

Building the BrightRock brand through change

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A typical Johannesburg afternoon thunderstorm rolled in over the economic capital of South Africa on a hot summer's day in early January 2015. Suzanne Stevens, the Executive Director of Marketing for BrightRock, was enjoying a well-deserved vacation after helping steer the life insurance business through its first three years of operation. Although BrightRock had quickly established itself as an innovative and growing competitor in the local market, Stevens knew that the next three years would further test their business model and senior team. By designing the world's first needs-matched life insurance product, as opposed to the existing model, which aggregated various insurance needs into uniform blocks of lump-sum cover, BrightRock had begun to disrupt the industry's accepted practice.

As Stevens saw the first lightning strike on the horizon, she wondered whether BrightRock brand's awareness and differentiation among their channel and target market were strong enough. Having built a brand positioned as the antithesis to what consumers perceived to be the "greedy, disingenuous, and opaque financial services" that characterized the 2008 global financial crisis, Stevens wondered how she could build more positive associations, and a more competitive industry positioning, by using their existing change exchange online platform. A career-change moment campaign launched during the FIFA World Cup in Brazil in mid-2014 had worked well for the brand, which suggested that Stevens' content-driven marketing strategy could be expanded to other change moments and additional media platforms. BrightRock's product was enjoying growing uptake within their existing broker channel, whereas revenues from customers across the country were growing within budget expectations. Stevens was worried, however, about how sustainable BrightRock's competitive advantage would prove to be. As social media and online content platforms increased in popularity, especially on mobile devices, she wondered how her marketing and media choices needed to adapt. She was conscious that in time, other life insurance competitors would potentially be able to replicate BrightRock's product offering by building a comparable system and wondered how to strengthen her brand relative to the dominant traditional firms in the industry.

Life insurance in South Africa

The South African insurance market was regarded as the most developed in Africa, accounting for 71 per cent of Africa's total premiums and achieving the third-highest insurance penetration (15.3 per cent) (PricewaterhouseCoopers, 2010). The life insurance segment had achieved growth of 14.9 per cent CAGR in the previous four years, including \$51.2bn total gross written premiums in 2014 (MarketLine, 2015). Analysts highlighted the high crime rates in the country and the prevalence of HIV as contributors to the awareness of the benefits of life insurance[1]. Old Mutual Life Assurance Company had the largest market share by value, of 14.8 per cent, by the end of 2014, followed by Sanlam Life

Insurance Limited, MMI Holdings and Liberty Group Limited. With the leading players seen as homogenous and insurance regarded as a commodity, competition was based on lower cost structures, greater efficiencies and better customer service. The market was forecast to grow at 10.8 per cent CAGR during the five years till 2019, partly because of rising incomes and purchasing power of the growing middle class, the rollout of a national health insurance scheme, increased life expectancy and more South Africans being lifted out of poverty ([Exhibit 1](#)). Some analysts also pointed to a R9.3tn gap between the amount of insurance needed by South Africa's 13 million regular income earners (18-65) to maintain their households' standards of living and the actual extent of life insurance ([True South Actuaries and Consultants, 2013](#)). The richest 20 per cent of South Africans (average age 42, annual after tax earnings of greater than R148,718) typically required life cover of about R3.6m, leaving an insurance gap of almost R1.9m, whereas the poorest 20 per cent (average age 37, annual after tax earnings of less than R18,034) typically required life cover of R54,131, leaving an insurance gap of R50,453.

An industry competitiveness analysis suggested that the degree of rivalry within the market was strong, with moderate buyer power and threat of new entrants, and strong supplier power ([MarketLine, 2015](#)). In terms of buyer power, the many individual customers were in a weaker situation than large corporate clients. There was a lack of customer loyalty and an increase in online comparison sites, and because there are no penalties or loss of value, switching was fairly inexpensive. Supplier power was judged to be strong because of the limited number of ICT manufacturers and specialized software houses.

This analysis pointed to a moderate likelihood of new entrants to the South African life insurance market. Highly specialized expertise and knowledge, access to distribution networks and substantial capital were seen as requirements to launch a successful operation, whereas the leading incumbents enjoyed strong reputation and customer recognition. These market leaders had been losing their traditional share of new business to smaller niche players, however, with a shift towards a direct business model. One of the new competitors, Frank.net, conducted a focus group with under-40s and found that 70 per cent suggested strongly that they would use the internet to purchase life insurance. The Frank.net CEO, Lenerd Louw, believed that success in the direct life insurance industry required two ingredients:

A sophisticated and real-time technology platform that enables the simple, convenient and transparent product offering to be sold quickly and efficiently [. . .] [and] the right brand and advertising message, placed in the right medium [. . .] to convert interest into real sales ([KPMG, 2011](#)).

A PricewaterhouseCoopers industry survey identified the financial soundness and stability of the insurance market, the highly competitive and innovative marketplace, and the simultaneous established and emerging nature of the market, as strengths. Weaknesses included a perceived shortage of information technology and actuarial skills, an aging broker network and a large number of legacy products ([PricewaterhouseCoopers, 2010](#)).

Establishing BrightRock

In June 2010, Schalk Malan, a Fellow of the Faculty of Actuaries with almost a decade's experience in the development, implementation, maintenance and marketing of insurance products, had noticed a gap in the very competitive market of life insurance. Malan discussed this gap with a former colleague, Sean Hanlon, who had identified similar issues in the industry. Malan found that none of the established players in the life insurance industry in South Africa had a product that was tailored exactly to the client's needs or a product that was flexible to change as the client moved through changes in his/her life. Traditional life insurance was sold in terms of the total cover value and monthly premium that the customer could afford, which was decoupled from the underlying need the customer wished to cover. In this way, existing products were structured around the events that triggered a claims pay out, death, disability or dread disease, rather than around the

financial consequences customers would face as a result of the claims event. Hanlon was immediately keen to develop the idea further. At the time, Hanlon was with the Discovery Group after helping them launch Discovery Life and set up the Group's own distribution force. Malan and Hanlon partnered with two more former colleagues, Leopold Malan (former Chief Information Officer at Discovery Health) and Suzanne Stevens (former General Manager of Marketing at the Discovery Group), to create the founding team of BrightRock (Proprietary) Limited.

The Lombard Insurance Group, headed by Miles Japhet, a respected life insurance entrepreneur in his own right, had a 20-year track record in the market and set BrightRock up as an underwriting management agency of Lombard Life, thereby providing BrightRock access to an existing life insurance license. The partnership with Lombard Insurance Group allowed BrightRock the opportunity to have a financially sound business partner with the capital to fund their initial business expenses and was based on their mutual values and a shared passion for entrepreneurial enterprise and the insurance industry. BrightRock's initial primary reinsurance partner was Hannover Re, providing the necessary funding of the risk book. Since May 2013, the company's primary reinsurance treaty has been with Munich Re, the world's largest reinsurer.

BrightRock's structure did not include a CEO or Managing Director. Each of the four founders became Executive Directors, with clearly defined areas of accountability and responsibility and worked together to lead the business. Schalk Malan headed the Actuarial side of the business. Hanlon had 23 years' experience in life insurance with major South African and offshore insurance companies and took on the role of Executive Director of Sales and Distribution. Leopold Malan, an IT consultant who had consulted for many of the major South African banks before heading up Systems for Discovery's local and offshore health operations, took the role of Executive Director: Processing. Suzanne Stevens, a Chartered Marketer with a wealth of experience in marketing and communications, took the role of Executive Director of Marketing.

BrightRock's marketing strategy

BrightRock was launched on 30 May 2011 at the popular and contemporary CIRCA Gallery in Johannesburg. One of the first tasks for Stevens was to provide a name for the company. In doing so, she had a couple of criteria: the name had to be "of this century" (S. Stevens, personal interview, 23 March 2015), modern and tech sounding, but it also had to carry meaning. It had to be a name that was easy to pronounce (especially to second-language English speakers), it had to be easy to spell and to Google, but it also had to be available in terms of URL's. With these criteria in mind, Suzanne came up with four or five options that she put forward to the founding team. BrightRock was the one they liked best as they felt that it not only spoke to the idea of optimism and the future in "bright", but also captured the ideas of strength, reliability, trustworthiness and longevity in "rock".

Prior to the official launch of the product in 2012, Suzanne set about completing the marketing strategy for BrightRock. As part of this, she did a thorough analysis of the company's competitors and how they were positioned (see [Exhibit 2](#)). Specifically, she considered what competitors said about themselves and discovered the following:

- The South African life insurance industry had stagnated in terms of marketing and was almost entirely sales-driven.
- Most advertising in this sector was erratic, stale and focused on the category rather than a specific product offering.
- Price was the basis of competition.
- Most insurers made use of insurance brokers for distribution, although direct life insurers were emerging quickly.
- Consumer "noting" of advertising in the insurance category was one of the lowest.

- Most life insurance companies said the same thing (they are flexible, customer-centric, provide peace of mind and have customized solutions) and all use the same terminology, thus making this for an extremely undifferentiated industry[2].

BrightRock based their marketing strategy development on the Reputation Institute's RepTrack® model. The Reputation Institute, an international corporate reputation research and advisory firm, developed this reputation measurement model around the seven dimensions of products/services, innovation, workplace, governance, citizenship, leadership and performance (Fombrun *et al.*, 2015). One stream of strategy development focused on reputation management, and a second stream of work developed the marketing tactics required to deliver on the strategy. Stevens recalled:

We used the reputation driver model to guide our thinking, and then used our experience and a healthy dose of gut feel to guide the execution.

Stevens identified all BrightRock's key stakeholders and ranked them based on their importance for the company's launch. She then identified which reputation drivers (and associated messages) needed to be communicated to which stakeholders. For the launch blueprint, Stevens focused her marketing efforts on the media, the launch event, potential consumers, the brokers in the distribution channel, internal marketing to employees and communication related to the new business acquisition process such as the application forms, policy document and quote dashboard (Exhibit 3). For example, for potential consumers, the reputation drivers of products/services and innovation were used, with the following messages emphasized:

1. Products/services:

- You're only buying cover you need.
- Your cover stays relevant.
- Your premiums stay affordable.
- You get certainty about claims.

2. Innovation:

- Our product starts with you and changes with your needs over time – that's a first.

Developing and distributing the BrightRock product

In developing the product, the BrightRock leadership team rejected the traditional industry product process, which was largely rooted in an industrial-era production line approach, Stevens described as:

You get an actuary sitting in an office with an Excel spreadsheet and a whiteboard. He will design a product, open a hatch, and slide it through to the systems development team. Once the programming is done, they pass it on to the marketing team to put on a picture of a happy family dancing on the beach, before sliding it through to distribution to go and sell (see Exhibit 4).

BrightRock took a different approach, pulling together a multi-disciplinary team to collaborate with the product development actuaries on the product design. Furthermore, through its design, the product itself would enable consumers to work with their financial adviser to structure their own life insurance solution based on their specific needs. The BrightRock team believed that consumers experience change in the course of their lives such as getting married, having children, landing a new job or buying a new home, and there was no life insurance product that was flexible enough to adapt with the consumer through the changes in their lives. The BrightRock product was also designed to reduce the wastage built into traditional products, where premiums increased annually higher than inflation without taking the underlying asset coverage requirement into account.

The BrightRock team recognized that typical documentation for life insurance products was filled with jargon and complicated language, which most consumers did not fully understand. The customer's lack of understanding could lead to dissatisfaction at the pay-out stage. BrightRock believed strongly that creating a consumer-friendly interface, using language that related directly to clients' needs and that they therefore could understand, would counteract these issues. The South African National Treasury and Financial Services Board had recently published a set of Treating Customers Fairly guidelines, which included the product design, marketing, advice, point-of-sale and after-sale stages. Stevens was upset that, because of this lack of understanding, some life insurance customers were purchasing cover they considered "cheap" in the short-term, but which would become "more and more unaffordable over time". As Stevens recalled:

It was a case of: You're the little client, you don't understand how the product works, you don't understand how to structure it, and you don't understand what you need or how much of it you need.

BrightRock's product was therefore designed to give customers an opportunity to sit and have a conversation with their financial advisor about their insurance needs as an equal partner (Exhibit 5).

Financial advisers were equipped with an electronic quoting system for BrightRock, which they could use to co-develop the life insurance product with the client. Stevens argued that the product allowed the customer to "own the conversation", as the financial needs discussed were based on the customer's current monthly household expenses, the ages and needs of any children until their financial independence and any debts that needed servicing. The language in the marketing tools mirrored this. The quote could be generated by running over 25 million algorithms in the back-end, allowing the customer to know almost immediately exactly how much each portion of the insurance cost. The cover could then be adapted and customized to the customer's individual needs (Exhibit 6). Schalk Malan, BrightRock's Executive Director: Actuarial, had been quoted in the media stating:

BrightRock covers the same insurance events as other policies, but maps this cover back to clients' underlying financial needs. Customers are able at the outset to make a wide range of choices about how their cover should grow and change, to stay relevant and in tune with their needs. Even when those choices have been made, it is easier for clients of BrightRock to make changes to their cover should their circumstances change. Because each plan is made to every client's specifications, it is unlikely that two clients would have exactly the same BrightRock policy.

Competing life insurance offerings allowed some degree of customization, but in most cases, customers could only choose from modular, pre-packaged products. BrightRock customers could add more cover later or reduce cover if required, could even move from one kind of cover to another over time and unlike any competing product, choose at claim stage whether to be paid out in a lump sum or monthly income. The flexibility of this product therefore made it sustainable over the customer's entire lifetime, which was not always true of other products in the market. The individualized nature of the product created an opportunity to cut waste out of the insurance product, allowing BrightRock's customers to receive 30-40 per cent more cover for every Rand spent.

The BrightRock product was distributed through independent financial advisors, who typically sold a range of insurance products from a number of providers. Industry commentators suggested that 25 per cent of the 40,000 life and investment brokers in South Africa were independent, with the rest operating as tied advisors (Vlok, 2013). Research estimated the annual income per advisor at R563,528, with the typical advisor being a white male, aged 48, who has been practicing as a financial advisor for 17 years (Louw and van Tonder, 2008). Hanlon and the leadership team were considering a number of additional distribution channels, including exclusive BrightRock tied advisors, outbound telephone sales and online platforms.

Communicating the brand

BrightRock launched their life insurance product in mid-2012. The launch was supported by a six-month R10m national television, radio and print advertising awareness campaign ([Exhibit 7](#)). On DStv, the local satellite network and platform, the campaign ran on M-Net, BBC Entertainment, National Geographic, Kyknet, Discovery World and BBC Lifestyle (entertainment channels); eNews (an independent news channel); and SuperSport 1, 2, 3 and 4 (sport channels). The radio campaign featured on Talk Radio 702 and SAFM (talk radio channels); and Jacaranda, Highveld, KFM, East Coast Radio, Algoa FM, OFM and RSG (music and entertainment stations). The print campaign ran in the Saturday Personal Finance section of the Independent newspapers, including the Argus, Pretoria News, Saturday Star and Daily News. BrightRock's "first-time-advertiser" status contributed to the good efficiency and effectiveness achieved (R19.3m worth of exposure to 2.2m people). As a first-time advertiser, BrightRock had received an additional 38 per cent added value from media owners. BrightRock also completed a successful cinema tactical activation related to the James Bond Skyfall movie, reaching a live audience of 2,260 people, 4,100 movie goers through foyer activations and 159,000 via advertising in the movie complex. A YouTube clip of this activation had achieved more than 80,000 views by end of 2014, and the campaign was reported in many trade publications and blogs.

A further successful marketing initiative was the "you change our ad" campaign. In early 2013, BrightRock was airing an advert on Radio 702, a Johannesburg-based commercial radio station, about a father meeting his new-born son for the first time. In the advert, the father expressed the concerns: "What if he doesn't like rugby, what if he likes the clarinet, what if he starts painting his nails, or worse he forms a Spice Girls tribute band!" Although Stevens argued that the implicit message of the advert was that outdated attitudes should change, some listeners did not interpret the advertising copy in this positive way. Based on this feedback, Stevens invited listeners and Facebook followers to rewrite the script and to vote for the best script submitted. The initiative was also promoted through Radio, Facebook, Twitter, YouTube, SoundCloud and LinkedIn. Within four weeks, 80 scripts were submitted, and hundreds of votes were received. The revised script initiative generated 83 min of radio interviews (valued at over R750,000) and resulted in "unprecedented" enquiries via the BrightRock call centre and a peak weekly reach of 278,000 on Facebook. Brand strategist and industry commentator Andy Rice described the campaign as a "groundbreaking initiative". Jessica le Roux, whose script submission was recorded as the new advert, said: "The chance to see how adverts are made behind the scenes was a wonderful opportunity for me. I am also so pleased to see a company responding to consumers and not just paying them lip service" ([BrightRock Media Relations Department, 2013](#)).

Stevens' marketing team also focused on supporting the distribution network of independent advisors. A weekly BrightRock Bulletin newsletter was developed and launched by mid-2013, whereas a number of high-touch advisor training events were hosted throughout the year. Technical marketing tools were also developed and refined to support the advisor to explain the BrightRock offering.

In September 2012, Stevens appointed a new Public Relations (PR) agency to strengthen BrightRock's use of media relations. Stevens focused on building deeper editorial relationships with a number of key consumer publications to encourage greater use of BrightRock expertise and comments in relevant articles about life changes. This approach had resulted in coverage in mainstream consumer publications such as Fair Lady, Men's Health, Destiny Magazine and YOU/Huisgenoot. Between October 2012 and mid-2013, BrightRock achieved 79 media mentions across print, broadcast and online, valued at over R2.6m. For the first two quarters of 2013, BrightRock received the highest level of editorial exposure in the life insurance category in South Africa, 50 per cent more than the second-placed competitor.

The change exchange

Stevens acknowledged that customization was an attribute that all competitors claimed and, therefore, focused BrightRock's brand messaging on the attribute of change. She anchored the brand's marketing messages in a trademarked phrase, "needs-matched life insurance", and the key message that your cover stays relevant throughout your life, emphasizing the idea that your life insurance product changes when your financial needs change (when you experience moments of change in your life). To communicate the depth of the Change Moments message, Stevens looked beyond traditional media.

The initial idea was to develop a toolkit of different calculation tools (such as mortgage calculators) to assist consumers to navigate their financial needs. Stevens was concerned that competitors already provided these toolkits, that the tools could be cold and impersonal and that they assumed that consumers made decisions rationally. She was conscious of recent work by Daniel Kahneman and others that pointed towards behaviours and decision-making that contradicted the strictly rational model. Change moments, such as getting married, buying a house, having children or shifting careers, were often emotional episodes that required a stronger human connection. Studies had also shown that clients were more likely to buy some form of insurance at these times. The change exchange community was created to provide an emotional hook to trigger a deeper conversation with the prospective customer. Stevens recalled:

We needed something that would address the emotional nature of change, the irrationality which is invariably involved in the choices we make in these moments, and a way to provide some kind of emotional compass to consumers, rather than just a purely financial one. We needed a space where consumers could get a sense of empathy within a self-directed experience, as opposed to a patriarchal hierarchy.

In February 2014, BrightRock, therefore, created the ChangeExchange community platform, where they were able to facilitate conversations around change moments with genuine insight and authority. The ChangeExchange platform acknowledged the human factor in decision-making and allowed consumers to share stories and experiences and advise and guide each other through the change journey. The long-term objective was to create a strategy where consumers would reach out to BrightRock in Change Moments in their lives, rather than BrightRock having to fetch consumers in the market.

To achieve this goal, Stevens collaborated with a diverse group of contributors and experts (called Change Agents; [Exhibit 8](#)), as well as an in-house team, to create content that could engage consumers. On the platform, the Change Agents' posts about navigating their Change Moments were supplemented by video clips, lifestyle features, live seminars and financial tools. As consumers interacted with the content, some began to post their own content, whereas the PR and social media amplification of the easy-to-leverage content continued to achieve over R2m of media value each quarter.

Dave's big break

In early 2014, Stevens saw an opportunity to leverage the national interest in the FIFA World Cup 2014™ in Brazil. Previous market research had identified sport as the largest interest area (followed by comedy) for BrightRock's target market. The concept of "Dave's Big Break" was based on Tom Stoppard's 1966 play "Rosencrantz and Guildenstern Are Dead" in which these two minor characters in Shakespeare's Hamlet voice their confusion at the progress of significantly tragic events occurring around them in Hamlet, but which they are humorously unaware of. For the BrightRock campaign, a comedian would play the role of a South African sports journalist travelling to Brazil to cover the world's biggest soccer event, but without getting access to any of the games. eNCA, a local 24-hour television news broadcaster, agreed to include a dedicated "crossing" to Dave in Brazil during each day's primetime sports news broadcast (for 30 days). Dave's humorous pre-recorded commentary, which was positioned as editorial rather than advertising material, focused on

how he adapted to the many obstacles he experienced as an unofficial unaccredited sports reporter on the fringes of the tournament.

Although the media return on investment (ROI) was significant at 1:5, including production costs, and the BrightRock brand was again positively associated with using humour to safely discuss change moments, the campaign came with a steep learning curve and logistically proved to be a hair-raising experience. Stevens noted that filming took place every day in Brazil (five hours ahead of South Africa), segments then had to be sent back to South Africa for final editing and be ready for the evening news broadcast for 30 consecutive days. Stevens acknowledged that the BrightRock team should have worked harder on tighter briefs and scripting upfront, which would have helped to relieve some of the pressure on the creative team in Brazil and would have helped to deliver a more sophisticated end product. The social media amplification could also have been better. In hindsight, Stevens believed that a different social media skill set on the ground in Brazil and contracting upfront on social media interaction would have helped.

Change for 2015?

Stevens believed that the coming year would be critical to the growth of the BrightRock brand and business. Although consumers and financial advisors were taking note, so were the competitors. Schalk Malan had been invited to present the design and communication of the BrightRock product to the annual Financial Services Council Life Insurance Conference in Australia, which Stevens viewed as a welcome endorsement of BrightRock's focus on the consumer and innovation. Stevens wondered how their content-driven strategy, that had worked well thus far, could be amplified in the consumer market – and whether it could replace the company's investment in traditional advertising platforms. Within its first year, the ChangeExchange had hosted 50,000 sessions on the site, with over 11,000 conversations on social media flowing from the topics discussed. BrightRock had achieved an engagement rate of 53 per cent on their online platforms, compared to the industry average of 45 per cent.

By the end of 2014, Stevens and her team had developed a consumer marketing model to guide their marketing decisions (*Exhibit 9*). To achieve a high engagement ratio around their change moments, BrightRock used a combination of owned, earned and bought media. Stevens needed to decide what proportion of her marketing budget to invest across these three types of media. The brand had benefited substantially from the initial television, radio and print advertising campaign, and there were a number of similar opportunities on Stevens' desk. BrightRock's media agency had put together an appealing package of spots on traditional media platforms, including during broadcasts of the upcoming Cricket World Cup in Australia and New Zealand and during the Super Rugby season that dominated the first half of 2015 in South Africa. Stevens was also considering a sponsorship of a sport lifestyle talk show on SuperSport 1 and a women's lifestyle magazine show on Afrikaans pay-tv channel KykNet as an extension of the change moments interviews on the ChangeExchange – both of which could provide strong content co-creation opportunities for the brand. As a brand dedicated to change moments, Stevens wondered whether BrightRock too needed to change as it entered 2015.

Keywords:

Insurance companies,
Marketing strategy/methods,
Brand management/equity

Notes

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2. BrightRock Board Report: Marketing Division, November 2011.

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Exhibit 1. Selected South African economy & life insurance industry indicators

Table EI						
Indicator	2012	2013	2014	2015	2016	2017
Population size (million)	52.3	53	53.3	54.9		
Population 65+ (million)	2.8	2.9	2.9	3.1	3.2	3.3
Annual GDP growth (%)	2.5	1.9	1.5	2	2.1	2.4
Life insurance market value (billion dollars)	37	45	51	58	65	72
Life expectancy at birth (years)	56.3	56.9	57.4	57.6	57.8	57.8

Source: Adapted from MarketLine (2015); BMI (2015) and World Bank (2015)

Exhibit 2. Competitor positioning analysis – early 2011

Table EII		
Competitor	Positioning	Payoff line
Old Mutual	166-year heritage – always around	Do great things
Liberty	Lifestyle partner – you have made it	Own your life
Sanlam	"Start with what you hope for" – start something campaign – a way to fulfil dreams	Thinking ahead
Discovery	Making a difference to your life, health, wealth and vitality	
Hollard	Service the customer	We get you
Outsurance	Savings and lowest price	You always get something out
Frank	Honest, straight talking, simple affordable insurance	Life investment made simple
1 Life	New generation insurance	
PPS	Exclusive	For professionals

Source: Company documents

Exhibit 3. Reputation drivers and messages in 2011

Products and services

Key message 1: You're only buying cover you need. Life assurance products today come in three basic packages (give or take a few optional extras) – Dread disease; Disability and Death. Most people get a Rand amount of cover for each with the product packaged to include many features automatically. BrightRock's breakthrough product technology is different. It allows you to identify and understand each of your financial needs if you got sick, got hurt or died; and allows us to exactly match your cover to those specific needs.

Key message 2: your cover stays relevant. When your needs change (and they will, because that's what they do) – then so can your BrightRock cover. Which means your cover works better for you and it's more cost-efficient, because you pay only for what you need.

Key message 3: your premiums stay affordable. The industry norm is age-rated plans, which offer you big discounts at the start only to go up sharply as you grow older. This means many people may not be able to afford their cover when they're most likely to need it. We've structured our premiums to be competitive on day one, but also to grow affordably over time. So you're more likely to be able to keep your cover.

Key message 4: you get certainty about claims. When it comes to claims, we've made sure our benefits are better than – or at the very least, as good as – the best in the market. And we've written everything in everyday language, to make it easier for you to know when you can claim and how much we'll pay.

Innovation

Key message: our product starts with you – that's a first. BrightRock's approach of delivering an individual product that exactly matches your needs and then changes with your needs over time, is a first – no one else has ever built life insurance cover this way.

Workplace

Key message 1: everyone contributes [. . .]. Our high-performance culture encourages and rewards individual effort, but we believe in the power of the collective effort. We believe in getting diverse inputs from various areas of our business (and elsewhere), debating the options and delivering the best solution through consensus-decisions and individual talent and effort.

Key message 2: [. . .] and everyone benefits. And that is why we're also building a unique model to offer all our employees a share in the company's profits.

Governance

Key message: doing things right is in our DNA. We're a new player in an old industry, where governments have recently had to intervene to ensure greater accountability and disclosure. Because we're building our business from the start with our stakeholders central to all we do, we've got no legacy issues to address. Doing things right is part of our DNA.

Citizenship

Key message: we debunk the insurance industry gumpf. Life assurance has a reputation for being opaque and complex, and full of fine print. Consumers find it hard to find information, and even harder to make informed decisions. BrightRock wants to do things differently. We want to educate consumers about our industry and its products – so whether you're a BrightRock client or not, you can rely on us to debunk the gumpf.

Leadership

Key message 1: we're the active ingredient for positive change. We drive the positive in everything we do. In every interaction – with individuals, our industry and broader society – we want to be the active ingredient that brings about a better result.

Key message 2: we have experienced leaders. BrightRock's four founders share extensive financial services experience, a complementary skills-set and an entrepreneurial vision. In their chairman, Miles Japhet, they have the backing of a respected insurance entrepreneur.

Performance

Key message 1: we have financial muscle. We're a start-up, but we've got plenty of financial muscle. We have enough seed-capital through our shareholder, Lombard, to grow

our business to profitability. And our long-term reinsurance contract with Hannover Re, a leading international reinsurer, means we will always be able to pay claims.

Key message 2: we'll reach high-end consumers through financial advisers. We'll offer our needs-based products to high-end consumers in South Africa. We'll reach these consumers through an entrepreneurial, high-advice distribution model – led by highly experienced financial services sales executives. We'll distribute our products through an elite group of 1 500 independent financial advisers nationally.

Key message 3: we'll target other markets in the medium term. We believe we can easily adapt our product technology to other target markets. We intend exploring these growth opportunities in the medium term (Source: company documents).

Exhibit 4. Distribution and sales process – in 2012 launch presentation

Figure E1

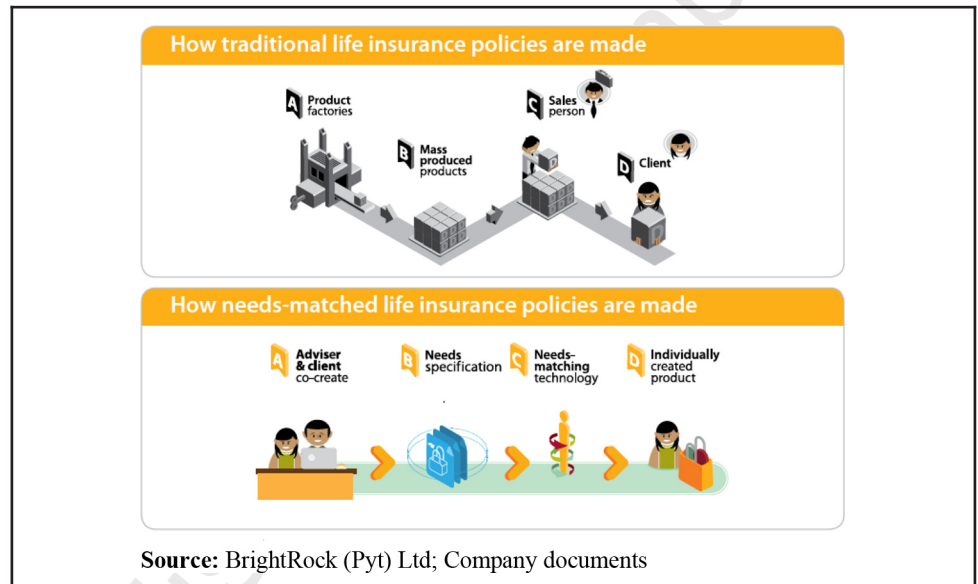
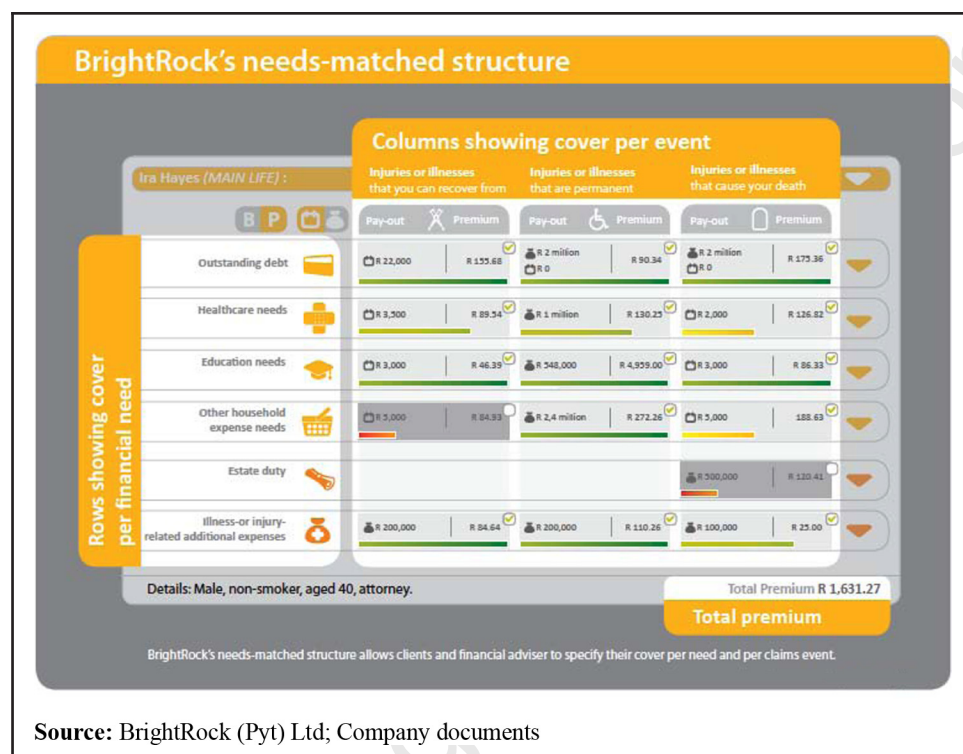


Exhibit 5. Quoting structure – at time of launch in 2012

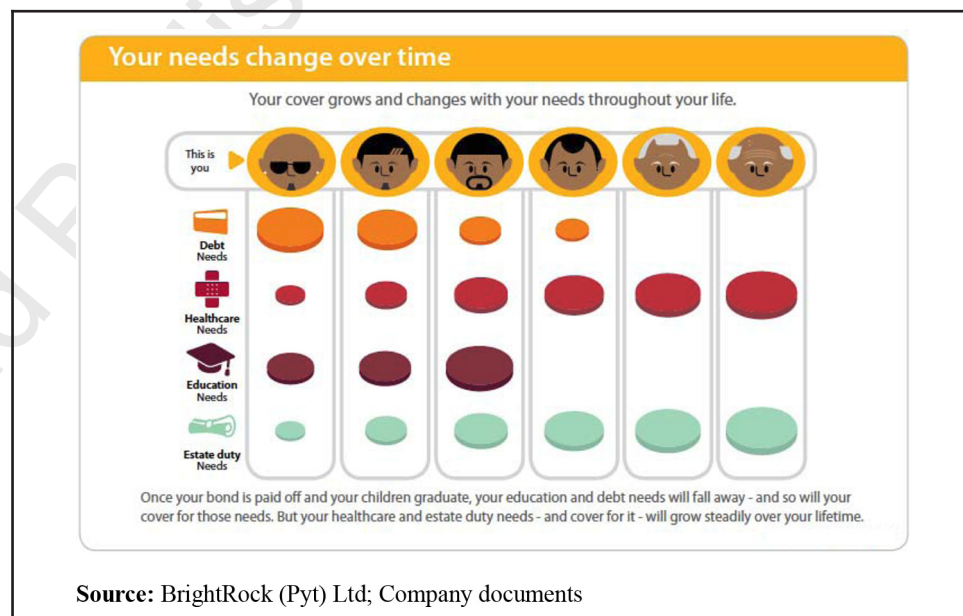
Figure E2



Source: BrightRock (Pvt) Ltd; Company documents

Exhibit 6. Needs over time – as explained in 2012 launch presentation

Figure E3



Source: BrightRock (Pvt) Ltd; Company documents

Exhibit 7. Launch communication schedule

Table EIII

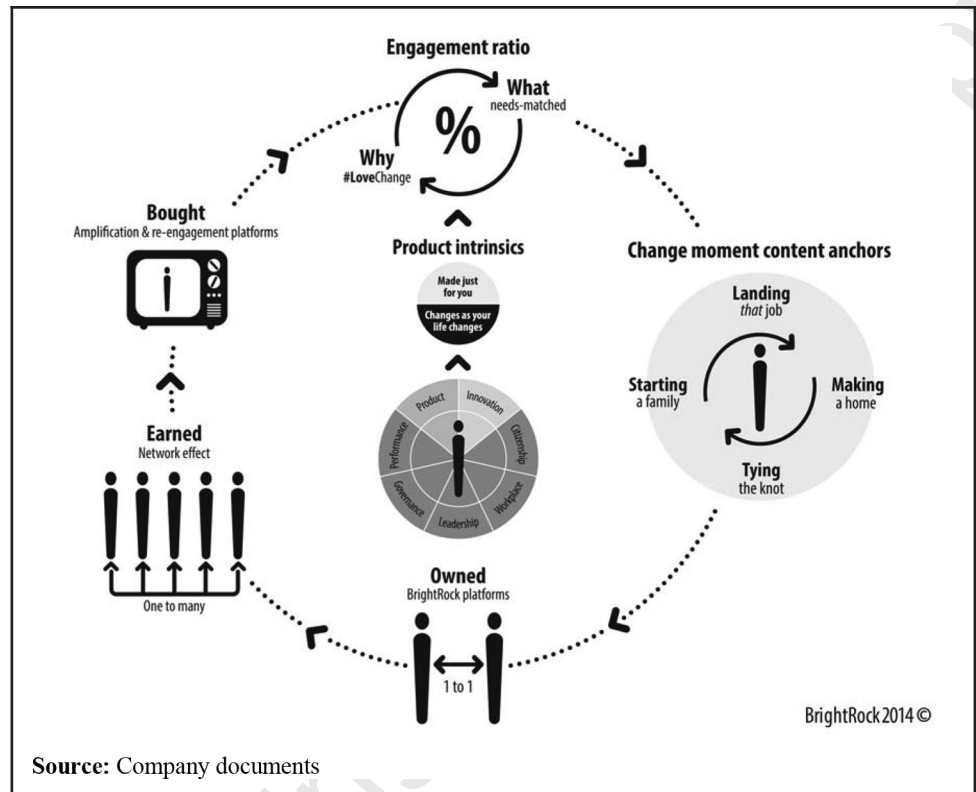
Date	Name	Description	Media	Market	Link
April 2012	Product launch	Change AV	Presentation AV & TV	Distribution	www.youtube.com/watch?v=6bH9opQtRl
June 2012	Product ads	3 x print ads	Print	Consumer	www.brightrock.co.za
June 2012	3 reasons why	Website	BrightRock website	Consumer	https://soundcloud.com/brightrock/brightrock-action-figures-ad
June 2012	Action figures	30-s radio ads	Radio	Consumer	www.youtube.com/watch?v=_ZX2VQcyBqc
June 2012	Change banners	Web ads	Online	Consumer	https://soundcloud.com/brightrock/brightrocks-fatherhood-ad
December 2012	Skyfall	Activation	Cinema/online	Consumer	www.youtube.com/watch?v=6j_sZj30diQ
February 2013	Brutal benefits	3 x print ads	Print	Distribution	www.youtube.com/watch?v=L7p29WMhETI
February 2013	Fatherhood (English & Afrikaans)	30-s radio ads	Radio	Consumer	www.youtube.com/watch?v=HXYHSLMrss
February 2013	Change song	30-s radio ads	Radio	Consumer	http://bookshelf.brightrock.co.za/StoryBook/
February 2013	5FM comedy clips	Sponsorship	Radio	Consumer	www.youtube.com/watch?v=tB4ozyNvqol
May 2013	Lettuce	Video	Online	Consumer/distribution	http://thecomet.brightrock.co.za/Issue06/
May 2013	Change story	Children's book	Print	Internal	
March 2013	You change our ad	Competition	Radio/online	Consumer	
August 2013	Comet	Digital publication	Online	Consumer/distribution/ Internal	
September 2013	Puberty	20-s advert	TV	Consumer	www.youtube.com/watch?v=y1tsnSy-42U
September 2013	Homeowner	30-s radio ads	Radio	Consumer	https://soundcloud.com/brightrock/home-owner
September 2013	Life changes	30-s animation	Digital	All	www.youtube.com/watch?v=5i5br46bipo
November 2013	Change game	Facebook competition	Online	Consumer	www.youtube.com/watch?v=YIOLuB5wdak
November 2013	Change happens	Comedy night	Live event	Internal/distribution	
February 2014	Change letter	Online content	Online	Consumer	www.youtube.com/watch?v=EejJ17C27C4
February 2014	Change song	Online content	Online	Consumer	www.youtube.com/watch?v=bEWlwx_mugA
May 2014	Iris sessions	Online content	Online	Consumer	www.youtube.com/watch?v=MJBmCgJPaR8
June 2014	Change letter ad	60-s TV ad	TV	Consumer	www.youtube.com/watch?v=UptJBPTD9nM
June 2014	Dave's Big Break	33 x content	TV/Online/radio	Consumer	www.youtube.com/watch?v=ozHfyfaML0Y
BrightRock online channels					
Corporate website		www.brightrock.co.za			
Blog		www.ChangeExchange.co.za			
Facebook		BrightRock – Love Change			
Twitter		@BrightRockZA			
LinkedIn		BrightRockZA			
YouTube		BrightRock TV			
Source: Company documents					

Exhibit 8. Selection of initial change agents

- *Sam Wilson*: “Sam works in the fast-changing world of social media and lives in Cape Town with her husband Andreas and teenage sons, Josef and Benjamin. She is an ‘expert’ in the art of ‘weird parenting’”.
- *Paul Kerton*: “Paul is a Yorkshire born writer, editor and publisher. Dad to Saskia and Sabina, he is the author of *FabDad*, a book aimed at first fathers who want to be great dads without losing who they are in the process”.
- *Kagiso Msimango*: “Kagiso is passionate about the personal development of women. Since starting The Goddess Academy in 2006, she has been supporting and inspiring women to create lives filled with pleasure, passion and purpose”.
- *Alan Knott-Craig Jr.*: “Alan is a CA who moved into the world of technology with an unquenchable thirst for telecommunications. He has co-founded or funded 17 companies in the telecoms, tech and media sector, including his latest venture, the free WiFi organisation, Project Isizwe”.
- *Teboho Monyamane*: “Teboho is a Johannesburg-based clinical psychologist in private practice. She’s always been fascinated by people and the inter-relationships between them”.

(Source: Company’ documents)

Figure E4



Corresponding author

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Teaching notes

Michael M. Goldman, Mignon Reyneke and Tendai Mhizha

Synopsis

Suzanne Stevens was part of a group of four former senior employees of a large life insurance firm that decided to establish a new and innovative South African insurance company, BrightRock. They identified a gap in a large and highly competitive, (albeit generic and opaque) insurance market and developed a distinctive positioning within the market. There was low consumer understanding of the technical aspects of life insurance products, and no existing life insurance product provided an individualized offering. Stevens developed the company's brand and marketing strategy by drawing on reputation drivers, traditional advertising and a content marketing approach. BrightRock focused on change moments in consumers' lives, including getting married, having children or getting a new job, and changed the standard insurance product model by launching an individualized flexible product that could adapt with the consumer through their various life stages. The case study documents the first three years of BrightRock's operations, with a strong focus on brand and product development, distribution and communication. The case dilemma involves choices Stevens faced at the beginning of 2015 about marketing investments across paid, earned and owned media.

Teaching objectives

This case is appropriate for an undergraduate or graduate-level programme in marketing management and allows students to engage with classical marketing tenets of branding, media and communications decisions and content marketing within a management framework. Upon completion of the case study discussion, successful students will be able to:

- critique the development of a services brand;
- integrate paid, owned and earned media to increase communication effectiveness and efficiency; and
- critique a content marketing strategy.

In this way, the case study contributes to the limited body of knowledge about the pragmatic, managerial issues of consumer engagement, such as decision-making, ROI evaluation and effective-efficient budget allocation and, therefore, responds to the call for better integration between the academic and business worlds (Gambetti and Graffigna, 2010).

Assignment questions

The questions are as follows:

- Q1. To what extent has Stevens and her team built a strong BrightRock brand?
- Q2. Which media options should Stevens use to enhance the effectiveness and efficiency of her marketing investments?
- Q3. To what extent is BrightRock's content marketing strategy best practice?

These questions can be used by instructors in their course outlines/syllabi for individual or group pre-class preparation, or for post-class assessments.

Additional materials

The case is self-contained and can be taught without additional materials. However, the instructor may wish to make use of the following additional materials, which can increase students' engagement with the case. The suggested placement of these videos is indicated in the teaching plan discussion sections to follow.

- Video: "A message from Change – 60 second TV commercial", www.youtube.com/watch?v=UptJBPTD9hM. This 1:00 minute video was part of the initial BrightRock TV campaign and introduces the brand.
- Video: "You change our ad", www.youtube.com/watch?v=tB4ozyNvqol. This 4:51 minute video documents the "you change our ad" campaign discussed in the case.
- Video: "Dave's Big Break: Episode 03", www.youtube.com/watch?v=tQZpBpW-b6E. This 3:20 minute video is the third episode in the Dave's Big Break campaign.

- Video: “Episode 13 Fleckie presents the BrightRock branded jersey”, www.youtube.com/watch?v=toiT3_dRnpU. This 1:10 minute video is a clip of the thirteenth episode of The Dan Nichol Show, and integrated the Stormers/Western Province sponsorship into the show.

Teaching plan timing

The timing for a 90-min class is as follows:

Introduction	5 min
Analyzing the development of the BrightRock brand	25 min
Media options and marketing investment returns	25 min
Content marketing practices	25 min
Key learning and postscript	10 min

Analysis of assignment questions

Q1. To what extent has Stevens and her team built a strong BrightRock brand?

Keller’s (2003) Brand Resonance Pyramid can be used to analyze and assess the strength of the BrightRock brand ([Exhibit 10](#)). Salience addresses the base of the pyramid, the need for broad and deep brand awareness. BrightRock invested substantial resources into building initial awareness amongst their older, richer, underinsured prospective customers, through their launch function and initial above-the-line media campaign. These investments were augmented by partnership events such as the Skyfall premier and online activations. Awareness was also established among the distribution network of independent advisors, with materials and training events about the BrightRock offering.

The blocks of performance and imagery are built around points of parity and points of difference (Sternthal and Tybout, 2001). Points of parity develop from the initial category decision to communicate how the brand is a legitimate and credible competitor within the selected frame of reference. The frame of reference or category in which BrightRock has chosen to compete is life insurance. Points of difference offer the reasons to buy a compellingly different brand in a category, through differentiated and credible, or desirable and deliverable features and benefits ([Exhibit 11](#)). BrightRock’s points of difference include their individualized contract and quoting system. They offer an innovative product with insurance premiums that adjust as the insurer’s needs change. Another point of difference is that the brand is new in the market and the novelty has currency.

In Keller’s (2003) Brand Resonance Pyramid, judgments and feelings are about the ability to elicit positive accessible reactions that will finally lead to the end result – resonance. BrightRock used several methods to positively affect judgments and feelings. First, they ensured that the product communication was relevant and meaningful to the lives of the target market through change moments. This engagement was both emotional and financial, based on “genuine insight and authority”, offering lifetime value. Resonance, which aims to bring about intense and active loyalty in creating lifetime customer value through repeat purchase and strong value-based brand relationships over time, was achieved as evidenced by critical opinion leaders recognizing the new brand’s power. For example, Andy Rice, a well-known brand strategist and industry commentator, described the campaign as a “groundbreaking initiative”.

Teaching plan suggestion

An instructor can open the classroom discussion by asking: “Is there space in the Life Insurance industry for an organization like BrightRock?”

This question often divides a class. The instructor can allow the minority position (often the no group) to provide their rationale first and then balance these views with the majority position rationale. We would expect students to say things such as “even if their offering is really differentiated, the “change” concept overshadows the individualization concept so people may not know that this is really different from mass customization.” This statement could stem from Stevens stating that she did not think that BrightRock could own the individualization space, but this is what Brightrock’s differentiation is based on. This should lead to a more in-depth discussion of differentiation and brand development, which can be transitioned to by showing Video 1 from the additional materials.

The facilitator should then ask the students to analyze the BrightRock brand, drawing on Keller’s Brand Resonance Pyramid. The analysis above provides content to prompt the

classroom discussion and to assess the strength of student arguments. [Exhibit 12](#) also details points of parity and points of difference that should be raised in the discussion.

Q2. Which media options should Stevens use to enhance the effectiveness and efficiency of her marketing investments?

BrightRock is operating in a competitive environment where there are substantial oligopolies with sizable advertising budgets. They realized that they had to be creative to achieve an adequate share of voice. The case study shows that BrightRock used an innovative mix of paid, owned and earned media. As Edelman and Salsberg (2010) suggest, Stevens could enhance her integration of paid, owned and earned media in the following ways:

- *Use paid media as feeders into owned-media hubs:* BrightRock's consumer marketing model is currently structured to use paid media to amplify owned content. Previous research suggests that there are opportunities to focus this spending also towards increasing engagement on owned media, such as the change exchange.
- *Partner with media publishers to create deeper marketing experiences:* BrightRock's partnership with eNCA for Dave's Big Break could be used as a model for other partnerships, such as the lifestyle shows currently being considered by Stevens. These partnerships should then form the platform for stronger integration between paid, owned and earned media.
- *Make marketing experiences more personally relevant:* Change moments have already worked well for BrightRock and should continue to be the core of their content creation and marketing activities. The change moments, and BrightRock's creative execution of these themes, should form the golden thread across paid, owned and earned media.

Within the media mix, BrightRock selected properties carefully and created a distinct communications positioning around "genuine partner and friend", as well as through humour. One example was "Dave's Big Break" which achieved significant ROI, although it did not fully live up to its potential. By creating this distinct positioning as a unique player in the category, Brightrock was able to achieve effectiveness and efficiency in their marketing spend. The dilemma now is that they now need to grow their market share, which means communicating to a wider audience. However, they still have limited resources for communication. Although paid media allows for a clear and targeted message and a more measurable investment, to compete, Stevens will need to look at ways of creating greater reach, cost effectively, while staying true to the brand character. According to Kotler and Keller (2012), media selection involves finding the most cost-effective media to deliver the desired number and type of exposures to the target audience. The effect of exposures on audience awareness depends on reach, frequency and impact. According to Makienko (2012), there are set of criteria that one can use to manage the trade of between reach and frequency and their related costs. When marketing a newer less well-known brand with a more complex message, lower market share and brand loyalty, in a more competitive environment, managers should focus on higher-frequency communication rather than reach. This approach would therefore be appropriate for BrightRock.

The brand benefited greatly from the initial traditional media campaign. A case could be made, however, that with the critical mass of awareness gained, it is now more important to communicate in an engaging manner that underpins the unique nature and personal engagement of the product and service offering. Therefore, a reasonable strategy would be to continue using a highly targeted mix of media platforms and using specific emotional hooks to maximize return on communication investment.

Teaching plan suggestion

The class discussion can be initiated by showing Video 2 from the additional materials and asking the students to reflect on BrightRock's media approach. An instructor can then transition the classroom discussion to this analysis by asking: Given our analysis of the strength of the BrightRock brand, what media choices should Stevens make at the beginning of 2015?

The class discussion can focus on the opportunities mentioned at the end of the case that Stevens was considering. These include the package of advertising spots, including sport media broadcasts, sponsorship of the sport lifestyle talk show and sponsorship of the women's lifestyle magazine show. One teaching approach would be to divide the class into groups of approximately five students each and have them evaluate the appeal of each opportunity. These discussions should draw on a deeper understanding of paid, owned and earned media, as well as approaches to effectiveness and efficiency. Student groups

can be asked to present the strengths and weaknesses of each media opportunity, as well as how owned, paid and earned media platforms could be used for each opportunity.

Q3. To what extent is BrightRock's content marketing strategy best practice?

Content marketing is the marketing and business process for creating and distributing relevant and valuable content to attract, acquire and engage a clearly defined and understood target audience – with the objective of driving profitable customer action (Baltes, 2015, p. 112). The content marketing strategy analysis could be based on the following four considerations:

1. *Content marketing objectives:* There are various reasons companies may make use of content marketing strategies. Rose and Pullizzi (2011) identify these as: lead conversion and nurturing; customer conversion; customer service; customer upsell; and passionate subscribers. In a recent *BtoB Magazine* study on content marketing, these objectives were cited as the most important objectives identified by companies: lead generation (51 per cent); brand awareness (38 per cent); and thought leadership (34 per cent). Based on these objectives (which are very similar to social media marketing objectives), BrightRock are indeed following the correct strategy, as they are new company selling on a business-to-business platform through brokers and lead generation, and brand awareness and credibility (thought leadership) would be key to what they are trying to achieve.
2. *Building trust:* Peppers and Rogers (2011) identify key elements of content marketing that could enhance trust: shared values (with the customer); interdependence (mutual value in the relationship); quality communication; and non-opportunistic behaviour. If one was to base BrightRock's value offering on how their product is developed with the above elements, they should be in a good position to build trust. For example, they aim to provide a product to their customer that serves their needs as well as possible (shared values and interdependence). Brightrock further aimed to provide interesting and relevant information to their customers and are trying to create value and knowledge for their customers through the information they provide (quality communication and non-opportunistic behaviour based on mutual value creation).
3. *Content selection:* Many commentators agree that content should be particularly interesting and special as opposed to standard marketing messaging of the traditional marketing approach. Davis (2012, p. 23) stated that: "You need to create content that your audience wants and needs. Often that content will have little to do with the actual products you sell and more to do with the audience you are looking to attract." The Content Marketing Institute suggested a strong focus on content with passion, purpose and heart, which tells a compelling story.
4. *Content marketing challenges:* Students could also be asked to comment on some of the biggest challenges of digital content marketing and how they believe BrightRock have and could overcome these.

Holliman and Rowley (2014) identified a number of challenges facing organizations using content marketing, including the need for content marketing metrics; challenges based on recruiting subject experts who are also capable of producing content with a good journalistic story-telling style; creating content that assists customers to do things better and that will help solve their problems; and cultural change within the organization in terms of moving away from the traditional marketing mind-set.

Teaching plan suggestion

An instructor can transition the classroom discussion to this final analysis section by asking: BrightRock have clearly been using content marketing as part of their paid, owned and earned media approach – so, how good at this are they really?

Students typically explore this question in the discussion by touching on both process and outcome indicators. An instructor can organize the discussion by mapping responses into each of the four considerations analyzed above. The instructor can also use Video 3 from the additional materials to provide an example of the Dave's Big Break content to analyze.

Key learnings

The instructor can conclude the case discussion with a summary of how the BrightRock case demonstrates:

- the importance and building blocks of a strong brand;
- the application of paid, owned and earned media integration; and
- the development of a content marketing strategy.

Postscript

In February 2016, BrightRock re-launched the change exchange, with the aim to enhance the user experience for visitors to the site and stickiness of the site's content. They based the enhancements on desktop research and user testing and were focused on making their content more readable and shareable, contributing to the improved performance of their content marketing strategy. Based on the success of the Dave's Big Break experiment, BrightRock diverted all their spending in 2015 to content-led marketing initiatives. This new strategy was actively debated and agreed at Board level, partly because of the higher ROI of their content-led marketing activities (1:5 versus 1:2) and the fact that any additional traditional media campaign would cost more and therefore achieve a lower ROI.

From March 2015, BrightRock was the headline sponsor of The Dan Nicholl Show, a lifestyle talk show on SuperSport 1. BrightRock worked actively with the show's creators and producers to ensure alignment between the show's content and their brand positioning and secured value-added branding opportunities. Each episode, for example, featured the LoveChange Showcase – a short segment where a guest donated a piece of memorabilia linked to a specific change moment for display on-set on the LoveChange Showcase shelf. BrightRock made extensive use of this content on their social media platforms to drive awareness and engagement. The Dan Nicholl Show performed well in 2015 and was in its third season in early 2016. BrightRock also leveraged the show from a hospitality point of view, creating a unique BrightRock experience for multiple stakeholders. They invited financial advisers, staff, shareholders and other key partners to the show recordings, giving them the opportunity afterwards to mingle with the show's celebrity guests.

In July 2015, BrightRock launched a lifestyle magazine show for Afrikaans-speaking women, VeranderDinge (translation: ChangeThings) on Afrikaans pay-tv channels, KykNet, and KykNet and Kie. This show provided BrightRock with branding and advertising on prime-time television cost-effectively. The show's content centred on interesting people, lifestyle activities and trends that are out of the ordinary or link to the idea of change in some way. In its first season, VeranderDinge was consistently one of the top four most-watched programmes on the KykNet channels and the channel commissioned a second season based on its success. In the independent financial adviser market, there was a slight skew to Afrikaans, and, it, therefore, provided a platform to reach both the consumers and broker market.

In February 2016, BrightRock announced its sponsorship of Western Province rugby, specifically as an official associate sponsor of the DHL Stormers and DHL Western Province teams. The sponsorship represented BrightRock's most significant consumer marketing investment to date and was a reflection of the company's performance. BrightRock expressed their "Love Change" brand message as a "Play the bounce" creative concept through the sponsorship. Stevens stated:

Rugby is like life in so many ways – when you're playing such an odd-shaped ball, there is no telling where it will land. No matter how good you are or how much you have practised! A lucky bounce of the ball, or one critical call, can swing the game for or against you. But Loving Change means not fearing these game-changing moments, instead embracing them and the opportunities they bring. In rugby and in life, Loving Change is all about "Playing the bounce".

The sponsorship aligned BrightRock with one of South Africa's most beloved rugby properties and provided access to the largest, most diverse and arguably most passionate rugby fan base across the nation. The sponsorship rights included prominent branding on the training and match-day kits of the teams, as well as in-stadium branding and hospitality at the Newlands stadium. The branding on the kit and at Newlands games delivered significant television broadcast exposure for BrightRock, including SuperSport 1 on DSTV. Given BrightRock's presence on SuperSport through The Dan Nicholl Show, on KykNet with VeranderDinge and on SuperSport from February to November with the rugby season, BrightRock had a presence on DSTV throughout the year.

Exhibit 10. Brand equity pyramid

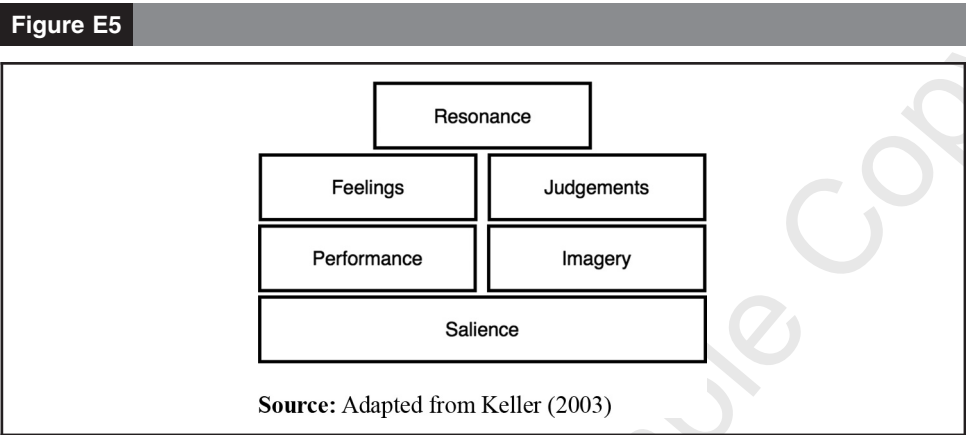


Exhibit 11. Points of parity and difference

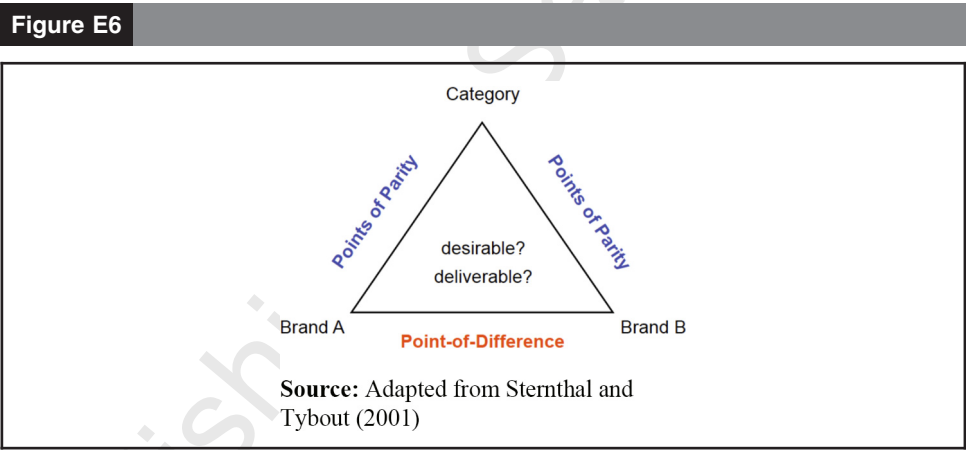


Exhibit 12. Points of parity and difference

Table EIV

Points of parity	Points of difference
Bulk customization	The process starts with the customer
Affordable insurance premiums	Truly individualized
Main channel to consumer is financial advisor	Innovative product
Financial advisers offer claim information	Insurance premiums that change as your life changes
Fully covered	Certainty about claims
Sense of security	Buy only the cover that you need
Securing your future	New in the market
Financially strong	
Target high end consumers	
Strong brand	

Source: Case authors

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Abstract

Title – *Building the BrightRock brand through change.*

Subject area – *This case allows students to engage with classical marketing tenets of branding, media and communications decisions and content marketing within a management framework.*

Study level/applicability – *This case is appropriate for an undergraduate or graduate-level programme in marketing management.*

Case overview – *Suzanne Stevens was part of a group of four former senior employees of a large life insurance firm that decided to establish a new and innovative South African insurance company, BrightRock. They identified a gap in a large and highly competitive (albeit generic and opaque) insurance market and developed a distinctive positioning within the market. There was low consumer understanding of the technical aspects of life insurance products, and no existing life insurance product provided an individualized offering. Stevens developed the company's brand and marketing strategy by drawing on reputation drivers, traditional advertising and a content marketing approach. BrightRock focused on change moments in consumers' lives, including getting married, having children or getting a new job, and changed the standard insurance product model by launching an individualized flexible product that could adapt with the consumer through their various life stages. The case study documents the first three years of BrightRock's operations, with a strong focus on brand and product development, distribution and communication. The case dilemma involves choices Stevens faced at the beginning of 2015 about marketing investments across paid, earned and owned media.*

Expected learning outcomes – *This study enables to critique the development of a services brand; integrate paid, owned and earned media to increase communication effectiveness and efficiency; and critique a content marketing strategy.*

Supplementary materials – *Teaching Notes are available for educators only. Please contact your library to gain login details or email support@emeraldinsight.com to request teaching notes.*

Subject code – *CSS 8: Marketing.*