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Kristin Brewe Interview – Q1 2009



Kristin Brewe, Director, Brand & Public Relations at Esurance, has been instrumental in establishing an important identity to one of our industry's most innovative insurance companies. In this interview, Kristin discusses social media marketing, brand development via differentiation, how the Internet has handed control over to the consumer and Erin Esurance's pink hairdo.

Insurance is one of the most researched financial products online. Given that our industry is conservative by nature, how well has the insurance industry responded to the web's disruptive technology?

Early on in the late nineties, the Internet caught the insurance industry by surprise. In response, a lot of companies offered brochure-ware on their sites and then promptly attempted to send consumers to their traditional channels. The industry incorrectly assumed that consumers only wanted to do research online. Also, there was a lot of reluctance because of the lack of understanding of the profile of the online consumer population. Many in the industry have suffered from not thinking what the consumer wants and instead offer up content based on what the operational process can handle. More companies are catching up and providing better content and good information on their sites. However, still today if you go to 5 different company sites, the consumer experience will be handled five different ways.

What's going on with respect to search engine optimization or SEO (i.e., showing up in a search engine result naturally versus paying for placement)?

By now, everyone understands that a web presence is required and that an individual company's site needs to show up in a natural search result. Because more consumers are searching for insurance, there is a lot of pressure on companies to improve their placement on search engines. A lot of money has been spent in this area, but it has not necessarily all been spent wisely. It's not rocket science. The key to a successful SEO effort is great content. Make the site user friendly, build it so it's relevant, make the content meaningful, and provide value to the consumers you want to target.

How would you characterize Social Media Marketing?

Social Media Marketing has many definitions, but to me it's whether people are talking about you in a more organic way than more traditional paid for placements. We try to initiate the process by putting interesting things out there that we hope people will talk about. For example, we recognize that our target market likes a clean environment, their iPods and new bands. So we work with a new band (Cloud Cult) that delivers a green message, and rewards people for taking the time to learn about protecting the environment with free downloads. We introduced the band to our audience on a micro-site (<http://www.esurance.com/welcome/landing/cloudcult/welcome.aspx>). The micro-site was

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initially receiving a steady stream of visits, with about 1,500 views of our full-length music video per week since we launched the micro-site in September. After the micro-site was picked up and talked about in a few blogs, the site started getting eight times the number of video views in a week. Social media marketing requires a very different approach to how one would typically do advertising. It has to be interesting. It has to be lower touch and more subtle without an overt corporate message. We have found the more subtle the approach (i.e., there is no sales pitch), the better the response. Our philosophy is “less is more”. And we constantly monitor it.

This is so contrary to everything we’ve learned about advertising. How then can a conservative insurance company deal with that kind of approach where all control seems to be lost?

In today’s world, we cling to an illusion of control. Classic brand management tells you to be in control. That is no longer true. There are conversations about your advertising and your company going on every day. The Internet facilitates these conversations. All you can really ask for is to have a seat at the table to be part of the conversation. Following the conversations is critical, so you can see how your company and its products and service are perceived. If you don’t pay attention and try and play a part in these conversations, you’re not in the game. You will be invisible or not involved in the conversation at all. I can’t think of a worse situation.

How does a smaller company like Esurance compete against larger companies with huge advertising budgets?

This has been an interesting challenge for us. A few years ago, it was easier because the online space wasn’t as crowded. And, all of a sudden, all of the players have jumped in the pool. No matter where you look – TV, online, on the radio -- it seems like consumers now see insurance ads everywhere. In order to stand out in the clutter, we must clearly differentiate ourselves. As a small insurer, we have to focus on our niche and make sure our business works well for our online target. We don’t have to try to focus on appealing to everyone. We have taken differentiation to the extreme with our pink-haired animated icon, Erin Esurance, and through our very rigorous focus on the online consumer who wants to buy and manage their insurance on the web.

An advertising expert recently predicted that red would be this year’s hot new color in advertising. Will Erin Esurance be changing the color of her hair anytime soon?

Erin is quite comfortable with her pink hair and has no plans to change it. It’s actually funny because Erin’s hair is so recognizable. We have seen that when pink hair is shown without displaying the Erin character, consumers still associate that with Esurance—including when very popular celebrities wear pink wigs without meaning to associate themselves with our animated icon.

Interview conducted, condensed and edited by Jaimie Pickles, President of Canal Partner LLC. You can contact Jaimie at jpickles@canalpartner.com