

Teaching notes

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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

Figure E5

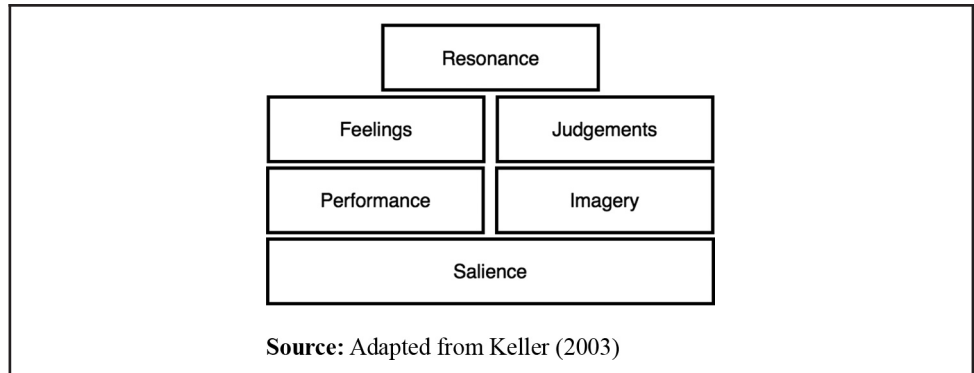


Exhibit 11. Points of parity and difference

Figure E6

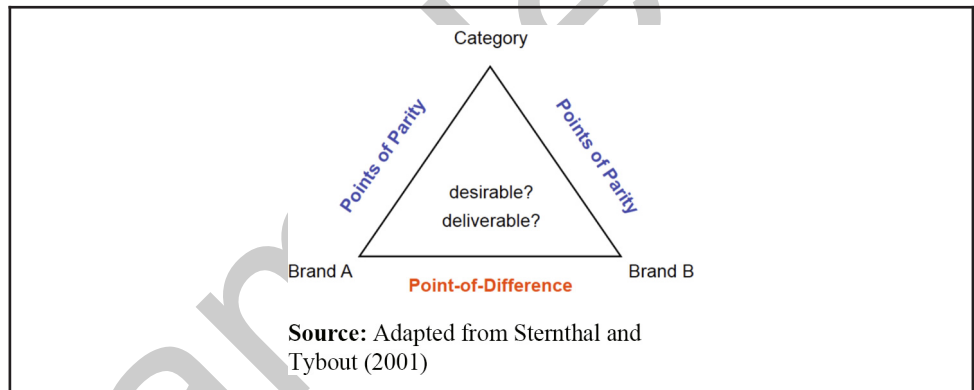


Exhibit 12. Points of parity and difference

Table EIV

<i>Points of parity</i>	<i>Points of difference</i>
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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Sample

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.*

Sample