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**Brand Name:** Allstate

**Product Type or Description:** Insurance

**Campaign Title:** 2006 Your Choice Auto

### **Challenge**

Convince African-American consumers that quality protection *does* matter *and* that Allstate offers rewards and protection that they can't get anywhere else.

### **Objectives**

Modeling indicated that Allstate's projected media spend should:

- Increase quotes of pre-qualified African-American buyers
- Generate awareness of Your Choice Auto<sup>®</sup> (YCA) among African-American consumers
- Generate Your Choice Auto<sup>®</sup> Premium Package utilization (Gold, Platinum)
- Increase African-American consideration (precursor to sales) for Allstate that exceeds normative levels

### **Obstacles**

Product Commoditization

At the beginning of 2006, African-American consumers perceived little to no difference among premium insurance companies. This commoditization of the category was the result of the two largest spenders, Geico and Progressive, focusing their respective messages on price. They spent years and hundreds of millions of dollars telling consumers "15 minutes can save you 15 percent" and "We'll give you our rates plus the rates of our competitors." This led many people to believe the protection provided by insurance was less important than finding the lowest price.

Allstate needed to respond by differentiating its brand. The brand has always stood for quality protection as embodied by the "Good Hands" promise but this was being overshadowed by the flood of price messaging in the market.

New Proprietary Auto Insurance Features

In order to break through the clutter and differentiate the brand from competitors, Allstate introduced Your Choice Auto<sup>®</sup> (YCA) Insurance with innovative features that give customers more rewards for safe driving and better protection against accidents:

- Safe Driving Bonus<sup>SM</sup> – gives cash off the renewal premium for every 6 months without an accident.
- Deductible Rewards<sup>SM</sup> – takes \$100 off the deductible for every year without an accident.
- Accident Forgiveness – prevents rates from going up just because of an accident.
- New Car Replacement<sup>SM</sup> – pays out the full value of a totaled new car, not the depreciated value.



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While Allstate® Your Choice Auto Insurance does represent some significant news in a very cluttered category, the task was to get African-American consumers to care enough about insurance to consider switching.

### **Results**

The African-American launch of Allstate Your Choice Auto® was a huge success! The specifics are as follows:

- Increase quotes of pre-qualified African-American buyers  
    → African-American quotes were up January-August 2006 vs. the same period a year ago.
- Generate awareness of Your Choice Auto® among African-American consumers  
    → Awareness with African-Americans of Your Choice Auto® increased January 2006 through June 30, 2006, at a rate greater than that of the general market.  
    → Awareness of the New Car Replacement feature also increased with African-American consumers.
- Generate Your Choice Auto® Premium Package utilization (Gold, Platinum)  
    → African-Americans over-index as Platinum package purchasers vs. the General Market. The Premium packages offer the largest suite of features.
- Increase African-American consideration (precursor to sales) for Allstate that exceeds normative levels  
    → African-American consumers have a heightened interest in the Your Choice Auto® features at levels nearly twice that seen in the general market.