

COUNTRY: TAIWAN
BRAND: MSIG MINGTAI INSURANCE
2009

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COUNTRY: TAIWAN
 BRAND: MSIG MINGTAI INSURANCE
 PRODUCT TYPE/ DESCRIPTION: NON-LIFE INSURANCE
 CAMPAIGN TITLE: THINGS ARE MORE THAN JUST THINGS

MARKETING CHALLENGE AND OBJECTIVES

Non-life insurance products are highly regulated so it is very difficult for consumers to discern any differences. In addition, according to Taiwanese law, purchase of insurance for a home or automobile is required upon purchase, so people usually get insurance from their current mortgage bank or car dealer, instead of from an insurance company. Consequently, Taiwanese people couldn't care less about whom from and what they actually buy when it comes to non-life insurance.

The other issue for Mingtai was its low employee morale. Within 6 short years, it had three different owners. Such frequent change of ownership made Mingtai's staff first feel suspicious, then confused and in the end, indifferent. The employees simply didn't care who owned the company anymore.

Therefore, our main task was to:

Create a Brand Ideal that makes Mingtai staff love their jobs & company again, and makes Taiwanese consumers start to be concerned about non-life insurance.

TARGET MARKETS

We have two target audiences: consumers and Mingtai staff. This was a local campaign focusing on the Taiwanese market.

1. Consumers: Auto and home insurance account for 70% of Taiwan's non-life insurance market, according to government statistics. Hence our first target was people who own a car or home, aged 25 to 55 years old, and divided fairly evenly by gender (slightly male-skewed). By law they must buy insurance when they purchase a home or vehicle and they often get their insurance directly from their current mortgage bank or car dealer. They don't care about which non-insurance company they choose. We need to make them care.
2. Mingtai staff: Approximately 1,400 people work in the 65 Mingtai branch offices. After such frequent ownership changes, they had become confused about the company's mission and values and didn't care much about who owned the company. We must rekindle their passion and make them care about working at Mingtai.

STRATEGY

The objective was clear: we want to make consumers care about their non-life insurance and make Mingtai staff care about working at Mingtai again. To achieve this, we started with consumers. We interviewed many consumers, all of whom agreed that their homes and cars were important to them. However, when asked which insurance company they used to help protect these assets, many were at a loss and said they had to double-check. In contrast, when we asked about the insurance company they used to help protect their families, the dominant majority started recounting the names of their life insurance companies. Therein laid our discovery of the key difference: however important people considered their cars and homes to be, they were still

inanimate objects that weren't considered more important than living beings. One respondent put it nicely, "It's normal to see someone cry over the death of his or her pet, but you rarely see anyone cry because he damaged his car."

As a result, our key creative strategy was to give life to our treasured assets. We created two stories of love and affection, as narrated by a car and a home to their respective owners (see below):

"The Car"

Ever since you introduced me to everyone, I started to learn all of your secrets.

Like how to get to your house, that you are a neat freak, And sometimes you're careless.

Your work is stressful, but you still find time to take breaks.

You usually eat for the first time at night, so you have a lot of gas. You vanish when you're in a bad mood.

The gossip about your boss, and even where all your ex-girlfriends live, I'm very clear on all of it.

Yesterday you kissed Kelly. Of course I won't tell Abby...

I know you so well.

I am a car, your car. And I care a lot about you, even though you may never find out.

"The House"

When I laid eyes on you for the first time, I thought that good days had come.

But it turns out...

Your younger son is so noisy that I can't sleep.

Your daughter draws on all the wrong places.

Your always drink too much at every business dinner.

You dream of buying new golf clubs, but your wife always says there's no money.

Now even your oldest son has his own secret.

But, being with you and looking at you every day, I find it more and more difficult for me to leave you.

Even when there is danger, I still want to be together with you all.

I am a house, your house. How I wish one day you will know, how much I love you all.

This is Mingtai's new Brand Ideal: "The world will be a better place if everyone can protect the things we own the way we protect our own families." This is a completely new way of looking at non-life insurance. Equipped with this new point of view, we conducted in-depth staff interviews and learned that this message carries two layers of meaning for them:

1. It makes the work of Mingtai's staff transcend into a higher realm. They are not protecting mere objects; they are protecting the value these objects have in the eyes of their owners. This honors the staff and the work that they do.
2. It also sends the message that the company's new owner sees and cherishes the true value behind things, and that their new boss is much more humane. Consequently, they feel as employees that their value will also be seen and cherished, making it less likely for their place of work to be sold off yet again.

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To achieve maximum exposure in a short time, we chose TV as our main media outlet, supported by print and OOH media. To immerse the staff in Mingtai's new Brand Idea, corporate values and codes of action, a series of internal PR and training programs targeting the 1,400+ employees was planned and carried out throughout the 65 branch offices in Taiwan. With a single strike, this campaign solved Mingtai's two key issues: consumer apathy and staff indifference towards their work.

- 74% of staff agreed that they feel their work helps the company to achieve its goals.
- -66% of staff agreed that they better understand the company's goals.

4. The campaign won creative award recognition in the Chinese market:

'08 Times Advertising Awards (Taiwan's biggest and most important advertising awards)

- 2 Gold and 2 Silver for Corporate Image & Financial Service category
- "Car" won "Best Copywriting"

'08 Longxi Awards (the most important ad awards among China, Taiwan and Hong Kong)

- Three Silver for Corporate Image & Financial Service category
- "Car" won "Best Copywriting" & "Best Director"

CAMPAIGN RESULTS AND MEASUREMENTS

1. Due to the global economic recession, Taiwan's non-life insurance market whole year growth rate was -4.3% in 2008. In the second half of the year, it deteriorated to -6.04% vs. same period in 2007.

However, following the campaign's launch in July 2009, Mingtai showed significant sales growth at its branches vs. same period in the previous year.

Period	Mingtai branch office sales growth vs. Same period in 2007	Taiwan non-life insurance market growth vs. Same period in 2007
Jul. 2008*	23.26%	-4.02%
Aug. 2008*	26.93%	-7.57%
Sep. 2008	57.16%	-1.13%
Oct. 2008	63.35%	-5%
Nov. 2008	46.36%	-14.09%
Dec. 2008	44.36%	-3.99%

Source: Mingtai Sales Management Department, Taiwan Insurance Institute

Note: July and August coincide with "Ghost Month" on the Chinese lunar calendar, during which people defer automobile and home purchase decisions.

2. In the 2008 bi-annual survey held by Taiwan's only insurance trade magazine, Risk Management, Insurance & Finance (Survey fieldwork period: July to August 2008; survey results published in October 2008):

- Mingtai ranked No. 1 in brand awareness (96.4%), surpassing market leader Fubon Insurance.
- Mingtai was rated "AA" in all four key areas evaluated in the survey: Image, Service, Professionalism and Worth Recommending:
- Mingtai showed noticeable improvement over its results in 2006, when it scored "A" in all four categories.
- Mingtai solidified its No. 2 position in these key attributes relative to its competitors, falling just behind the market leader, Fubon Insurance.

3. According to a Mingtai internal staff survey (conducted Dec. 2008):

- 76% of staff agreed that they noticed that the company became different in P6M.
- 80% of staff agreed that the company now values services more.

