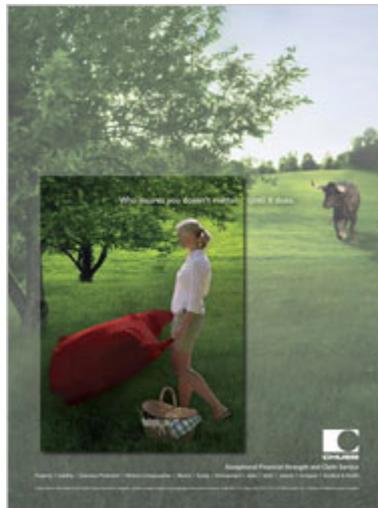


Chubb turns to humor to make its pitch

Andrew Adam Newman

In a current print advertisement for the Chubb Group of Insurance Companies, a woman stands in a verdant field, a picnic basket at her side, and shakes open a red sheet to spread on the grass. What she does not see in the background is an agitated bull galloping toward her. "Who insures you doesn't matter," reads the copy. "Until it does."



One of the Chubb ads showing unsuspecting people and using the theme, "Who insures you doesn't matter. Until it does."

The theme carries through in a series of print ads — by the Levinson Tractenberg Group (formally the Levinson Group) of New York — where other moments of quietude are about to go awry. In one, a man fishes in a canoe on a river, unaware that he has drifted perilously close to a waterfall; in another, a golfer lines up a putt, oblivious to the enormous alligator behind him.

For Chubb, which aims at the affluent, this is the first time it has loosened its bow tie and taken a humorous approach.

"It's a little more whimsical than our previous ads," said Mark Greenberg, a Chubb spokesman.

A decade ago, humor was anathema in ads for insurers, whose homespun slogans bore the tone of Norman Rockwell paintings: "Like a good neighbor, State Farm is there," assured one, while another promised, "You're in good hands with Allstate."

But the category lightened up considerably in 2000, when Geico introduced its gecko mascot, followed by humorous campaigns featuring cavemen and self-mocking celebrities.

"This is not a sexy category, like watches, cars or vacations," Mr. Greenberg said. "No one says, 'Oh, gee, I'd love to read the copy in an insurance ad.' We're looking for our ad to have stopping power, for someone flipping through a magazine to stop in their tracks as they're turning the page."

Joel Tractenberg, a partner in the Levinson Tractenberg Group, said, "A lot of the Geico stuff is great," but adopting a mascot, as Geico did — or a duck, as Aflac did — "seemed downscale for Chubb." He also questioned the effectiveness in general of such "borrowed interest," marketing lingo for companies appropriating a character or celebrity that has no direct connection to its business. (Met Life, for example, has since the 1980s used Snoopy and other characters from the "Peanuts" comic strip in ads.)

"It's getting someone's attention with something completely unrelated to the product and trying to wrap it around your point," Mr. Tractenberg said. "Now that we have your attention, let us sell you some insurance."

While some insurers were clobbered by the downturn — the American International Group took a federal bailout and renamed its property and casualty division Chartis because of its besmirched brand — Chubb has fared better. Chubb's 2008 revenue of \$13.2 billion represented a drop of 6 percent from the previous year's \$14.1 billion.

In 2008, Geico spent \$625 million on advertising in all media but Chubb just \$4 million, according to TNS Media Intelligence. Chubb would not say how much its new campaign cost.

That campaign, which aims at upscale readers of magazines like Forbes, Fortune, and Condé Nast Traveler, makes no mention of affordability, instead pitching "exceptional claim service." For the rich, Mr. Greenberg said, that means a mishap should not resemble downward mobility.

"If they're living in a mansion and their house is being rebuilt, we're not going to put them up in a Holiday Inn but rather in the Ritz or somewhere else that fits their station," he said. "And when their Lexus is being repaired, we're not going to give them a compact car — we'll give them a car of similar quality."

In a readers' survey about homeowners insurance in the September issue of Consumer Reports, Chubb ranked in the top three of 16 insurers, rating 89 out of a possible 100 on factors like paying claims promptly and generously. Readers did not evaluate affordability. The magazine noted, "Chubb markets itself as a high-end insurer, with premiums to match."

While Chubb is embracing humor for the first time, Nationwide has shifted to a more serious approach.

Nationwide's "Life comes at you fast" campaign depicted comically unpredictable situations, though not all would lead to calling an insurer.

One ad, for example, in which a shopkeeper entrusts his store to a young man, who uses a malfunctioning television remote control that causes a blade to fly off a fan and destroy the store, could result in a property claim. But another, in which an office worker wins the lottery and triumphantly storms into his boss's office to quit, only to lose hold of his winning ticket and have it land in a shredder, has nothing to do with insurance.

" 'Life comes at you fast' was designed to really cut through the clutter immediately, and the over-the-top humor and unique voice helped us achieve that," said Steven Schreiber, vice president for advertising and brand management at Nationwide Mutual Insurance in Columbus, Ohio.

In its latest, more serious campaign — by McKinney of Durham, N.C. — Nationwide agents speak about insurance policies for things including automobiles and homes. The agents speak in glass dioramas, while insurance-related scenes play out in other dioramas, lending more visual appeal to what on its face — discussing insurance — is not inherently riveting.

"What was hard to leverage in those 'Life comes at you fast' ads is, 'Why choose Nationwide?' " Mr. Schreiber said. "And we realized consumers really just needed more meat."

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