overcoming this because:

• It gives the 1,700 independent advisors across the country the support and confidence to sell their product.

• It enables potential customers to become more familiar and open to what Partners Life had to offer and therefore more likely to choose them.

Therefore, our main focus was on finding a clever way to cut through in a saturated category and help grow familiarity (awareness) and consideration for Partners Life.

To do this, we would need to find a compelling way for Partners Life to lead the charge in waking New Zealand up to the importance of life insurance.

Our campaign objectives were as follows.

1. Grow New Zealanders appetite for life insurance
Turn a nation apathetic to life insurance into one that is actively considering the importance of it.
- Measured by an increase in the campaign metric 'it's important to have life insurance' from 58% to 63%.

2. Increase brand awareness of Partners Life
- Measured by an increase in brand awareness from 23% to 28%

3. Increase brand consideration for Partners Life
- Measured by an increase in brand consideration for Partners Life from 21% to 26%.

Sourcing: Section 1

1 - Kantar Partners Life Brand Tracking, 2022
2 - Nielsen AdQuest, 2021
3 - RBNZ QIS, OECD Insurance Indicator, 2020
4 - Financial Services Council NZ, Gambling on Life - The Problem of Underinsurance, 2020
5 - Life Insurance Association (LIA) Singapore, 2022
6 - Financial Services Council NZ, Gambling on Life - The Problem of Underinsurance, 2020
7 - Deloitte, Consumer buying preferences and life insurance in a digital age, 2018
8 - Pure Profile, Quantitative Study, 2022
9 - Financial Services Council, AU, 2014, Apathy to Action, Understanding consumer barriers to life insurance 10- New Zealand Retirement Commission, 2019, Kiwis' 'she'll be right' attitude to insurance could backfire

Audience

We had a huge audience to reach given the majority of New Zealanders weren't protected adequately with life insurance.
They fell into two camps:
1. The Un-Insured – New Zealanders without any form of life insurance.

Typically, young and middle-aged New Zealanders who represented 47% of the population, but 80% of the total protection gap [1]. We needed them to understand the importance and relevance of life insurance.

2. The Underinsured – New Zealanders with insurance but not the right level of protection.
Typically, middle-aged New Zealanders who have some form of cover. We need them to understand the importance of reviewing and updating their policies to ensure they have enough insurance to cover them in the event of a problem. They represent 64% of people that have some form of life insurance cover [2].

Both groups share an apathy towards life insurance.

Not only did thinking about life insurance involve thinking about death (something none of us like to do), but it required us to imagine an intangible, future concept.

When faced with this, New Zealanders will far more quickly default to the aforementioned 'she'll be right' mentality.

We needed to find a way to make the possibility of dying without life insurance impossible to ignore.

Insight

The category is predominantly focused on 'peace of mind'.
Life insurance companies have long relied on claiming to give you the foresight to 'Live a little freer' (AA Insurance) or 'Live life to the fullest' (Cigna).

This approach has systemically failed to provoke action - when looking at triggers that motivate people to take out life insurance, advertising ranks bottom of the list. [3]

It's hard to prioritise things we can't imagine.
We place a higher value on things that are tangible - our cars, our house, our prized possessions. We are far more likely to have insurance on these things [3] [4].
On the contrary, we tend to to de-value information that can't easily be imagined and therefore underestimate the plausibility of an event such as an accident or death.

Called 'the simulation heuristic' – this cognitive bias makes it easy to discount messages of risk [3].
In this case, the things that needs protecting – your life – is a somewhat intangible concept and this contributes to our unwillingness to insure it.

Until it happens to you

For life insurance, the triggers for consideration are often the events you would try to insure against (loss of job, sudden illness or death) [3]. We only realise the need for insurance in hindsight, when it's easier to comprehend and the risk is tangible. In this case of death though, it is too late to benefit from the power of hindsight.

Our core insight:
Hindsight is a powerful trigger when it comes to insurance, but in the case of death, it's far too late to use it.

Which gave Partners Life a clear strategic role:

Partners Life helps you get life right by giving you the hindsight you need to protect yourself from the risk of unexpected death

The Big Idea

Use the hindsight of the dead to convince people to take out life insurance

Sourcing: Section 2

1 - Swisse Re Institute, 2021, Closing the mortality protection gap in New Zealand
2 - Kantar Partners Life Brand Tracking, 2022
3 - Financial Services Council, AU, Apathy to Action: Understanding consumer barriers to life insurance 4 - Nielsen IMS Clear Decisions, Insurance Held (NZ Population), 2022

Bringing the Idea to Life

We collaborated with New Zealand's most popular murder mystery to demonstrate the risk associated with an unexpected death.

How do you deliver the message of hindsight without killing someone in the process?
Ghosts or zombies would have been too easily dismissed as supernatural nonsense.
We needed New Zealanders to feel the real weight of our message, so we set out to bring them back from the dead. Well, not actual ones.
But ones from New Zealand's most popular murder mystery television series – The Brokenwood Mysteries
Introducing ...

The Last Performance
A life insurance campaign disguised as being part of a television series, where killed off characters wake from the dead to share their regrets about not getting life insurance.

Turning NZ's favourite murder mystery TV show into an ad for life insurance.

Six episodes, meant six deaths, and six perfect candidates to share why they wish they had the hindsight to have life insurance. So, teaming up with 'The Brokenwood Mysteries' we developed an all-in-one content partnership, media-hijacking, product placement, and good old-fashioned testimonial, that challenged NZ's preconceptions of life insurance.

Here's how we did it...

First, we seamlessly integrated our message into the Brokenwood story.
Knowing New Zealanders weren't responding to life insurance advertising, we didn't just want to use the dead characters as spokespeople in a traditional campaign. We needed their message to feel as close the real experience of 'hindsight' as possible.
In every episode, someone dies, and they end up in the morgue.
So, at the end of every episode, before the credits rolled, we brought these murdered characters back from the dead for one 'last performance' using the same actors, same director, same crew, and same sets in the show.
In an unexpected twist, the characters on the autopsy table came back to life to express their shock at having died, and to express their regret at not having life insurance.

This captivated the audience's attention and they were then reminded them that that life isn't scripted so it's best to 'Plan Ahead' and 'Get Life Right'.

The Partners Life logo appeared and then the end credits rolled.

Some viewers even went as far as saying that -

"To me watching last Sunday night's episode of The Brokenwood Mysteries on TV, the most interesting part of the show took place in the break." [1]

Then, we extended the campaign's impact through digital.
While the integration into the television show was central to the idea, we further amplified the campaign with social and digital assets (as of course, many people are second screening and talking about the show in digital channels).

Surrounding the online streaming platform where Brokenwood Mysteries airs, we created takeover banners and 'ad on pause' executions telling viewers 'Life isn't scripted like a TV show, so 'Plan ahead to get life right'.

Each week on social, after the episode had aired, we highlighted each characters' message to New Zealanders and used their personal pleas to prompt our audience to find out more about life insurance on the Partners Life website.

We closed the loop, by enabling NZ to take action.
We created a landing page and quiz that helped interested New Zealanders figure out what type of protection they needed based on their lifestyle. Once their personalised result was generated, we directed them to a financial advisor who could help them get protected.

Over the course of the six-week season, The Last Performance not only brought several characters back to life, but brought the entire country on an entertaining, ever-changing lesson about the value of life insurance.

Sourcing: Section 2

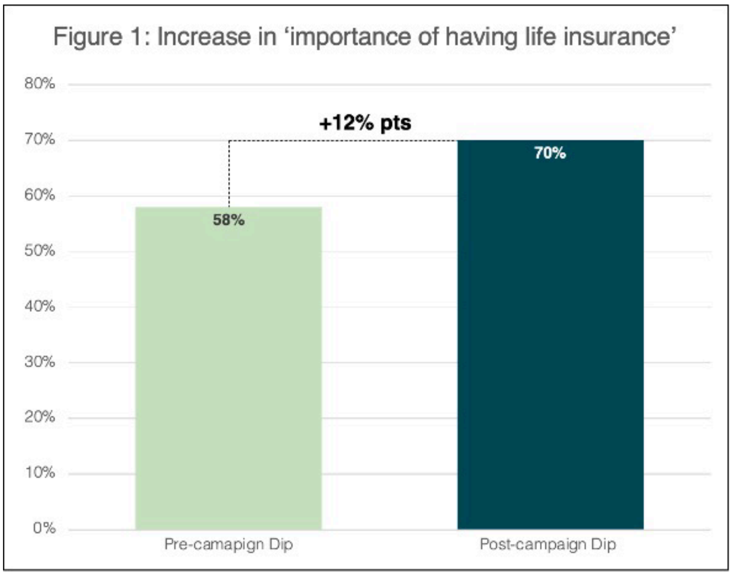
1 - Antony Young, Sep 2022, Stuff Opinion Piece- How Netflix's decision to include ads could usher a rush to get advertisers back on TV.

Results

The Last Performance captured the attention of NZ and turned a nation apathetic to life insurance into one actively engaged with it.

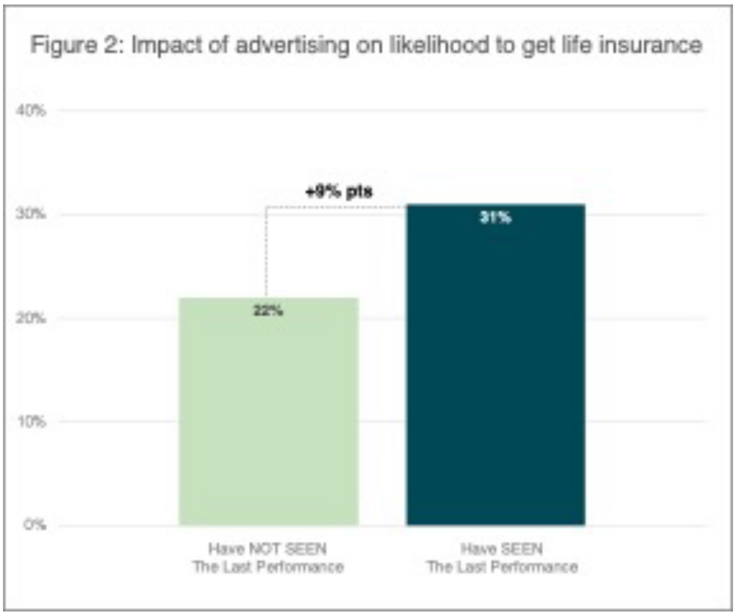
OBJECTIVE 1: Did we grow New Zealanders appetite for life insurance?
Measured by: an increase in the campaign metric 'it's important to have life insurance' from 58% to 63%.

RESULT: Yes, we did. New Zealanders now thought life insurance was more important.
We overachieved on our target. 70% of New Zealanders now believe in the 'importance of having life insurance' [1].



(Figure 1)

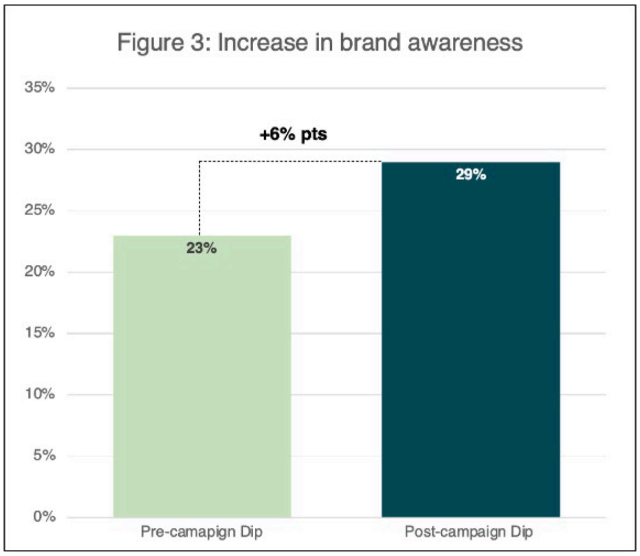
Further to that, we have also achieved a +9% + point uplift in New Zealanders actively considering getting life insurance after seeing The Last Performance [1].



(Figure 2)

OBJECTIVE 2: Did we grow awareness for Partners Life?
- Measured by an increase in brand awareness from 23% to 28%

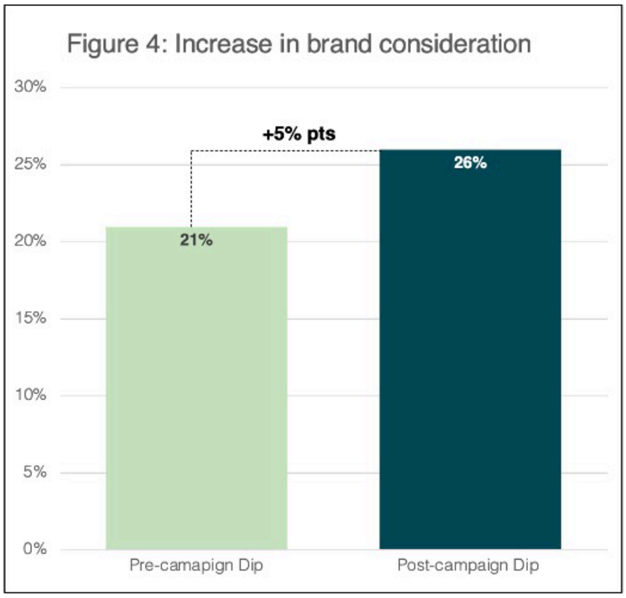
RESULT: Yes, we did. More New Zealanders were now aware of Partners Life
We overachieved on our target. Brand awareness increased to 29% - attaining the highest awareness score for Partners Life in the last three years [1] ensuring that advisers would have more confidence in people's familiarity with the brand.



(Figure 3)

OBJECTIVE 3: Did we grow consideration for Partners Life?
- Measured by an increase in brand consideration for Partners Life from 21% to 26%.

RESULT: Yes, we did. More New Zealanders were ready to consider Partners Life as a life insurance provider. Consideration for Partners Life as an insurance provider increased to 26% - achieving our goal [1].



(Figure 4)

This was further evidenced in our website enquires increasing by 70% from pre-campaign levels.

The campaign also had additional benefits to the business beyond our specific objectives.

While 'The Last Performance' was primarily focussed on increasing awareness and consideration for Partners Life, this campaign also delivered a number of additional benefits that have generated a strong commercial impact back to business.

• Partners Life's direct to customer business saw a significant uplift.

[redacted]

[redacted]

• The campaign undoubtedly had a wider impact on the ability of advisors to sell our insurance.

As previously stated, advisor generated sales account for most of the Partners Life's business. Whilst we are unable to put a dollar figure on this currently, it is safe to assume through the growth in awareness and consideration of Partners Life, that the commercial impact for this campaign is significantly higher.

It is best summarised by the CEO of Partners Life:
"The Last Performance is a subversive and convention challenging campaign, using humour and integration to disrupt standard advertising in the insurance industry and encourage viewers to engage with the content, while also positively supporting our advisor network."- Naomi Ballantyne

Additional Marketing Components

	Couponing		Leveraging Distribution
☒	CRM/Loyalty Programs		Other marketing for the brand, running at the same time as this effort
	Economic Factors	☒	Other : TV Show Promotion
☒	Giveaways/Sampling		

Other Contributing Factors

Internal Company Events

Partners Life announced its acquisition by Dai-ichi Life Holdings on the 12th of August. This received some media coverage. However, it was mostly limited to industry press and internal customer communications. There is no evidence to suggest this drove additional interest in life insurance.

Economic Events

The timing of the campaign coincided with the peak of the cost of living crisis. Inflation was the highest it's been in 32 years [3]. We were asking people to prioritise thinking about their financial future at a time when their day-to-day outgoings had dramatically increased. In spite of this, we managed to increase consideration for life insurance and gain new customers for Partners Life.

TV Show Promotion
TVNZ invested in promoting the new season launch of the show (this is standard practise) primarily through PR. With key NZ media talking up the programme pre-launch, the PR hype likely increased opportunities for audiences to discover and view our partnership.

Natural Disasters
There were no major disaster events around the campaign period (this occurred in 2023 in NZ) that would have prompted more people to get life insurance.

Sourcing: Section 4
1 - Kantar TVNZ Campaign Tracking, 2022
2 - Partners Life Website Analytics
3 – Radio New Zealand, July 2022, Cost of living soars: Inflation hits 7.3% - highest in 32 years

Media Addendum

Paid Media Expenditures

Current Year: 2022		**Year Prior:** 2021	
☐ Under $100K	☐ $1M – under $5M	☐ Under $100K	☐ $1M – under $5M
☐ $100K – under $250K	☐ $5M – under $10M	☐ $100K – under $250K	☐ $5M – under $10M
☒ $250K – under $500K	☐ $10M – under $20M	☐ $250K – under $500K	☐ $10M – under $20M
☐ $500K – $750K	☐ $20M and over	☒ $500K – $750K	☐ $20M and over
☐ $750K – under $1M		☐ $750K – under $1M	☐ Not Applicable

Compared to other competitors in this category, this budget is:
☒ Less ☐ About the same ☐ More

Compared to overall spend on the brand in prior year, the budget this year is:
☒ Less ☐ About the same ☐ More ☐ Not Applicable

Integrating our message into NZ's most popular murder mystery show meant our message reached 59% of New Zealanders (outperforming our planned reach of 50%) and was streamed 316,087 times over the season.

The unique nature of this integration was drove additional PR picked up by news media resulting in an additional 700,000 views.
Our social activity exceeded a number of category benchmarks including traffic to site due to a strong and cost effective cost per click.

Owned Media

We created a landing page on the Partners Life website that housed an existing quiz which helped people understand their life insurance needs, in context to their lifestyles.
Partners Life also used their social pages (Facebook and Instagram) and direct customer communications to promote the campaign.

Sponsorships

Our partnership with TVNZ (NZ Broadcaster) and South Pacific Pictures (the production company for the Brokenwood Mysteries) was central to this idea.
At a production level, we used the same sets, actors and director to ensure our message was seamlessly integrated into the show.
At a broadcaster level, our message was broadcast ni one of the most coveted media placements - before the end credits.

Communications Touchpoints

☐ Branded Content – Editorial	☒ Digital Mktg. - SEM	☐ Print - Magazine
☒ Branded Content – Product Placement	☐ Digital Mktg. - SEO	☐ Print - Newspaper
☐Cinema	☐ Digital Mktg. – Short Video (:15-3 min.)	☒ Public Relations
☐Contests	☒ Digital Mktg. – Social: Organic	☐ Radio
☐ Digital Mktg. – Affiliate	☒ Digital Mktg. – Social: Paid	☐ Retail Experience: Digital
☐Digital Mktg. – Audio Ads	☒ Digital Mktg. – Video Ads	☐ Retail Experience: In Store
☐ Digital Mktg. – Content Promotion	☐ Direct Mail	☐ Sales Promotion, Couponing & Distribution
☐ Digital Mktg. – Display Ads	☐ Events	☐ Sampling/Trial
☐ Digital Mktg. – Email/Chatbots/Text/Messaging	☐ Health Offices / Point of Care	☐ Sponsorships – Entertainment
☐ Digital Mktg. – Gaming	☐ Influencer / Key Opinion Leader	☐ Sponsorships – Sports
☐ Digital Mktg. – Influencers	☐ Interactive / Website / Apps	☒ Sponsorships – Unique Opportunity
☐ Digital Mktg. – Location based	☐ Internal/In-Office Marketing	☐ Street Mktg.
☐ Digital Mktg. – Long Video (3+ min.)	☐ Loyalty Programs	☐ Trade Shows, Trade Communications, Professional Engagement
☐ Digital Mktg. – Marketplace Ads	☐ OOH – Billboards	☒ TV
☐ Digital Mktg. – Mobile	☐ OOH – Other Outdoor	☐ User Generated Content & Reviews
☐ Digital Mktg. – Product Placement	☐ OOH - Transportation	☐ Other:
☐ Digital Mktg. – Programmatic Display Ads	☐ Packaging & Product Design	
☐ Digital Mktg. - Programmatic Video Ads	☐ Print – Custom Publication	