

# Making insurance interesting

It's no easy feat. After all, insurance is one of those burdens in life, something we need but don't necessarily want. Lately I have seen some funny commercials for Nationwide, but the humorous trend goes back to Geico. Geico has had great ads for a long time and their tag line "15 minutes or less could save you 15% or more on car insurance" is ubiquitous. Unlike other insurers, they run several advertising campaigns at once. You might see ads featuring the Gecko, the Cavemen or the Celebrity Spokesperson. It keeps it fresh. If you've ever wondered where these ideas came from, here's an interview with Geico's marketing VP, from today's Washington Post.

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## Perception, perception, perception.

Marketing is all about creating perception. We use ads, public relations, coupons, whatever, to shape the public's perception of our product or service. Take for instance Geico. How do you perceive the insurer, which started life as the Government Employees Insurance Company? Chances are you think of them as cheap insurance. Why? Because for years they have been using the tagline "15 minutes could save you 15% or more." They also use a humorous approach to make them seem accessible. (I do love the new James Lipton commercial, where he "interviews" a "real" Geico customer.)

OK. So not all perception is accurate. Giant, a supermarket here in the mid-Atlantic, runs an ad campaign that makes it seem that Giant is the place to get everything you need and

save money. So not true. Many products at Giant are more expensive than elsewhere. This is where marketers can get into trouble, or where we see a disconnect between a marketing department and an operations department. The marketers are being told go out and make it look like we offer great deals on a great selection of food. Yet price points are really high for many items.

In Washington, yesterday and today, the hoopla is all about Scott McClellan's new book, "What Happened." Why? Because McClellan, who was press secretary for Bush, and who was in charge of shaping the public's perception about issues such as the Iraq war, has turned. The book is highly critical of Bush and his advisers, and claims they actively used him to deceive the American public. There is a perception problem though—why should we believe McClellan now? What is motivating him to come out against Bush (to whom he was loyal for years) NOW? In fact, the press does not seem to know what to make of this. I saw Martha Raddatz interview McClellan last night on ABC News and she asked him point blank if he thought the Bush White House were liars. He stopped short of saying that. What McClellan has to contend with is that he is perceived as a spinner. In fact, Martha called him on it—telling him he was spinning! It was unbelievable. Read the transcript [here](#).

So there is often a gap to bridge between the truth and perception. In public affairs, if the bridge is shaky, the public will find out eventually. I think this is the case here. All governments spin the facts. That is a fact. But not all governments take the country to war. The truth is yet to be told, and the perception about the Iraq war has been crumbling for a while. Will Scott McClellan's book bring this bridge down completely? I am not sure. Like I said before, he has a perception problem himself. Reporters don't trust him. Dana Milbank (whose commentary I think is somewhat juvenile) pokes fun at McClellan in today's Washington Post. It will play out eventually. Stay tuned.