



PROGRESSIVE®

Integrated Communications Campaign

**Connecting with a new generation on
the importance of auto insurance**

FALL 2022

PRomise Ad



Meet **PRomise Ad**



Kristyn Hibbett
Account Executive



Christy Cecil
Media Director



Ben Vrobel
Designer



Jordan Coleman
Director of PR



Lauren Blue
Head Researcher

Who We Are

PRomise Ad is committed to providing clients with a fresh and innovative approach to providing integrated communication. What sets us apart from other agencies is the different perspectives we bring with our experiences in the workforce with different companies.

About Us

Account Executive: Kristyn Hibbett

Kristyn Hibbett as the Account Executive oversees all of the operations and is the main contact between client and agency. As a previous intern at Adidas, she is able to provide corporate insight and properly make the connection between data and strategies.

Media Director: Christy Cecil

Christy Cecil as the Media Director helps support the team in all aspects of the campaign. From her experience as Assistant Director for Franklin Advertising and recent trip to Advertising Week in New York, she is able to provide insight about current trends in advertising to be considered for the campaign.

Designer: Ben Vrobel

Ben Vrobel as the Designer handles all tasks related to making visual elements for branding and the casebook. With his experience interning for Cloud 9 Training Grounds, Ben provides a technical expertise for the team.

PR Director: Jordan Coleman

Jordan Coleman as the Public Relations Manager helps with everything related to Public Relations. Through her experience of working with Bumble, she has been able to help the team identify key influencers, trends and initiatives for the campaign.

Head Researcher: Lauren Blue

Lauren Blue as the Head Researcher leads everything related to research and synthesis for key findings. As a member of the American Marketing Association, Lauren brings valuable information about marketing efforts.

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Executive Summary

Progressive Insurance started in 1937 as two guys from Cleveland who wanted to provide affordable security and protection for vehicle owners in an innovative way. 85 years later, Progressive has grown to be a household name in the industry of insurance, and has grown into a national brand. Progressive now serves over 27 million people providing high quality insurance at top-notch rates, with the vision to become the number 1 choice for car and other insurance for consumers and agents.

To get to that goal, Progressive has challenged PRomise Ad to build a top-notch integrated marketing communications plan designed to bridge the gap between Progressive and Generation Z. Progressive considers Gen Z an audience too large to ignore. In 5 years, Gen Z will be 25 percent of Progressive's business. According to the RFP, Progressive believes that Gen Zs don't act or feel like any generation before them - their priorities and ways they satisfy their needs are different.

To find a way to satisfy Gen Z's needs, the agency conducted a comprehensive primary and secondary research analysis of the audience Gen Z. PRomise Ad first looked at Progressive's current and previous efforts to connect with Gen Z. Client interviews with Senior Brand Marketing Strategist Noelle Pennyman, and Senior Marketing Specialist Andrew Christopher revealed that Progressive's previous efforts in marketing have entertained Gen Z, but haven't educated them. PRomise Ad also conducted over 20 interviews and a focus group with Gen Z to learn about the generation's unique interests and understand what drives them to connect with a brand. PRomise Ad also studied other brands who successfully connected with Gen Z to see what has worked in other industries.

What was found through PRomise Ad's research is that overall, Gen Z is apathetic about understanding car insurance. It is a topic that does not relate to them, and PRomise Ad's challenge was to find ways to cater insurance education content to Gen Z so that it wouldn't just be another blip in the thousands of messages they see a day.

All hope isn't lost, as there are ways that companies have been able to reach Gen Z through their channels. Research showed that social media platforms like Instagram and TikTok have emerged as informational options, where there is a lower bar of entry to get onto people's timeline. With the emergence of influencer marketing, PRomise Ad can partner with influencers that will provide a direct gateway into Gen Z's lives.

According to the RFP, Progressive also wanted to focus on being able to include the diverse generation that is Gen Z. PRomise Ad did research into what Progressive has already done for DEI and community efforts, and it was realized that there is a lot done by the company. Interviews with Gen Z, on the other hand, revealed that people did not know about these efforts. By emphasizing and promoting Progressive's current efforts, it will connect with the audience and increase consideration.

All of our findings informed the campaign which will tap into the interests of Gen Z, and bring the education of auto insurance to where Gen Z is at. Our campaign will connect with the audience of Gen Z, and relate content to them so that they are not just apathetic about the topic of car insurance. PRomise Ad wants to provide a campaign that results in positive conversation about Progressive in Gen Z's eyes, so that when it comes time, they pick Progressive as their auto insurer.



Situation Analysis

Client Overview

Founded in 1937, Progressive Insurance has been intentional about standing out from the crowd. Progressive was built to serve underserved populations and offer basic insurance anyone could afford, which everyone did not offer. Since the beginning Progressive has exceeded expectations by becoming “The First” in many things, such as introducing the industry’s first drive-in claims locations, the first insurance company to give consumers the ability to buy auto insurance policies in real-time online, and the first to introduce Service Centers for claims. Now Progressive’s goal is to become the number one choice in auto insurance for both consumers and agents.

Progressive’s Goal to Connect with Generation Z

Progressive wants PRomise Ad to create a campaign that makes auto insurance more clear to Generation Z. They want to differentiate themselves from competition, so they can be the first choice for Gen Z when they buy their own insurance. To be successful, PRomise Ad conducted research about what Gen Z cares about so Progressive can speak to them authentically through the best channels. To authentically reach Gen Z, PRomise Ad discovered the audiences’ needs to connect with them. Based on research, Generation Z is more likely to connect with brands who take a stand on issues and stand by their values and beliefs.¹ For example, when brands incorporate diversity, equity, inclusion and belonging, Gen Z is more likely to support that brand.

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How can we simplify insurance to not be intimidating, so that you can feel empowered?

Noelle Pennyman

Past and Current Objectives

In the past, Progressive has executed different campaigns to specifically target new drivers. For example, the Driver’s Ed with Ed Helms campaign aimed to drive awareness and consideration, but it didn’t communicate the significance of why Gen Z should choose Progressive.

Interviews with Andrew Christopher and Noelle Pennyman provided valuable insight on why the previous campaign didn’t work and what the current objective is. Andrew Christopher believed that the previous Ed Helms campaign didn’t hit the mark on what was needed. “[Driver’s Ed] got really heavy and bloated, and wasn’t a clear concise message,” said Christopher. Noelle Pennyman also challenged PRomise Ad to focus on making insurance less intimidating to Gen Z. “How can we simplify insurance so it’s not intimidating and not scary so that you can feel empowered,” asked Pennyman. Progressive’s current goal is to effectively navigate targeting Gen Z, so they become the first choice when Gen Z gets off of their parent’s insurance.

¹ Deloitte Touche Tohmatsu Limited. (2022). The Deloitte Global 2022 Gen Z & Millennial Survey.



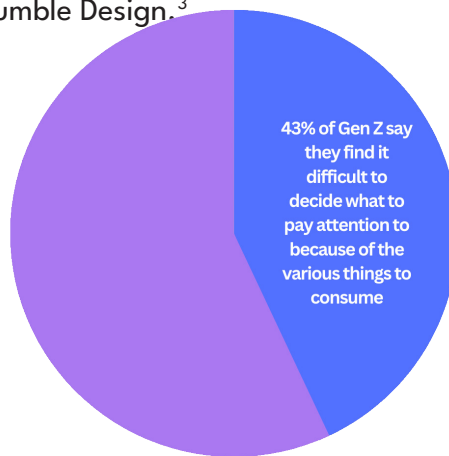
Progressive's Diversity, Equity, Inclusion, and Corporate Responsibility

"True to our name. True to you." is a slogan Progressive uses on their website to articulate their efforts to constantly progress for themselves, their customers, and the community. Courageous Conversations, Dare to Disagree programs, a DEI Speakers Bureau, Employee Resource Groups, and Inclusion Week are all ways that Progressive promotes DEI&B in the workplace in addition to their diverse leadership. With an aim to represent the people they lead, Progressive aspires "to double the representation of people of color in senior leadership by the end of 2025."² Progressive helps out the community through the Name Your Cause program, by encouraging employees to volunteer, and through the Keys to Progress® Homeless Transition Program with Humble Design.³

Key Publics

PRomise Ad is targeting Gen Z from the ages of 18-25 years old. Helixa studies show that 43% of Gen Z say they find it difficult to decide what to pay attention to because of the various things to watch, listen and read.⁴ PRomise AD wants to cut through the noise and connect with Gen Z by segmenting them based on different demographics:

- Social Media Obsessors
- Advocates
- Transitioning Adults
- Gamers



Helixa Gen Z Study

Social Media Obsessors

Through our research we found that social media is an integral part of Gen Z's everyday life. However, there is a specific group of people in Gen Z that are "terminally online". In data released by Google, it was reported that over 40% of Gen Z prefers searching on social media apps like Instagram and TikTok compared to searching on Google.⁵ This generation prefers to seek the advice of friends and family before making a purchase. TikTok and Instagram reviews allow for audiences to use search options with more personal connections. This research prompts PRomsie AD to create a strategy for Progressive to connect with Gen Z social media users.

Advocates

In a Helixa study, 56% of Gen Z respondents said they "prefer brands that support causes they like". They like to feel connected to the brands they consume and relate to. For example, 67% of Gen Z feels like the brands they interact with help express their identities. Two of the biggest causes that Gen Z supports are women's rights and climate change. In interviews done by PRomise Ad, it was stated that advocacy by companies increases this key public's consideration when it comes to purchasing products.

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With how big of a reach the Progressive brand has, people know the brand, and that can create a big impact on what people think.

22-Year Old Marketing Analyst at Key Bank

² Diversity, Equity & Inclusion at Progressive. <https://www.progressive.com/about/diversity-and-inclusion/>

³ Progressive Together. <https://www.progressive.com/about/diversity-and-inclusion/>

⁴ Helixa. (2021). Gen Z Report 2021: Connecting With the Connected Generation.

⁵ Mitchell, E. (2022, September 13). TikTok is winning over Gen Z searchers. Insider Intelligence. <https://www.insiderintelligence.com/content/tiktok-winning-over-gen-z-searchers>



However, the campaign needs to be authentic because in the same interviews participants were concerned about companies not being authentic with their advocacy work.

Transitioning Adults

Most of PPromise Ad's publics were segmented based on interest, but there was a key finding that drove a segment of the older end of the target audience— 23 years-old to 25 year-olds. In the interviews done by PPromise Ad, any respondent who was not on their own insurance said that they did not care about insurance. The only people who cared about insurance were people who had either purchased their own insurance or were about to. The rollover age from a parent's insurance is 25 years-old, so PPromise Ad created a key public with the consideration of needing auto insurance already present.

Gamers

According to Helixa, the gaming industry has a \$180 billion opportunity for companies and a generation that represents up to \$323 billion in spending power. This number can not be ignored, and there have been strides from Progressive to connect with this public. For example, Progressive recently sponsored a Rocket League tournament. Even though they are headed in the right direction, there are more efforts that can be made.

The Strength: Perception of Progressive Brand

- A focus group among the Gen Z target audience displayed a strong awareness of the Progressive brand.
- The social media conversation around Progressive is poor, mainly because the audience feels that Progressive raises rates of drivers without claims.
- It must be noted that Gen Z is not the people making these posts, but if Progressive is searched that will be some of the first content that appears.
- Majority of the conversation around Progressive's brand image is familiarity with their commercials and characters like Flo and Dr. Rick, and not the buying insurance or the process.
- Based on interviews with all the segmented audiences, Gen Z is disinterested in Progressive characters. One respondent said Flo "looks really weird".
- Based on our focus group, Gen Z has a low recall of Progressive ads. The Ed Helms and Dr. Rick ads were recalled but not recognized as Progressive characters. Participants perceived the commercial as a stand-alone ad.

Obstacles to Overcome

With PPromise Ad's primary and secondary research, there are some obstacles to overcome when it comes to reaching Generation Z:

- Interviews with the key publics provide insight into how Gen Z feels about auto insurance:
 - When asked about their knowledge of auto insurance, most participants had little knowledge about it.
 - Many members of Gen Z are on their parents' insurance and are not looking to get on their own until they have to.
 - Many of the participants interviewed said that when they get their own insurance they will just follow their parents.
- 90% of Gen Z is already stressed in general (Deloitte, 2021).
- Gen Z has the lowest financial literacy of any generation (Havas Media, 2022).



External Threats

The number one competitor for Progressive is State Farm following other agencies such as Allstate, GEICO and Farmers Insurance.

State Farm:

Jake from State Farm

- State Farm has positioned their “mascot” Jake from State Farm as a better representation of Gen Z based on his interests being more sports-based.

The Gamerhood

- State Farm did a gamer-targeted campaign⁶ that featured several successful content creators on Twitch, a platform specific to gaming. The campaign did fairly well, but the reach (500k viewers) was not equal to the number of followers the influencers had (over 2 million followers combined).

Allstate:

Mayhem

- Allstate has a successful TikTok account and they have positioned their “mascot” Mayhem as someone who is open to trying Gen Z’s interests like TikTok dancing.

Gen Z is not watching TV anymore: They are streaming

According to secondary research Gen Z is not watching TV as much as the older generations.⁷ Instead of watching television, they are turning to streaming services that give them on-demand content they can watch. According to interviews with Gen Z advocates and social media obsessors, multiple respondents said they have seen Progressive commercials on TV and streaming platforms. However, a number of interviewees also said they have either only seen Progressive ads on their TV, or not at all. There is an opportunity for Progressive to advertise more aggressively on these streaming platforms to help engage the Gen Z audience more directly.

Streaming Services (Ranked by Gen Z Engagement Index From Helixa)

- Netflix
- Disney+
- Hulu
- HBOMax
- Amazon Prime Video

Gen Z Loves Social Media

According to secondary research, Gen Z is more likely than any other generation to connect with brands on social media.⁸ Through the research process it was found that social media is an important aspect when it comes to reaching Gen Z. When asked in interviews, respondents said they trust social media influencers more than the brands themselves. This provides an opportunity for PRomise Ad to connect Progressive with influencers on platforms that Gen Z uses. Through interviews and secondary research, PRomise Ad found the top social media platforms used by Gen Z were TikTok, Instagram and YouTube. There is a lack of content from Progressive on TikTok, which is a huge opportunity to reach Gen Z.

6 State Farm. (2022, May 18). Good neighbor. Inside the Gamerhood. Retrieved December 2, 2022, from <https://newsroom.statefarm.com/inside-the-gamerhood/>

7 Helixa. (2021). Gen Z Report 2021: Connecting With the Connected Generation.

8 Helixa. (2021). Gen Z Report 2021: Connecting With the Connected Generation.



Gaming: Untapped Potential from Gen Z

The secondary research provides interesting insight into video games, a growing media Gen Z is interested in. Gamers and their buying power is a growing audience within Gen Z. Interview participants in the gamer segment said they normally tune out video advertisements, and they even use tools, like Adblock, to avoid them.

Along with the video games themselves, there is a gaming social media ethos that is completely separate from the rest of Gen Z. According to interviews, gamers identified social media platforms like YouTube and TikTok with gaming sections completely separate from the normal content, or platforms like Twitch.tv that are completely dedicated to gamers. There are also gaming-specific influencers that relate to gamers more than other Gen Z influencers. No gamer interviewed had said that they have seen content on these gaming-specific platforms, so there is an opportunity for Progressive to advertise to these gamers on social media through the platforms themselves and the influencers that run the platforms.

Utilizing Social Media

Social media plays a major role in keeping Generation Z's attention. Based on findings in the Helixa report, Gen Z has an attention span of eight seconds. However, social media is also a tool for Gen Z to interact with their friends and create their own content for leisure or monetization. PRomise Ad has taken a holistic approach to researching social media habits of this cohort:

Compared to other generations, Gen Z has a higher tolerance for advertisements.

Social Media Influencers are gatekeepers of large Gen Z audiences.

- 78% of Gen Z follow at least one influencer on social media. ⁹
- 44% of Gen Z have made a purchase decision based on recommendations from an influencer.
- On average, Gen Z spends 10.6 hours a day engaging with online content. ¹⁰
- 74% of Gen Z spend their free time online. ¹¹

Gen Z balances many different media channels competing for their attention. Progressive's goal should be creating campaigns that cut through the noise and get Gen Z to keep watching ad content. Using influencer marketing in campaigns will depend on the success that these influencers have built for their audience.

9 Helixa. (2021). Gen Z Report 2021: Connecting With the Connected Generation.

10 Helixa. (2021). Gen Z Report 2021: Connecting With the Connected Generation.

11 Helixa. (2021). Gen Z Report 2021: Connecting With the Connected Generation.



The Plan

Problem Statement

PRomise Ad found that overall Gen Z is apathetic about car insurance because they have no way to relate to it. With the lack of information Progressive presents, Gen Z does not consider them as a prospective provider. To them they are just a company that makes funny commercials.

Goal Statement

PRomise Ad wants to engage Gen Z on informative content about car insurance so that Gen Z will see the content, resonate with it, and drive the conversation to inform other members of their generation.

Objectives

1. Have at least 500k posts with Progressive related hashtags by the end of the 2023.
Evaluation: On the platforms of Instagram and TikTok, check the hashtags #AskPhoebe and #TrueToYou and see how many posts there are under the hashtags.
2. Earn 5 million impressions on Progressive branded content by the end of 2023.
Evaluation: Monitor metrics on tactics that involve Progressive's owned, paid, and earned media on both streaming services and social media platforms.
3. Increase positive brand sentiment focused on diversity, equity, and inclusion by 10% by the end of 2023.
Evaluation: Monitor social media using Brandwatch to evaluate percentage of brand sentiment for the year of 2023

Audiences

To connect with Gen Z, we've segmented the primary audiences into four key publics based on interests and age. PRomise Ad created three audiences based on interests, and one audience based on their age's proximity to getting off their parent's plan. The secondary audiences are more generalized, but are the two biggest influences on Gen Z's decision making based on research.

Primary Audiences

- Advocates
 - NE Ohio BIPOC community
- Gamers
 - Nationwide
- Social media obsessors
 - Nationwide
- Transitioning adults
 - 23 years old - 25 years old

Secondary Audiences

- Social Media Influencers - see Progressive 101, and College Tours tactic
- Gaming Influencers - see Mogul Money tactic
- Journalist - see Media Relations tactic



Key Messages

- It is important to know about car insurance for the future.
- Progressive makes buying car insurance easy with the tools we offer.
- “True to our name. True to you.”

Strategies

- Create more informative content about Progressive Insurance while keeping the same level of entertainment.
- Promote on social media Progressive’s commitment to diversity and inclusivity when promoting the brand.
- Virtually showcase what Progressive is already doing to support communities and employees.
- Utilize short-form and tailored content for streaming services and gaming social media platforms.
- Tap into the interests of Gen Z to relate insurance content to them.
- Partner with influencers to launch sponsored ads and campaigns.

Tactics

Progressive 101:

Create a streaming ad, TikTok, and Instagram Reel campaign educating Gen Z on everything they need to know to switch off their parent’s insurance. Inform consumers about what discounts they qualify for and covering common car insurance and driving situations. Market in an informative and entertaining way while utilizing a new Progressive character. Based on primary research, The Squad commercials are entertaining but not as informative so Progressive 101 will add the informative aspect.

In the first episode, Phoebe will be introduced to bring a youthful and creative spark to the Progressive Squad team. She wants to create a passionate and inclusive space for everyone while helping Gen Z get off their parents’ insurance and find the best rates when she’s not scrolling through TikTok while hanging out with her cat Cheeto. She embodies Progressive’s motto “True to our name. True to you.” There will be a casting call and the best person fit would be selected. The campaign series will be Phoebe’s pilot launch and if successful, she will be signed a yearly contract.

Niche micro-influencers will be part of the commercials, to help connect with Gen Z compared to a character that is created by the company. At the end of the commercial, there will be a call-to-action of asking Phoebe a question, like the influencers do. It will be under the #AskPhoebe, and encourage them to post on IG and TikTok to ask Phoebe any question they have on auto insurance. The ad will also direct the viewer to the Progressive Answers section of their website where consumers can go for more information.

Influencer Background:

Dominique Drakeford¹²- 51.7K Instagram Followers

- Progressive 101 Episodes: Car insurance basics and what parts of insurance are you responsible for
- Targets Social Media Obsessors and Advocates audiences
- Passionate about fashion, sustainability and inclusive representation of BIPOC in entrepreneurship
- Has had brand deals with Swarovski, Airbnb, Vice Media, BuzzFeed, Everlane, Fibershed, The Slow

¹² (<https://www.instagram.com/dominiquedrakeford/>)



Factory, Dove, and All Birds

Mandi Johnson¹³ - 34.9k Instagram Followers

- Progressive 101 Episodes: Comprehensive coverage and collision coverage
- Targets Transitioning Adult audience
- Ohio-based lifestyle blogger and design influencer
- Content about decor, crafts and DIY

Marie Denee¹⁴ - 60.5K Instagram Followers

- Progressive 101 Episodes: Insurance & car financing and ridesharing insurance
- Targets Social Media Obsessors and Advocates audiences
- Advocates for body image and confidence
- Also a blogger
- Featured in Vogue Curvy, Signature 9, Fashion and Style Editor at PLUS Model Magazine, Examiner.Com for Plus size fashion, Seventeen Magazine

Charlie Craggs¹⁵ - 46.3K Instagram Followers

- Progressive 101 Episodes: Transitioning off your parent's insurance and Progressive comparison tool
- Targets Advocates
- Member of LGBTQ+ Community
- Was named "The voice of a community" by Vogue
- Founder of 'Nail Transphobia', a movement where she travels the country giving free manicures and spreading awareness about trans rights

Progressive 101 Video Topics:

- Car insurance basics
- What parts of insurance you are responsible for
- Comprehensive coverage
- Collision coverage
- Insurance and car financing
- Ridesharing insurance
- Transitioning off your parent's insurance
- Progressive comparison tools

For every post that has the hashtag #AskPhoebe, we will use Progressive's TikTok and Instagram accounts to respond to consumer questions about auto insurance. To drum up interest, the paid ads will be used as a call to the viewer to ask questions to Phoebe. We will also have the influencers who starred in the commercial ask Phoebe a question on their own platform so that their viewers see it and want to participate.

Progressive 101 is targeting the transitioning adult section of our audience, 23-25-year old's coming off their parents' insurance. This segment is actively searching for car insurance or in the late stages of consideration in the marketing funnel. Progressive 101 educates these consumers about auto insurance while promoting Progressive Insurance as a product.

Evaluation

By the end of 2023, PPromise Ad will evaluate the tactic based on the amount of views that the episodes get on social media and streaming platforms, and also see the amount of posts the

13 (<https://www.instagram.com/mandimakes/?hl=en>)

14 (<https://www.instagram.com/mariedenee/?hl=en>)

15 (https://www.instagram.com/charlie_craggs/?hl=en)



#AskPhoebe hashtag would garner on IG Reels and TikTok.

College Tour:

Educate college students about car insurance in a funny and entertaining way by having the TikTok influencer @ToAchieveYou hop on the trend of going around to universities and asking questions to college students. The twist will be that the questions will be based around car insurance, with the intention of informing people that watch the video.

The intention is to pilot the college tour at Kent State University, University of Akron, Cleveland State University, and Ohio State before extending to other campuses nationwide. The rationale behind this tactic is that if people see content that is geographically close to them, they will relate to it and share it with other friends in the area.

Influencer Background:

@ToAchieveYou¹⁶ - 2.5M TikTok Followers

- Goes around different places (college campuses, public areas in towns and cities), asking young people questions about different topics.

Evaluation

PRomise Ad will evaluate the tactic by looking at the views the videos posted by @ToAchieveYou get.

Mogul Money by Ludwig

A key insight that PRomise Ad found when looking into the audience of gamers was that gamers have different media consumption. The goal of this tactic is to use gaming influencers to connect with Gen Z on a platform that they use. To accomplish this, we will recruit the help of Ludwig, a content creator on YouTube who is the previous record holder of most paid subscribers on the streaming platform Twitch. Ludwig runs a game show called Mogul Money, a show based on Jeopardy where he asks other gaming influencers questions that can relate to video games, streaming, and general knowledge. Progressive will be the sole sponsor of this game show, and provide a “Progressive category,” where the questions asked will be car insurance related.

Influencer Background:

Ludwig¹⁷ - 3.75m YouTube subscribers

- Gaming influencer that started streaming on Twitch but switched to YouTube
- Previous world record holder for most paid subscribers on Twitch
- “Variety” game streamer, so he targets gamers from a lot of different games
- Runs the show Mogul Money, as well as his own event organization company called Offbrand

Previous Contestants

Pokimane¹⁸ - 9 million Twitch followers

- Part of gaming organization OfflineTV
- Friends with Ludwig
- Biggest female streamer on Twitch

Sykkuno¹⁹ - 3 million YouTube subscribers

- Also part of OfflineTV

¹⁶ <https://www.tiktok.com/@toachieveyou>

¹⁷ <https://www.youtube.com/@ludwig>

¹⁸ <https://www.youtube.com/@pokimane>

¹⁹ <https://www.youtube.com/@Sykkuno>



- Switched from Twitch to YouTube
- Also a variety streamer, became really big when Among Us was a big game

The game show will be streamed live on YouTube, and we will have 5 episodes premiering every other month starting in February, and then a finale in December and go through the end of the year.

The way that viewers are introduced to the education of car insurance is through a special category that will be on the board in every episode, simply labeled “Progressive.” Questions will be asked about car insurance, and the influencers will have to try and answer the questions to earn points, like in Jeopardy. Since gaming influencers would be answering these questions, they are people that relate directly to gamers as seen in research. This will garner their attention and make it easier to educate the public on auto insurance with Progressive as the company bringing up this topic.

There will also be content posted about the show on social media, specifically clips from the show that are considered funny moments. The clips will be posted by the gaming influencers themselves on their own platforms, but there is also an opportunity for Progressive to post clips of the show on its own channels on TikTok and Instagram. The clips on Progressive’s own platform can be about the Progressive category, and show influencers trying to figure out what an answer to a question about auto insurance can be.

Evaluation

To evaluate this tactic, PRomise Ad will look at the number of views that the video on YouTube got, as well as the amount of views that the social media clips get.

True to Our Name. True to You.

This tactic aims to humanize Progressive and show that they do more than selling insurance. This tactic focuses on diversity, equity, inclusion and belonging which is one of the pillars that Progressive is founded on. PRomise Ad wants to remind its current audience and inform the new audience, Gen Z, of what the brand stands on. Based on secondary research, Gen Z looks for brands to display advocacy and diversity in an authentic way. To accomplish this, Progressive can resonate with the audience by showcasing a side of the brand that cares for the community. By taking a break from talking about insurance, we will get our advocate audience intrigued about this new view of Progressive.

Ad Ideas

Film the Keys to Progress® homeless transition program

- To refrain from being performative, this tactic exists to amplify Humble Design’s work. Progressive will solely be the sponsor and encourage the audience to get involved either with Humble Design or other volunteer work in the community.
 - Get permission from a family to be filmed during the process of their house being furnished
 - Obtain short interviews of the family before and after the furnishing
 - Film Humble Design’s process of furnishing
 - Focus on the impact Keys to Progress® has on the family and community
 - Invite the audience to get involved with Humble Design
 - Sponsored ads on Instagram Reels, TikTok, and Hulu

Film Employees doing regular volunteer work

- Capture photos and videos of employees doing volunteer work each month
- Overlay the video with text that includes statistics about Progressive employees volunteering for the month



- Number of volunteer hours completed
- Average number of hours completed by employees
- Top 5 places employees volunteered at
- Encourage viewers to get involved in their own communities and post with #TrueToYou
- Sponsored ads on Instagram Reels and TikTok

Evaluation

Look at the amount of posts that the hashtag #TrueToYou receives

Media Relations Plan

To help spread the word of what Progressive is doing in terms of all of its projects, PRomise ad wants to add a media relations plan to help gain earned media of outlets that resonate with Gen Z. Through research, PRomise Ad identified that Gen Z does not look at traditional media anymore, but look at news through social media platforms. News outlets that regularly post on social media can help reach Gen Z where they are at, and can provide a channel where it is not just Progressive parroting the projects that they do.

The media relations campaign will be a year-long tactic, as PRomise Ad will be constantly researching story ideas, pitching these story ideas to journalists, and evaluating the success of the story pitches.

Example Outlets and Journalists

- NowThisNews was identified in Helixa's Gen Z study as a "Top Website" for Gen Z (A 1.20x or more affinity)²⁰
 - Gabriella Ferrigine - Culture Journalist
- Washington Post has over 1.5 million views on TikTok, and regularly earn around 100k views per video
 - David Jorgensen - Washington Post TikTok Representative

For this media relations plan, we will use our other tactics as story pitches, along with some organic pitches which positions Progressive as an insurance expert on the topic.

Examples of Story Pitches

- Progressive 101 Story - Pitch to different Gen Z media outlets on Progressive 101 campaign and how important the campaign is to Transitioning Adults (23-25 year olds).
- Story on importance of learning about auto insurance, using Progressive as an "expert" that answers questions about auto insurance that can include: How to find insurance, talking to an agent, using tools like the Name Your Price tool.

Evaluation

To evaluate the media relations tactic, PRomise Ad wants to figure out the reach that these stories would get. By looking at specific advertising sections on news websites and looking at views and engagements that stories get on social media, PRomise Ad can come up with an estimate number of people who have seen the stories.

20 Helixa. (2021). Gen Z Report 2021: Connecting With the Connected Generation.



Campaign Map

Campaign Tactics	Q1 2023			Q2 2023		
	Jan	Feb	Mar	Apr	May	June
Mogul Money Tactic	- Outreach to Offbrand Team - Negotiate price with Offbrand - Prepare auto insurance questions	- Prepare for first episode - Reach out to Ludwig to figure out guests/travel - Create Content for Game Show	- Have first episode of game show - Monitor how the show does	- Create TikTok clips based off of show - Prepare coverage for second episode	- Second Episode of Game Show - Monitor social media coverage of show	- Create TikTok clips based off of show - Prepare coverage for third episode
Progressive 101	- Write scripts for commercials - Research candidates for Phoebe	- Cast Phoebe - Film episodes for P101 Campaign	- Phoebe Introduction on Streaming Platforms	- TikTok/ IG Reels Episode one: Intro to car insurance - Introduce #AskPhoebe	- TikTok/ IG Reels Episode Two:	- TikTok/ IG Reels Episode Three
College Tour TikTok	- Reach out to TikTok personality to confirm dates for tours	- Talk to universities to earn permit to film	- Configure flights/transportation for university tours	Week One: Ohio State, Week Two: University of Akron Week Three: Cleveland State University Week Four: Kent State University	- Evaluate Success of campaign; decide on what worked and what didn't	
True to Our Name. True to You: Keys to Progress Homeless Transition Program	- Work with Humble Design to come up with days/times to film - Decide which family/person getting their home furnished will be featured in the ads	- Film	- Launch ad on Hulu	- Launch ad on TikTok and IG Reels	- Evaluate ads	- Work with Humble Design to come up with days/times to film - Decide which family/person getting their home furnished will be featured in the ads
True to Our Name. True to You: Monthly Recap of Volunteer Work (TikTok & IG Reels)	- Film and photograph Progressive employees volunteering	- Launch January volunteer recap ad	- Launch February volunteer recap ad	- Launch March volunteer recap ad	- Launch April volunteer recap ad	- Launch May volunteer recap ad

Campaign Tactics	Q3 2023			Q4 2023		
	July	Aug	Sept	Oct	Nov	Dec
Mogul Money Tactic	- Third Episode of Game Show - Monitor social media coverage of show	- Create TikTok clips based off of show - Prepare coverage for fourth episode	- Fourth Episode of Game Show - Monitor social media coverage of show	- Create TikTok clips based off of show - Prepare coverage for fifth episode	- Fifth Episode of Game Show - Monitor social media coverage of show	- Evaluate Game Show - Negotiate with Ludwig and Offbrand on another potential sponsored game show
Progressive 101	- TikTok/ IG Reels Episode Four	- TikTok/ IG Reels Episode Five	- TikTok/ IG Reels Episode Five	- TikTok/ IG Reels Episode Six - Evaluate Tactic	- TikTok/ IG Reels Episode Seven	- TikTok/ IG Reels Episode Eight
College Tour TikTok	- Reach out to TikTok personality to confirm dates for tours	- Talk to universities to earn permit to film	- Configure flights/transportation for university tours	Week One: Penn State Week Two: Pittsburgh Week Three: UPenn Week Four: Temple	- Evaluate tactic as a whole	
True to Our Name. True to You: Keys to Progress Homeless Transition Program	- Film Second Keys to Progress Video	- Launch ad on Hulu	- Launch ad on TikTok and IG Reels	- Evaluate ads	- Continue ads based on performance	- Evaluate tactic as a whole
True to Our Name. True to You: Monthly Recap of Volunteer Work (TikTok & IG Reels)	- Evaluate ads and #TrueToYou posts - Launch June volunteer recap ad	- Launch July volunteer recap ad	- Launch August volunteer recap ad	- Launch September volunteer recap ad	- Launch October volunteer recap ad	- Launch entire year volunteer recap ad - Evaluate as a whole

- Planning
- Execution
- Evaluation



Budget

College Tours IG Reels and TikToks Progressive Role: <ul style="list-style-type: none">- Approve/Recommend list of questions and facts that Progressive wants Gen Z to know Agency Role: <ul style="list-style-type: none">- Provide the insurance questions for the influencer to make to the content- Monitor the content ex: making sure content is posted, review engagement, impressions, etc	Outside Expenses: <ol style="list-style-type: none">1. Pay for the influencer (@ToAcheiveYou) to film and make content2. Pay for the travel expenses to go to different colleges3. Rewards to give to college students who answer the questions correctly Budget Breakdown: <ol style="list-style-type: none">1. 2.5 mill followers = \$25,0002. (5) \$200 Gas card/school - \$1,000 x 4 = \$4,0003. (5) \$200 Visa Card/school - \$1,000 x 4 = \$4,0004. Travel expenses - \$5005. 12 hours from agency per school = 12(4 schools) x \$100 = \$4,800
	Subtotal: \$32,300

Ludwig Game Show sponsored by Progressive Progressive Role: <ul style="list-style-type: none">- Attend the Game Show and approve list of questions for the show Agency Role: <ul style="list-style-type: none">- Reach out and Coordinate sponsorship with Ludwig- Provide questions for Ludwig and Offbrand- Create TikTok/IG Content around Game Show for posts- Attend the Game shows- Evaluate tactic and talk to Ludwig about future sponsorship opportunities	Outside Expenses: <ul style="list-style-type: none">- Pay for sponsorship of each episode- Attend each game show episode to ensure things run smoothly- Travel accommodations for Progressive employee and agency employee Budget Breakdown <ul style="list-style-type: none">- 6 episodes - 50,000 x 6 = \$300,000- Travel expenses for Progressive and Agency to attend - Average flight \$200(2) x 5 episodes = \$2,000- Hotel, food, transportation - \$500 (2) x 5 = \$5,000
	Subtotal: \$307,000



<p>Progressive 101</p> <p>Progressive Role:</p> <ul style="list-style-type: none"> - Approve episode ideas, Phoebe and influencers to be used <p>Agency Role:</p> <ul style="list-style-type: none"> - Create storyboards for 15 - 30 second commercials that can be used on all platforms - Have two agency members attend and oversee production - Host casting calls for Phoebe in 5 cities - Evaluate Progressive 101 campaigns 	<p>Outside Expenses:</p> <ul style="list-style-type: none"> - Video Production and Film Crew - Influencer Pay and Travel Expenses - Phoebe pay and Travel Expense <p>Budget Breakdown</p> <ul style="list-style-type: none"> - Agency create storyboards \$100/hour (5) x 25 hours = \$12,500 - Agency members attend and oversee production \$100/hour (2) x 60 hours = \$12,000 - Host casting calls for Phoebe in 5 cities \$100/hour (5) x 100 hours (20 hours per city) = \$50,000 Travel & Stay Expenses - Average Flight \$200 (5) x 5 cities = \$5,000 - Average Hotel Stay - \$200 (5) x 10 nights = \$10,000 - Food & Miscellaneous Expenses - \$200 (5) x 10 days = \$10,000 - Evaluate Progressive 101 - \$100/hour (3) x 10 = \$3,000 - Production for 1 episode - \$25,000 x 8 = \$200,000 - Influencer Pay per episode - \$5,000 x 8 = \$40,000 - Phoebe Pay per episode - \$8,000 x 8 = 64,000 - Travel & Stay Expenses - Average Flight \$200 x 4 influencers + Phoebe = \$1,000 Hotel - \$300 (7) x 4 influencers + Phoebe = \$10,500
	<p>Subtotal: \$413,000</p>

<p>True to Our Name, True to You</p> <p>Progressive Role:</p> <ul style="list-style-type: none"> - Do regular volunteer work and consent to being filmed and photographed during it. - Track employee volunteer hours each month. 	<p>Outside Expenses</p> <ul style="list-style-type: none"> - Film Crew - Promoting DEI Initiatives on socials <p>Budget Breakdown:</p> <ul style="list-style-type: none"> - Video Production & Crew - 40,000
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Agency Role: <ul style="list-style-type: none">- Create 15 sec videos every month- Evaluate volunteer videos each month- Be on set for filming Keys to Progressive- Evaluate keys to Progress	<ul style="list-style-type: none">- Creating volunteer videos - \$100/hour (2) x 33 Hours = \$6,600- Agency evaluates volunteer videos - \$100/hour (2) x 11 = \$2,200- Agency on set of Keys to Progress - \$100/hour (3) x 15 hours = \$4,500- Sponsored content - \$60,000- Evaluate Keys to Progress - \$100/hour (4) x 3 = \$1,200
	Subtotal: \$114,500

Media Plan Agency Role: <ul style="list-style-type: none">- Agency will be pitching stories to different media outlets weekly- Monitor media outlets for stories- Review which tactics get the most media coverage- Review shares, engagements, etc	Budget Breakdown: <ul style="list-style-type: none">- Agency Hours: 20 hours/week x 52 weeks = 1,040 hours- 1,040x \$100 = \$104,000
	Subtotal: \$104,000

Total: \$970,800



Communication Elements

Tactic: Progressive 101

Audience:

- Transitioning Adults

Communication Objectives

- Have at least 500k posts with Progressive related hashtags by the end of the 2023.

Key Messages

- It is important to know about car insurance for the future.
- Progressive makes buying car insurance easy with the tools we offer.

Strategies

- Our strategy to virtually showcase what Progressive is already doing to support communities and employees.

Call-To-Action

- Post a video of yourself asking Phoebe a question with the #AskPhoebe
- Use the comparison shopping for insurance using Progressive's comparison tool and choosing Progressive for their auto insurance, which is considered a conversion for this tactic.

Evaluation

- It will be tracked by the amount of posts with the #AskPhoebe, as well as views on social media platforms.

Example Progressive 101 Script

CHARACTERS:

PHOEBE: OUR PROGRESSIVE CHARACTER, 24-33 YEAR OLD DIVERSE ACTOR

CHARLIE: PHOEBE'S FRIEND, 24-27 YEAR OLD DIVERSE ACTOR

CAFE PATRON: 23-26 YEAR OLD, DIVERSE ACTOR

SCENE: OUR CHARACTERS ARE MEETING FOR BRUNCH AT AN OUTDOOR CAFE, THEY ARE GOOD FRIENDS AND COMFORTABLE AROUND EACH OTHER. THE CAFE HAS OTHER TABLES AND IT IS SUMMERTIME AND SUNNY OUTSIDE.

ACTION: WS on our Progressive character Phoebe meets with her friend at an outdoor patio of a small cafe for brunch. She is wearing business casual clothing in Progressive Blue and her work badge is visible to the audience.

DIALOGUE:

PHOEBE: "Hey Charlie, it's good to see you!"

CHARLIE: "Hey Phoebe, it's been awhile, I hope your new job at Progressive is great!"

SFX: Sounds of our characters sitting down in their chairs.



TIME: :00

ACTION: CU on our characters talking.

DIALOGUE:

CHARLIE: “Honestly, getting off my parents insurance has been so confusing, I don’t understand the different types of auto insurance coverage.”

SFX: Sounds of cafe, talking and eating sounds are in the background.

TIME: :10

ACTION: WS on Phoebe looking around the patio and grabbing a blank cafe specials chalkboard next to her to better explain to her friend. Other cafe patrons notice her about to explain auto coverage to her friend and look inquisitive of what is going on but interested.

DIALOGUE:

PHOEBE: “I’ve got you, I think this may help!”

SFX: Sounds of onlooking cafe patrons.

TIME: :15

ACTION: ExCU: Phoebe draws an explanation of different types of coverage on a whiteboard that the audience see as full screen. Graphics are in the style of YouTube whiteboard animation video.

VO: Your premium typically pays for liability, comprehensive and collision. You’ll also need uninsured driver protection. Liability protects you if you cause an accident and collision insurance covers your car if you hit another vehicle. Comprehensive coverage is for theft and vandalism.

SFX: None.

TIME: :20

ACTION: WS Phoebe puts the whiteboard down after her explanation. Patrons were listening to her explanation. Phoebe asks her friend if she has any more questions and other patrons raise their hands and Phoebe looks surprised.

DIALOGUE:

PHOEBE: “Do you have any more questions?”

YOUNG CAFE PATRON: “Do you know what type of liability coverage is best?”

SFX: None.

TIME: :25

END CARD: PROGRESSIVE LOGO

VO: Find out more about Progressive 101 on TikTok and Instagram. Tag your auto insurance questions with #AskPhoebe.

SFX: None.

TIME: :30



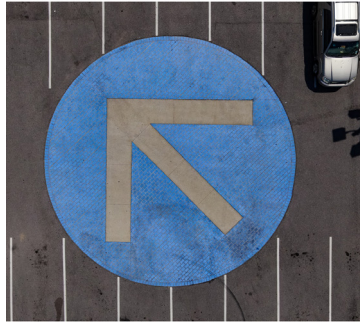
Progressive 101 IG Stories

AD | PAID PARTNERSHIP WITH PROGRESSIVE



MARIE DENEÉ + PROGRESSIVE 101

What does your premium cover?



Insurance typically covers liability, collision and uninsured motorist coverage. Full coverage includes comprehensive coverage and roadside assistance.

Full coverage is worth it for me. Knowing I'm covered if I have a flat tire or if someone breaks into my car gives me confidence while driving.

Not all states require uninsured motorist insurance, but that doesn't mean you don't need it. Having you and your passengers medical bills covered is one less thing to worry about.

When I needed to make a claim I wrote down the time and location of my accident and took photos of the damage. I didn't need to file a police report but sometimes it is necessary. I exchanged my information with the other party and tracked my claim through Progressive's app. Having uninsured motorist coverage made me feel secure.



Almost every state requires car insurance to drive, but insurance companies don't make understanding it easy, especially when you're just starting out and busy with work.

Knowing about your coverage is empowering and gives you peace of mind. Progressive 101 helped me understand my comprehensive policy better and explained the difference between liability and collision. Find out more on Progressive.

AD | PAID PARTNERSHIP WITH PROGRESSIVE



[progressive.com/prog101](https://www.progressive.com/prog101)

Watch Progressive 101 Episode 1.





Strategic Brief - Tactic: College Tour

Audience:

- The targeted audience is transitioning adults between 23 year -old - 25 years -old. It would also target the social media obsessors because the content is going on TikTok and IG Reels.

Communication Objectives

- Earning 5 million impressions on Progressive branded content by December 2023.

Key Messages

- It is important to know about car insurance for the future
- Progressive makes buying car insurance easy with the tools we offer

Strategies

- Making informative content that has the current level of entertainment Progressive currently uses.
- Using short form and tailored content for streaming services and gaming social media platforms.

Call-To-Action

- Get students to interact with the content and encourage them to choose Progressive based on the knowledge they gain from the content.

Evaluation

We will look at views and engagement on TikTok/IG Reels videos

Video Questions:

1. Does Progressive provide student discounts for car insurance?
a. Answer: Yes
2. Can you name a specific student discount?
a. Answer: good student, distant student, teen driver discount
3. How long can you stay on your parents' car insurance
a. Answer: Usually you can stay listed as a driver if you live at the home or if you are a full-time college student
4. What is auto liability insurance coverage?
a. Answer: protects you from two types of costs you could cause in an accident: injuries to others and damage to others' property
5. Does Progressive allow roommates to share car insurance?
a. Answer: Yes, if both cars are kept at the same address overnight you can share a policy
6. Does a speeding or parking ticket affect insurance rates?
a. Answer: Yes, it could raise your insurance rates
7. What is an SR-22?
a. Answer: A form that's filed with your state to prove that you have car insurance meeting the minimum coverages required by law
8. Does car insurance go down at 25 years old?
a. Answer: Usually at Progressive rates drop by 9% on average at 25 but there are other cost factors impacting your car insurance
9. True or false: Sharing one policy is usually more affordable as you split the cost of certain coverages
a. Answer: True



10. Does your car insurance rate drop when you are 21 years old?
a. Answer: Yes, it drops on average of 7%





Tactic: Mogul Money by Ludwig

Audience:

- Gamers

Communication Objectives

- Earn 5 million impressions on Progressive branded content by the end of 2023.

Key Messages

- It is important to know about car insurance for the future.
- Progressive makes buying car insurance easy with the tools we offer.

Strategies

- Tap into interests of Gen Z to relate insurance content to them.

Call-To-Action

- Understand more about car insurance and relate their knowledge to Progressive through their sponsorship.

Evaluation

- We will evaluate the element with the number of views that this tactic gets.



MOGUL MONEY				
PROGRESSIVE	SQUID GAME	QUICK MAFF	NAME'S THE SAME	GAMERS ONLY
	100	100	100	100
200	200		200	200
	300	300	300	300
400	400	400	400	400
500	500	500	500	500



MOGUL MONEY
PROGRESSIVE

**The age that an
individual has to get
their own auto insurance**



Tactic: True to Our Name. True to You.

Audience:

- Advocates

Communication Objectives

- Have at least 500k posts with Progressive related hashtags by the end of 2023
- Increase positive brand sentiment focused on diversity, equity, and inclusion by 10% by December 2023.

Key Messages

- “True to our name. True to you.”

Strategies

- Promote on social media Progressive’s commitment to diversity and inclusivity when promoting the brand.
- Virtually showcase what Progressive is already doing to support communities and employees.

Call-To-Action

- To post with the hashtag #TrueToYou on social media to showcase how they support their communities

Evaluation

- Look at brandwatch and check sentiment using the Progressive campaign.
- Look at the amount of posts with the hashtag #TrueToYou on social media, specifically Instagram and TikTok

Ad Script

Get permission from a family to be filmed during the process of their house being furnished

Obtain short interviews of the family before and after the furnishing

Film Humble Design’s process of furnishing

Focus on the impact Keys to Progress® has on the family and community

Invite the audience to get involved with Humble Design

*Quotes used are only an idea of what we are trying to capture. The video will not be scripted and will capture the real emotions of all parties involved.

Scene 1- Pre-Interview

The whole family is in the frame.

Kids are playing in the background.

Parent(s) are talking in the forefront.

Parent: “We’ve been homeless for x amount of years, and have x amount of kids. We really want our kids to have the life they deserve, etc.”

Scene 2- Moving in Furniture

Furniture is shown being brought into the house.

Humble Design Employee: “We’re going for a modern look. I’m so excited about this remodel, they’re going to love it!”



Scene 3- The Reveal

Humble Design Employee: “Are you ready to see your house?!”

Kid: “I can’t wait!”

Everyone walks inside.

Family reacts excitedly.

Scene 4- Post-Interview

The whole family is inside the house

Kids are playing in the background

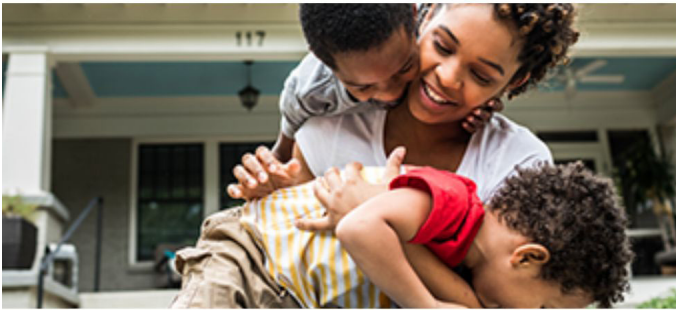
Parent(s) are talking in the forefront

Parent: *emotional* “I’m so happy my kids get to live in a home like this.”

Keys to Progress® Homeless Transition Program

Furnishing homes for the homeless with Humble Design

30 second Hulu ad that will be adapted to 15 seconds for sponsored Instagram Reels and TikToks



SCENE #1: PRE-INTERVIEW

Conduct a short interview with the family before/during their house is furnished. Have them talk about their experience being homeless and what this opportunity means for them.



SCENE #2: MOVING IN FURNITURE

Show furniture being moved into the house. Have a Humble Design employee make a statement about their vision for the house.



SCENE #3: THE REVEAL

Reveal the inside of the house to the family. Show their genuine reactions and the things that they get excited about.



SCENE #4: POST-INTERVIEW

Conduct a short interview at the end and show the family enjoying their updated house.



Instagram ▾



crispyseagull



Liked by lindseyy.morgann and 136 others

crispyseagull I help out my community by volunteering at my local food bank, Second Harvest! #TrueToYou



Add a comment...



48 seconds ago



Tactic: Media Relations

Audience:

- Advocates
- Social Media Obsessors
- Transitioning adults

Communication Objectives

- Earn 5 million impressions on Progressive branded content by the end of 2023.

Key Messages

- Progressive makes buying car insurance easy with the tools we offer.
- “True to our name. True to you.”

Strategies

- Tap into interests of Gen Z to relate insurance content to them.
- Virtually showcase what Progressive is already doing to support communities and employees.

Call-To-Action

- Remember from the article they read the Progressive brand name.
- Recognize Progressive’s DEI measures.

Evaluation

- We will evaluate by figuring out the amount of views the media outlets who run our stories pick up.

Media Pitch Email

Subject: Progressive Insurance Helping Highlight Community Efforts to Gabriella Ferrigine, Culture Journalist for NowThisNews

Hello Gabriella,

I saw you had written an article about Ralph Lauren and their partnership with HBCU universities, and wanted to see if you were interested in a story about Progressive’s efforts to highlight diversity and their community efforts.

Progressive has started the #TrueToYou campaign where they want to highlight their community efforts in terms of volunteering, but also highlight the efforts of other individuals efforts. For more information, you can check out our commercial and our diversity page [here](#).

If you are interested in writing about this story, don’t hesitate to text or give me a call on my cell at (234) 312-7685 .

Thank you,
Promise Ad



Primary Research

Progressive Client Interview Key Findings

Andrew Christopher - Senior Marketing Specialist at Progressive

- Progressive is not doing enough on a channels perspective for Gen Z
- Ed Helms Campaign: Didn't help demystify insurance for Gen Z
 - It caught people's attention, but didn't inform the audience
 - "The campaign got really heavy and bloated, and it wasn't a clear concise message"
- Believes that State Farm is the prime example of a company connecting with Gen Z
- TikTok is untapped potential for Progressive
 - "Progressive is playing a wait and see role with TikTok, which I don't like."
- Wants to reduce reliance on Flo
- Channel Meanings
 - Twitter: Cultural Moments,
 - IG: Corporate Culture
 - Snap and TikTok: "Uncharted territory"

Noelle Pennyman - Senior Brand Strategist at Progressive

Progressive's Core Values

- Integrity, Profit, Golden Rule
 - Progressive wants to make a profit but not at the expense of integrity
 - "How can we do it in a way that's uniquely Progressive"

Differentiation From Competition

- "How do you know or remember that it's Progressive?"

Targeting Gen Z

- "How can we simplify insurance so it's not intimidating and not scary so that you can feel empowered?"

Finding Auto Insurance

- Younger people tend to look for car insurance on their own, not through agents

Focus Group Key Findings

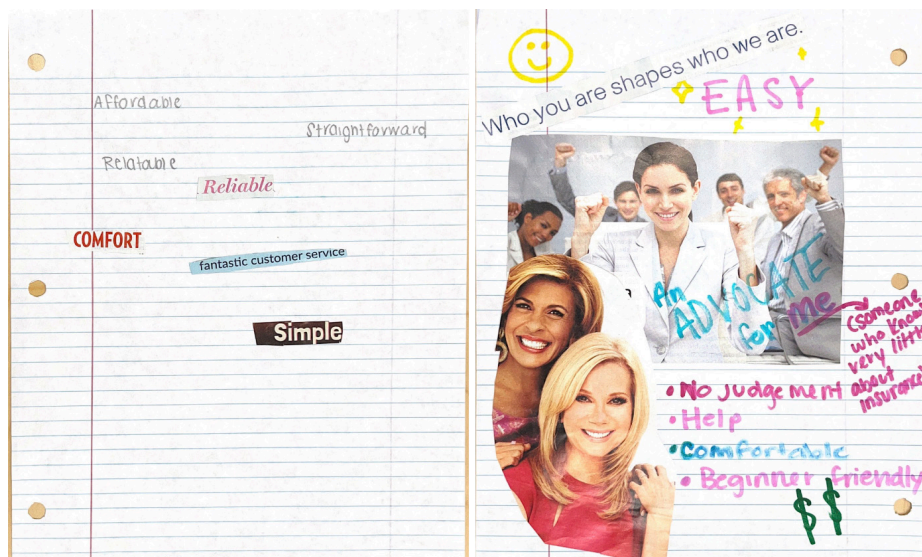
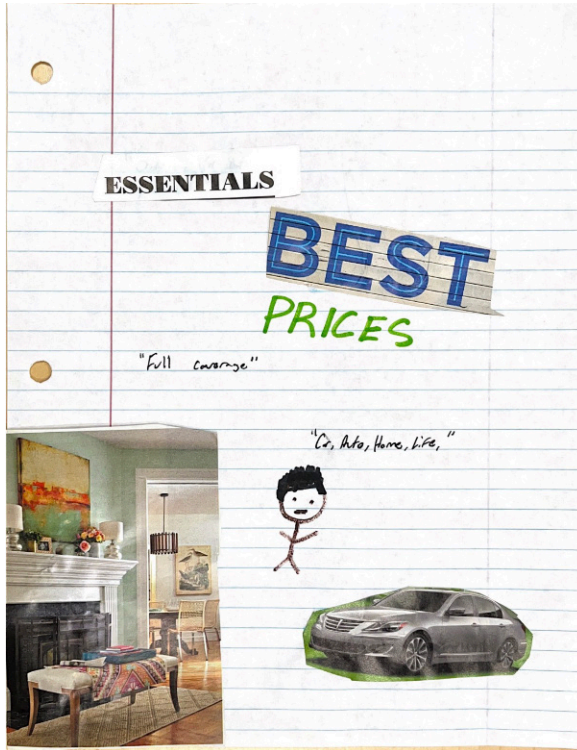
- Methodology: Recruited in group chats and from people we knew specifically in college.
- When: Friday, September 23, 2022, from 10:00 AM- 11:00 AM.
- Summary and Analysis of key findings:
- Participants were four college seniors. Three female, two male. Two black and two white.
- Two participants are on their own insurance and two are on their parent's insurance.
- Progressive, State Farm, did not know, and All State.
- Activity: View Progressive and Competitors commercials and write down any thoughts and how the commercial relates to insurance.
- "Dr. Rick Book Signing", "Girl, You Drive Me Safely" with Ed Helm, and "The Baby" with Flo.
- State Farm "Family Dinner" and Liberty Mutual
- Not familiar with Dr. Rick and commercials were not informative about insurance and that they are not compelled to find out more about Progressive after watching the commercials.
- The Baby commercial was more informative but one participant said, "Whenever I see Flo, I tune out", and another said, "I'm thrown off by how in the first one and this one, everyone is annoyed



and has a bad attitude about insurance...if everyone is annoyed, it makes me disinterested also”

- All participants identified Flo as the first thing they think of when hearing “Progressive” but agreed that she is “stale” and would not like to see her in advertisements.
- “Although I quickly lost interest because I feel like she’s becoming an overused character”
- None of the commercials told them anything about insurance

The perfect insurance agency described in a vision board





Interview Key Insights

Gamer Interview Insights

- Gamers consume content on entirely different platforms than the rest of Gen Z
- Interviewees indicated that they use platforms like TikTok and YouTube exclusively for their gaming content
- Interviewees also talked about consuming content on twitch.tv, a live-streaming platform completely dedicated to gaming.
- Gamers also have a different category of influencers as well
- There are bad advertisements in gaming, but they just aren't memorable
- Gamers consume content mostly on YouTube and Twitch
- Gamers have found ways to actively avoid video ads on the internet
 - "I don't get ads, I use ad block on YouTube to ignore them."
 - -20 year old Computer Information Systems student
- Gamers don't care about insurance - even ones that are close to the rollover age of 25
- However, a majority of gamers interviewed said that they would do their own research on insurance
- For Progressive specifically, gamers think of Flo
- They think Flo is "cheesy"
 - "I feel like they are appealing to my parents more than me."
 - 21 Year Old Architecture Student

Advocate Interview Key Insights

- A lot of social issues mentioned in Gen Z Secondary Research were mentioned when asked about social issues that interviewees care about
 - Ex: BLM, LGBTQ, Woman's Rights, Sustainability
- Advocates care about what companies stand for
- "I do pay attention to the media to see if companies are problematic before I shop. For example, I don't go to Hobby Lobby because of what they believe in."
 - 22-Year-Old, Marketing Analyst at Key Bank
- Advocates have not heard of Progressive standing up for social issues when asked
- However, Advocates believe that Progressive is uniquely positioned to come out in front of these issues.
 - "With how big of a reach the Progressive brand has, people know the Progressive brand, and that can create a big impact on what people think."
 - 22-Year-Old, Marketing Analyst at Key Bank
- Advocates believe that companies have to come out in front of issues wholeheartedly, and not just do it for publicity
 - "Most companies will speak about a current event and do nothing more than that, which is unethical in my eyes. "
 - 21 year old Copywriter for Planned Parenthood

Transitioning Adult Interview Key Insights

- All transitioning adults who interviewed had their own insurance
- Two of them have Progressive, one has Safe Auto, and the other has State Farm

Finding Car Insurance

- All participants looked online, three also asked their parents and/or started by looking at how much it would be to stay with their current company.
- "I looked online and searched for cheap car insurance"



- 24 year old
- All three participants who asked their parents for help, are not using the same company that their parents use.

Changing Car Insurance Companies

- Three participants have used a different car insurance company or will be changing to a different one in the near future.
- Each participant identified low prices as the most important factor when choosing companies.
 - “When I was looking to change insurance companies I was looking for the cheapest option.”
 - 24 year old Pan African Studies Major

Knowledge

- All participants indicated basic knowledge of car insurance and said that they learned most of what they know from getting their own car insurance.

Informative or Entertaining?

- Progressive commercials are good at being entertaining but not informative
 - “Flo is definitely funny and they are good at propaganda but they do not really inform.”
 - 25 years old Car Dealer

Social Media Obsessors Interview Key Insights

Social Media Obsessors feel that TikTok is in and Facebook is out

- All participants listed TikTok as one of their favorite social media platforms and Facebook as a least favorite.
 - “I think Facebook is outdated to Gen Z, almost a little bit or for an older generation of social media users.”
 - 21 year old Senior Electrical Engineering Student

Social Media Obsessors consume most of their content on Instagram and Tiktok

- All of our participants named either Instagram, TikTok or both as their favorite social media platforms

Social Media Obsessors are more likely to see insurance advertisements on streaming services, not social media.

- The participants stated they rarely see any insurance advertisements while browsing their social sites, but see them more frequently while watching streaming services.
 - “Streaming services are a hot spot for advertisements, especially Hulu.”
 - Sammy Koller, 22 year old Senior Early Childhood Education Student

Social Media Obsessors do not find insurance commercials, including Progressive’s, to be informative.

- Although the participants have seen auto insurance commercials, they are not confident in making insurance decisions and feel that they know little to nothing about it.
 - “I guess they are trying to be entertaining. They’re not really educating you on what is insurance and why you should have it”
 - 25 year old, Early Childhood Educator
 - “I feel it’s all about the storyline. It’s not about the insurance. It’s literally just like they’re throwing in funny lines or attention grabbers and then it’s like, wait, what about insurance?”
 - 22 year old Senior Early Childhood Education Student

Social Media Obsessors do not feel that brands social advocacy is always genuine

- “I think that a lot of companies are very much just doing it for show. For example, with pride month, it’s in June, everything is rainbows and love. And then on July 1, it’s like goodbye.”
 - 22 year old Senior Early Childhood Education Student
- “No matter what, the brands are always going to try and make themselves look good because I feel like they’re catering towards the people for profit.”



- 21 year old Senior Electrical Engineering Student

Social Media Obsessors see Flo as a key identifier for Progressive, but want to see more.

- Although the participants thought of Flo first when Progressive was mentioned, they are not resonating with her anymore. They want to see more diversity.
 - “If you put a lot of focus on Flo that’s only reaching literally the tiniest demographic of people.”
 - 22 year old Senior Early Childhood Education Student
- “I think it’s important to be diverse and inclusive because I just think with social media being so reachable and attainable to everyone, whenever people will see themselves in something they’re more likely to connect with it and remember it”
 - Natalie Adkins, 21 year old Senior Electrical Engineering Student

Survey Key Insights

- Most survey participants are on their parent’s auto insurance
 - 67% of respondents are on their parent’s auto insurance
 - 32% of respondents have their own auto insurance
 - 49% of respondents are uncomfortable making decisions about auto insurance
- The most popular answers when asked what they think of Progressive
 - “Overpriced compared to other insurers”
 - “Have never used their service so I do not have an opinion”
 - “Flo and bundling” & “Fun commercials”
- 60% of respondents said that auto insurance campaigns and characters influence their choice of their carrier
- Respondents were most familiar with Flo & “The Squad” (Flo, Jamie, Alan, Marz and Rodney)
- Respondents were least familiar with Driver’s Ed with Ed Helms
- 67% of respondents found that advertisements on streaming services and platforms (Hulu, HBO Max, Spotify, Twitch, YouTube, etc.) were the most effective compared to mail advertisements, traditional cable station advertisements and digital advertisements
- The most used social media platform among respondents is Instagram
- 53% of respondents do not trust influencers



Secondary Research

Summary

Generation Z is a unique cohort, and they are the first generation to have fully grown up in the digital age. ²¹Their generation has been uniquely shaped by both the rapid acceleration of digital technology starting in the early 2000s and most recently by the Covid-19 pandemic.

Although most of them are still in school, they will soon make up 26% of Progressive's business (Arnold, 2021) ²²and currently make up 20% of the general population (Havas Media, 2022²³). Progressive's unique challenge is to market auto insurance to the Generation Z demographic currently 18-25 in early adulthood who are uniquely distinct and more diverse from their Millennial counterparts and less likely to be interested in driving (Arnold, 2021). The goal of our secondary research was to look at the Gen Z audience and figure out the best ways to connect with them to spread awareness about auto insurance.

Who Is Gen Z?

Generation Z is defined as individuals born between 1997-2012.

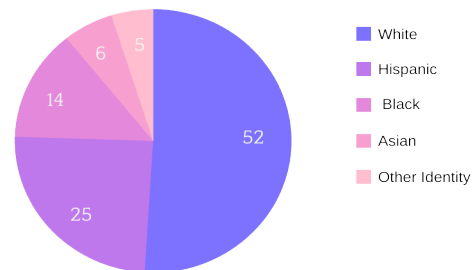
- They are early adults more diverse from their Millennial counterparts.
- In five years Generation Z will represent **26%** of Progressive's business

Gen Z is the most **diverse** generation yet. ²⁴

According to Havas, 25% of Gen Z identify as Hispanic, 14% as Black and 6% as Asian (Havas Media 2022). They are also more likely to identify openly as LGBTQ+ than the 25-49 Millennial cohort.

Gen Z represents up to **\$323 billion** in spending (Helixa)

RACIAL IDENTITIES OF GEN Z

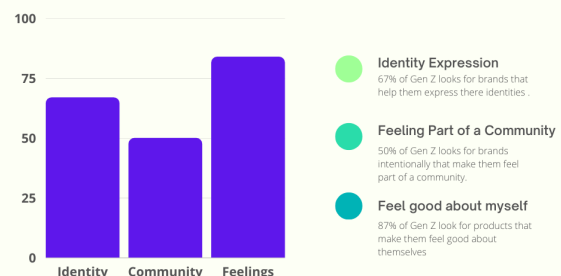


Havas Media Group, March 2022

Gen Z and Brands

Gen Z demands **authenticity** from the brands they support. **40% of Gen Z are more likely to boycott company compared to Millennials, and 2/3 of the generation feels brands should play a role in social issues (Arnold, 2021).** 46% of 18-25 year olds say they have a connection to one or more brands they consume and 25% specifically look for brand transparency in the products that they purchase (Havas Media, 2022).

What does Gen Z look for in a brand?



Arnold 2021

²¹ Deloitte Touche Tohmatsu Limited. (2022). The Deloitte Global 2022 Gen Z & Millennial Survey.
²² Arnold for Houseparty. (February 2021). Audience First Deep Dives Gen Z.
²³ Havas Media Group & Progressive Insurance. (2022, March). Generation Z.
²⁴ Havas Media Group & Progressive Insurance. (2022, March). Generation Z.



Gen Z buying habits²⁵

- They prefer brands that support what they like
- They prefer brands that they grew up with
- Often seek advice before purchasing
- Like to connect with brands on social media
- Gen Z prefer brands they grew up with and seek the advice of friends and family before making a purchase decision

Gen Z wants brands that care about social issues.

One company that took advantage of social issues was Savage x Fenty, which used body positivity as a reflection on the brand. It isn't something they said, but something they demonstrate by having models of all sizes and walks of life on the runway, website, and promotional materials.

Another brand that helped create change was HP, who created the #HPRadicalReuse campaign challenge. The campaign revolved around sustainability, and HP recruited creators to show how they made a difference when it came to sustainability. The campaign was a huge success, and the hashtag garnered 1.4 billion views through around a million videos.²⁶

Gen Z and Entertainment

Generation Z Represents a huge source of US spending power, and they are large consumers of entertainment and gaming. **67%** of Gen Z are gamers and **47%** consume content on Twitch, the third most popular app in the generation behind Snapchat and TikTok²⁷. Some of their favorite video games include **Grand Theft Auto, Call of Duty and Fortnite.**

Gen Z and Insurance

According to The Pulse: Category Insights, 64% of Generation Z have auto insurance. The top 3 companies these consumers use are State Farm, GEICO and Progressive.²⁸

Overall, consumers typically **use insurance brands their friends and family use** and factor **price** and **coverage** as the two deciding factors when choosing an insurance company.

TikTok is winning over Gen Z searchers²⁹

- 61.3% of Gen Z in the US uses TikTok at least once a month.
- TikTok's ad revenues have seen explosive growth due to the popularity of TikTok among Gen Z.
- TikTok has become one of Google's competitors from data showing that Gen Z is going to TikTok and Instagram to search rather than Google.



THIS POPULARITY [OF TIKTOK AMONG GEN Z] HAS TRANSLATED TO EXPLOSIVE GROWTH IN TIKTOK'S AD REVENUES. THIS YEAR, TIKTOK WILL NET \$5.96 BILLION—MORE THAN TWITTER AND SNAPCHAT COMBINED.



Google senior vice president Prabhakar Raghavan publicized internal data suggesting almost 40% of 18- to 24-year-olds in

-Evelyn Mitchell, Insider Intelligence

²⁴ Helixa. (2021). Gen Z Report 2021: Connecting With the Connected Generation.

²⁶ TikTok Success Stories: HP https://www.tiktok.com/business/en-US/inspiration/hp-523?tt4b_lang_redirect=1

²⁷ Arnold, (2021), Get to Know Gen Z Report

²⁸ The Pulse, (2021), Category Insights | Week of January 31, 2022

²⁹ Tiktok is Winning over Gen Z searchers <https://www.insiderintelligence.com/content/tiktok-winning-over-gen-z-searchers>

the US go to TikTok and Instagram over Google for their search needs.

Progressive's Social Media

- Progressive is active on Twitter, Facebook, Instagram, Pinterest, and Youtube
- Flo, Progressive's character, has her own social media accounts on Twitter and Facebook
- The separate accounts demonstrate two sides: The main Progressive accounts are for promoting product and helping customers, while Flo is more about community relations.
- Progressive has a TikTok, but it has no posts and not many followers

Listening Report

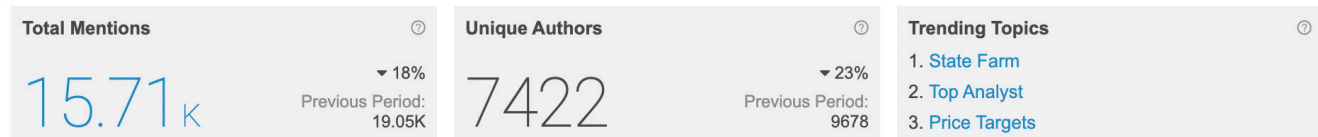
Monitoring Period: August 8, 2022 - September 16, 2022

Keywords

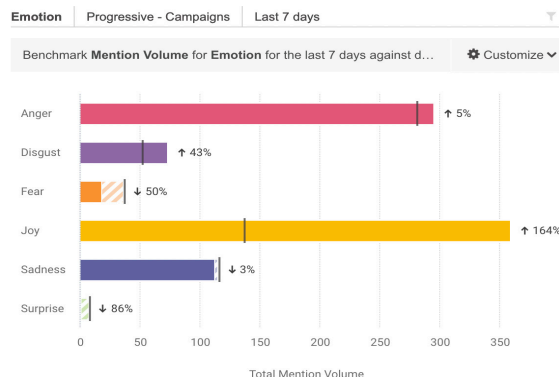
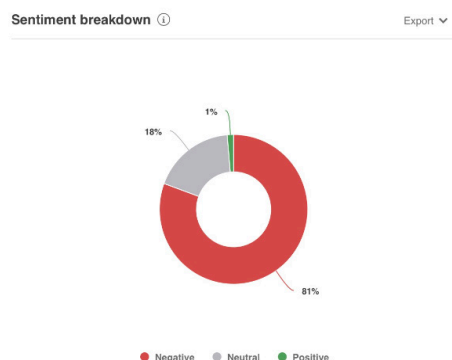


PRomise Ad used Brandwatch for their social media listening tool to gain insight into how both current and potential customers talk about Progressive, as well as its competitors.

Total Mentions



Sentiment/Emotion





Gaming in Social Media

- From the few mentions of Joy on Brandwatch, many stemmed from the tweet from @CollegeCarball about their partnership in a video game tournament
- Progressive spent about 30k on the prizepool and received positive engagement (50-100 retweets per tweet)
- Tournament streamed on Twitch with an average of 500 viewers



TikTok

- On TikTok, when you search “Progressive Insurance,” all you see is negative posts
- All of the videos talk about how bad of insurance Progressive has, but it provides an opportunity.
- Progressive can be like Crumbl Cookies and respond to almost every post to show that they care about their consumer.



What Competitors are doing

State Farm

- State Farm partnered with some gaming influencers and made “The Gamerhood Challenge”
- The challenge was streamed live on twitch, and had **340,000** total viewers
- For an impressionable audience like Gen Z, that is huge
- State Farm also has a TikTok, but instead of it being a company TikTok they use their character “Jake from State Farm”
- His account boasts about 600k followers on TikTok

AllState

- Allstate also has a TikTok, and it is only 3000 followers but they still have a presence
- All of their socials revolve around their character, “Mayhem”

Geico

- Geico has a solid following on TikTok of about 81k, and their content are repurposed ads
- Their other accounts also use the ads that they have created, starring their gecko

Potential Influencers

- Olivia Rodrigo is a hit artist among Gen Z, and you could use her to help promote.
- Content creator Jon Sandman plays the video game Rocket League cwho has an audience of 1.5 million subscribers on YouTube
- Several TikTok content creators can be used as well, like @BigETheInsuranceGuy. He is a mock Insurance salesman who has a “beef” with Jake from State Farm

Conclusion

Overall, Progressive as a brand has a very negative sentiment on social medias. In traditional medias like TV, their ads have been a mainstay for decades. Especially when searching for insurance on platforms like TikTok, not much is shown besides people complaining. There is a real opportunity for Progressive to provide valuable information on TikTok about insurance to help inform Gen Z.



Appendix

Focus Group Questions/Activities

Opening:

- Do you drive?
- Do you have car insurance?
- Do you have your own car insurance?
- Which car insurance company do you use?
- What kind of coverage do you have?
- What's the first thing you think of when you hear Progressive? What do you know about Progressive?

Activity 1: Watch Progressive Commercials and Discuss

- Give participants pieces of paper to take notes while they watch different commercials.
- Take notes on things that are relevant to you.
- Do you know the character starring in the commercial?
- Have you seen this commercial before?
- Does it make you think of insurance and does it make you want to buy Progressive car insurance?

Commercials Watched:

- Girl You Drive Me Safely | Full Song | Driver's Ed with Ed Helms
- Dr. Rick | Book Signing | Progressive Insurance Commercial
- The Baby | Progressive Insurance Commercial

Activity 2: Watch Competitors' Commercials and Discuss

- On the same piece of paper, take notes on the following:
- Take notes on things that are relevant to you.
- Have you seen this commercial before?
- Does it inform you about car insurance?
- Compare these commercials to the Progressive commercials you just watched. Commercials Watched:
- Family Dinner :30 | State Farm® Commercial
- Young People | Something to Help You Remember | Liberty Mutual Insurance Commercial

Activity 3: Make a Vision Board for Car Insurance

- Give the participants magazines, glue, and markers.
- Set timer for 10 minutes

Follow-Up Questions & Closing:

- What age do you have to get your own car insurance/removed from your parent's car insurance?
- For those who have their own insurance, what was the process like obtaining your car insurance?
- For those on their parent's insurance, how do you expect you would go about getting your own insurance?
- Is there anything else you want to share with us?

Interview Questions

Social Media Obsessor Interview Questions

- What is your most used social media and why do you enjoy it?
- What is your least favorite social media and why do you dislike it?
- What are your favorite brands to follow on social media and why?



- Do these brands align with your personal interests, values or beliefs?
- Do companies' interests, values and beliefs impact your decision to follow them on social media or pay attention to their campaigns? Why or why not?
- What streaming services do you enjoy the most?
- Do you see insurance advertisements while on social media? If so, what social networks and what companies?
- Do you see insurance advertisements while on streaming services? If so, what services and what companies?
- If you have seen insurance advertisements recently, have you found them more educational or entertaining?
- What advertisements do you see most on social media?
- What advertisements do you see most on streaming services?
- Have you seen a commercial or advertisement that you liked recently? If so, where?

Advocate Interview Questions

- What social issues do you care about?
- Are there any companies that align with your values?
- Why?
- Have these companies driven you to buy something from them because of their advocacy?
- What do you look for in companies that you support/buy from?
- Do you think companies should speak on these issues?
- Do you think that insurance companies can stand for something?
- Do you know of any social issues that Progressive is a part of?

Transitioning Adults Interview Questions

- Are you on your own insurance?
- How are you planning on getting insurance?
- How did you go about finding insurance?
- What do you look for in a good insurance company?
- What do you know about insurance in general?
- Do you find car insurance important? Why or why not?
- How familiar are you with insurance?
- How can progressive help guide insurance purchasing progress?
- Did you do any research before you need insurance?
- Insurance Observation Questions
- What brands do you know that deal with insurance?
- What do you think about when you hear the brand Progressive?
- When's the last time you've seen a progressive commercial?
- What are your thoughts on Flo and the other Progressive characters? Can you name any of them?

Gamer Interview Questions

- What do you think of gaming advertising?
- Have you ever purchased a product because of an advertisement in a game?
- Where do you consume content?
- Are you on your own insurance?
- How are you planning on getting insurance?
- What brands do you know that deals with insurance?
- Have you seen anything online that isn't from Progressive's channels
- When's the last time you've seen a progressive commercial



Survey Questions

Write out consent statement:

Do you consent to taking this survey?

- Yes
- No

How old are you?

- Under 18 (skip logic, end of survey)
- 18-22
- 23-25
- Over 25 (skip to end of survey)

What is your gender?

- Male
- Female
- Non-binary
- Other Identity

What is your ethnicity?

- White
- Hispanic or Latino
- Black
- Asian or Pacific Islander
- American Indian or Alaskan Native
- Other Ethnicity

Where do you live?

- North America
- South America
- Europe
- Africa
- Asia
- Australia

Do you have auto insurance? (skip logic if you don't have insurance question)

- Yes
- No

Are you on your parents auto insurance or your own insurance?

- I have my own insurance.
- I'm on my parent's insurance.

If you don't have auto insurance, are you currently looking for it? (skip logic do you have insurance, answer no)

- Yes
- No

If you have your own auto insurance, are you satisfied? (skip logic if you have insurance, yes)

- Yes
- No

What auto insurance company are you with? (skip logic if you have insurance, yes)

- GEICO
- Liberty Mutual
- State Farm
- Allstate
- Progressive
- Other Insurance Company



How often do you think about auto insurance?

- Often
- Occasionally
- Not often

Rank your familiarity with these auto insurance companies in order of most to least familiar.

1. GEICO
2. Liberty Mutual
3. State Farm
4. Allstate
5. Progressive

Are you considering switching auto insurance companies?

- Yes
- No

What qualities are you looking for in an auto insurance company?

- Competitive rates
- Good customer service
- Access to in-network repair shops.
- Driving discounts
- Driver app
- Bundle discounts

Are you familiar with these auto insurance characters (check all that apply)?

- Flo
- Limu Emu & Doug
- Jamie
- Dr.Rick
- Jake
- Mayhem
- Gecko