

Case Study

Insurance



Brand health tracking to improve marketing effectiveness

The client

A leading global health insurance provider, with a focus on medical and dental insurance for enterprises.

Business challenge

The insurance major wanted to gain a holistic view of its brand health in 12 countries by understanding the customer behavior and attitudes towards expatriate health insurance products. Its products catered to customers in three major segments - students, working professionals and retirees who had taken health insurance that was either provided by their employers, self-purchased from international private medical insurance (IPMI) providers, or IGOs in the target geographies.

Solution

To meet the unique requirements of the insurance company, Netscribes utilized a hybrid methodology to assess the company's brand health. This included a combination of telephonic/CATI and online/CAWI interviews with a representative subset of the target customer segments. Over 2000 interviews were conducted among respondents in the target countries. The interviews mainly included closed-ended questions that were designed to gather insights about customer brand preferences, perceptions, and the brand's competitive positioning in the market.

The information collected was classified broadly under:

- Brand health measures
- Brand perception
- Key factors impacting brand consideration

Respondent criteria

Target respondents	GHB	IPMI	IGO	NGO
Status	Skilled professional, working in a private company	Skilled professional, working in a private company + Student + Retiree	Skilled professional at an IGO company	Skilled professional at an NGO company
Foreigner/Expat	Living in a foreign country for > 12 months	Living in a foreign country for > 12 months	Not required	Living in a foreign country for > 12 months
Work assignment	> than 60 days and < than 5 years	> than 60 days	> than 60 days	> than 60 days
Medical insurance coverage	In multiple countries/ Insurance carrier is selected and paid for by Employer	Insurance carrier is selected by the participant (regardless who pays for it)	Not required / Insurance carrier is selected and paid for by Employer	In multiple countries/ Insurance carrier is selected and paid for by Employer

Netscribes further conducted a consumer journey analysis which provided a view of the factors influencing customer purchase decisions, attributes that matter most and the most popular companies that came in the consideration.

As a company's brand health keeps changing, it was important that the client monitor its brand health metrics on a regular basis. Keeping this in mind, Netscribes proposed to track the client's brand health on a yearly basis.

Results delivered

Based on the comprehensive customer and competitive analysis, Netscribes measured and tracked overall brand metrics of the client and its competitors in the target geographies.

Through the study, the client was able to see:

- The most preferred insurance providers for different types of customers (i.e. corporate employees, self-employed, students, and retirees)
- Top market players in each country

- The most preferred type of insurance within each customer segment (E.g. employee-based or individual based)
- The highest number of claims type for all insurance companies
- The key focus areas of the different competitors
- The largest customer segments for all insurance companies

Benefit

Based on the insights uncovered by Netscribes' brand health study, the client was able to:

- Make informed changes in their marketing strategy
- Modify their brand messaging and perception building activities
- Make customer-focused improvements in their product offering

Create winning products with in-depth customer and competitive insights

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