

In-House Analytics, Research & Consumer Insights

ANA In-House Agency Conference

Chris Potts, John Hancock, AVP, Marketing Analytics
Karalyn Spadaro, John Hancock, Senior Strategist, Customer Experience

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How do you transform a 150 year old brand...



"And—while the thought doesn't seem to give you the slightest concern—I must say it has nibbled away at my peace of mind through many a dawning. So, partly for your own future benefit, and partly because I like to sleep undisturbed, I've gone and done something about it.

"You know that life insurance policy... the one I started to take out before you were born. The one I had so many good intentions about... but just somehow kept putting off. Well, today it's a fact... all signed, sealed and delivered!

"It isn't going to make this old world over—nothing like that. For I'm no miracle man—just a very ordinary sort of a guy, and your loving dad. But—if anything should happen to me—it ought to spare you and Mother some of the worst upsens, and give both of you something firm to stand on."

"It's a mighty Topsy-Turvy World you're starting out in!"

Something firm to stand on... yes, that's what we're all looking for. But most of us need something more. For stability, alone, is not always enough. We need flexibility, too. Solid as a rock—yet flexible in terms of changing needs—that's the sort of sound life insurance your John Hancock representative wants to help you plan. Plan it to meet your own individual needs as they now exist. Then review it from time to time to provide for the changes the passing years so often bring.

Plan it not only to protect your dependents while they need protection but also to provide something for your own future.

To this sort of planning your John Hancock representative brings you the benefit of his company's eighty years of experience in fitting life insurance to the changing needs of its policyholders.



John Hancock
LIFE INSURANCE COMPANY
OF BOSTON, MASSACHUSETTS
GUY W. COX, President

JIM WASN'T OLD—except in the eyes of the armed services. He bought war bonds for the same reasons all Americans buy them. He wanted to do his part to help bring the war to a speedier end. He was looking forward, too—looking forward to the day when with the return of peace and security he could apply those bonds to some of the things we all want—to the purchase of a home, to the education of his children, or just to keep against those days when his driving energy would decline.

When Jim's wife says: "Jim didn't expect me to cash them so soon," she is not blaming Jim; she is just discarding her dreams of the future for the hard facts of today. Just because the right tomorrow never came.

"Jim didn't expect me to cash them so soon"



WITH MANY MEN, as with Jim, the right tomorrow never comes. Out of experience we know that it is the habit of many men to decide to talk to their life insurance agents tomorrow rather than today, and when tomorrow comes to put it off till another tomorrow.

And so every day life's tragedies are in the making. Responsibilities grow greater; life insurance remains static. Suddenly the life insurance which was sufficient to take care of the responsibilities of earlier days is called upon to meet the greater needs of the present.

Today is the right day to talk to your life insurance agent; to review your life insurance; to make sure that it measures up to

your present needs. When you make this review with a John Hancock agent you get the benefit of the eighty years of experience of the John Hancock Company in fitting life insurance to the changing needs and varied incomes of its policyholders.

This experience covers every circumstance and every emergency to which life insurance can reasonably be applied; the protection of the family; the protection of war bonds and other investments against sudden demands; the education of children; provision for old age; and the settlement of small or large estates.

Your John Hancock agent has been trained to apply this experience to your specific needs and income.

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THE OLD NORTHWEST TERRITORY won by GEORGE ROGERS CLARK

THE PART PROVISIONS PLAYED IN THE WINNING OF THE WEST

"*Vincennes and Victory*" was the battle cry of George Rogers Clark in his fight to defend the Old Northwest Territory for America. Deep was his discouragement, therefore, when he was halted on the threshold of success by lack of food and supplies for his brave band of fighting men. Francis Vigo, a trader, who came to Clark's rescue by outfitting the expedition. Twenty days later, on February 25, 1779, the Stars and Stripes waved over Vincennes. George Rogers Clark, thanks to the timely help of Francis Vigo, had won his fight.

Help When It Is Needed Most

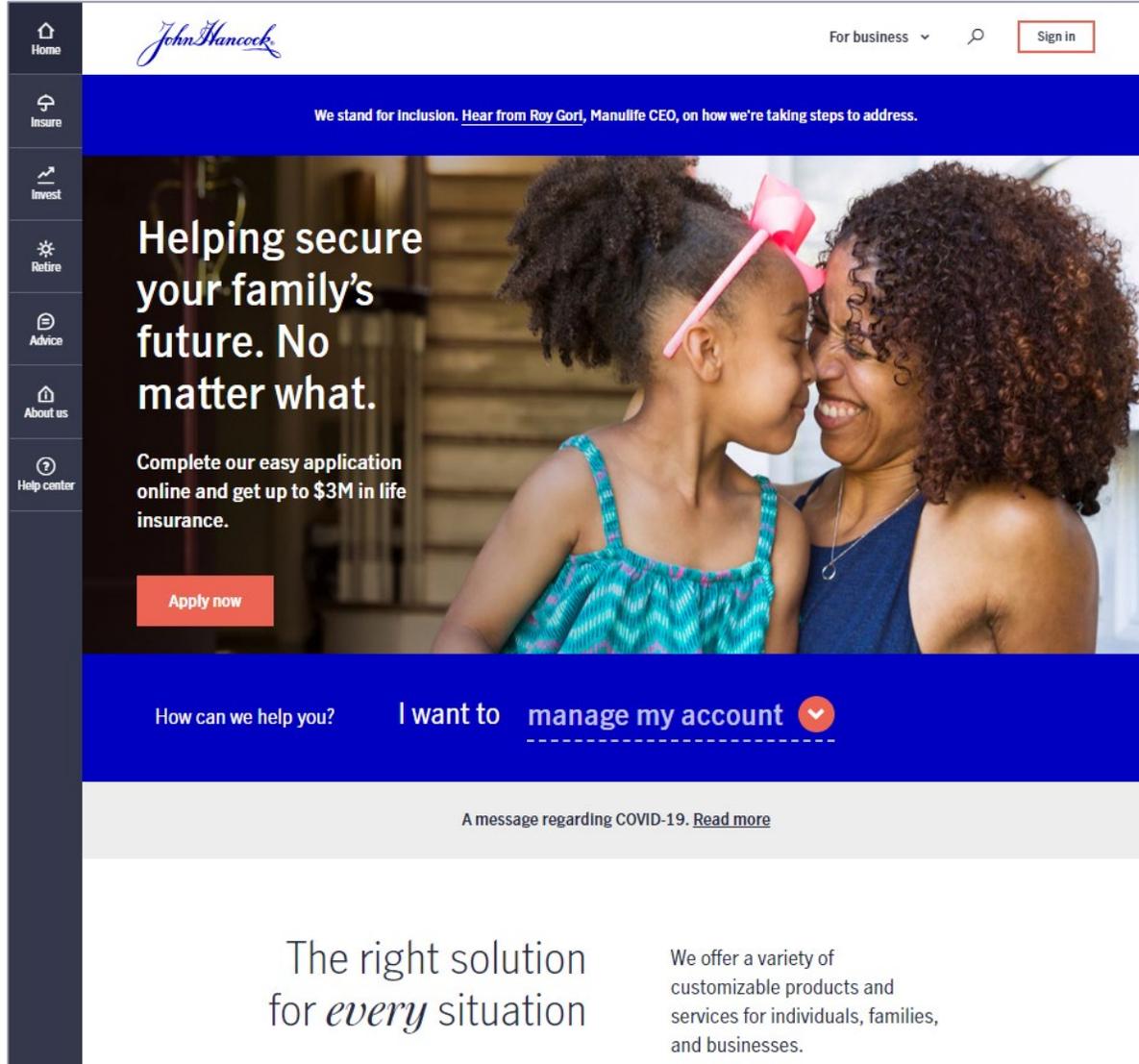
In the defense of a nation—or of a family—provisions play an essential part. Even the military genius of George Rogers Clark and the sterling courage of his men could not carry them to victory while they lacked the simple necessities of life... Nor can a dependent family, however brave their spirit, meet the problems of the readjustment period, following the death of husband and father, without income sufficient to purchase at least their daily necessities.

Many American fathers are finding in the John Hancock's Readjustment Income Plan a way to provide at moderate cost a defense against a situation their families may some day encounter. Our booklet, "Two Lives", tells how one typical family is using this plan to solve their problems. For your copy write Department L-8, John Hancock Mutual Life Insurance Company, 137 Clarendon Street, Boston, Massachusetts.

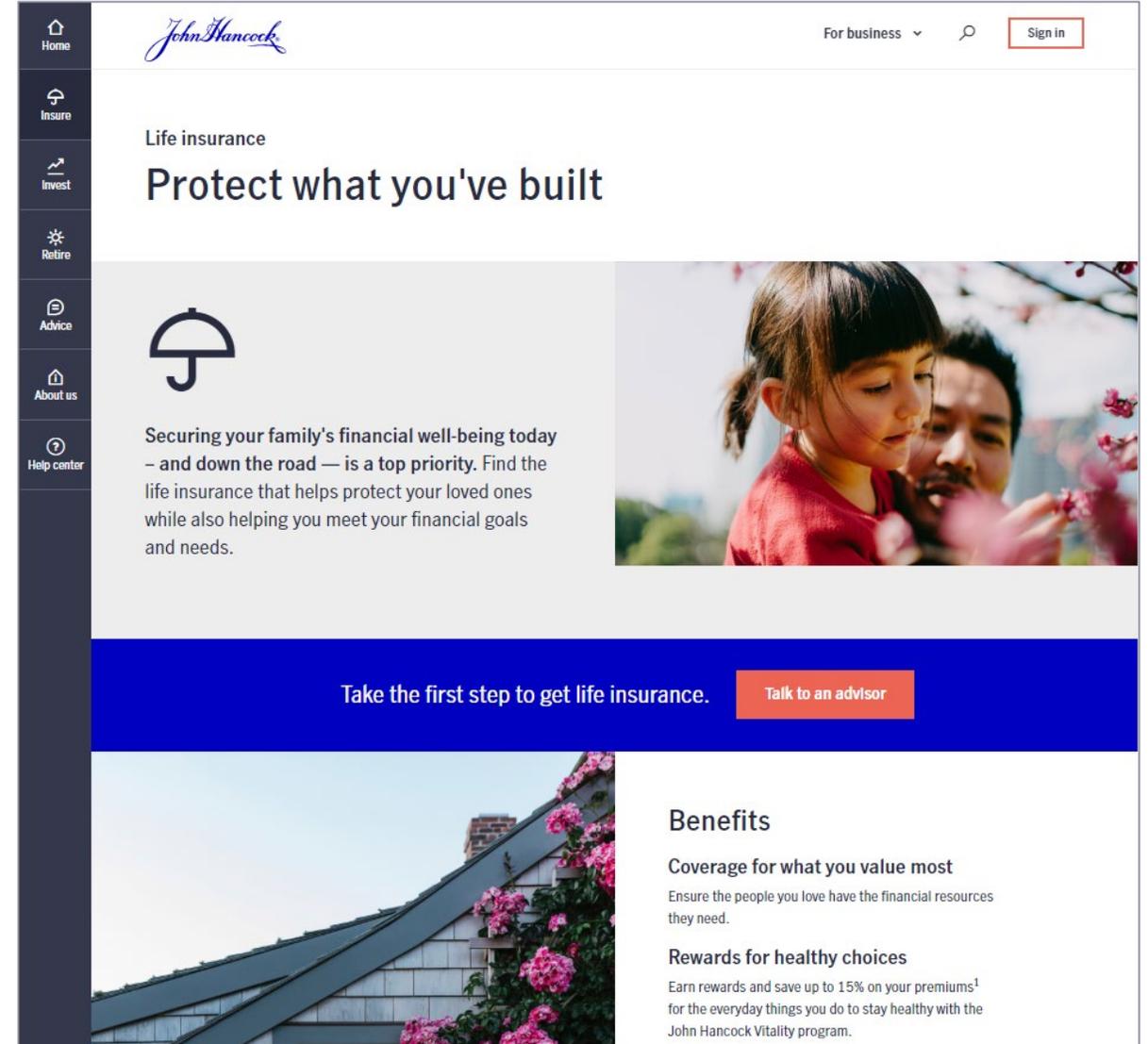


John Hancock
LIFE INSURANCE COMPANY
OF BOSTON, MASSACHUSETTS
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...into a digital customer leader?



The screenshot shows the John Hancock website home page. The top navigation bar includes a home icon, the John Hancock logo, a 'For business' dropdown, a search icon, and a 'Sign in' button. A blue banner below the navigation contains the text: 'We stand for Inclusion. Hear from Roy Gori, Manulife CEO, on how we're taking steps to address.' The main content area features a large image of a woman and a young girl. Overlaid on this image is the text: 'Helping secure your family's future. No matter what.' Below this is a sub-headline: 'Complete our easy application online and get up to \$3M in life insurance.' and an 'Apply now' button. At the bottom of the main content area, there is a navigation menu with options: 'How can we help you?', 'I want to manage my account' (with a dropdown arrow), and a 'Help center' link. Below this is a grey banner with the text: 'A message regarding COVID-19. Read more'. The footer contains the text: 'The right solution for every situation' and 'We offer a variety of customizable products and services for individuals, families, and businesses.'



The screenshot shows the John Hancock website life insurance page. The top navigation bar is identical to the home page. The main content area features the text: 'Life insurance' and 'Protect what you've built'. Below this is a large image of a man and a young girl. Overlaid on the left side of this image is an umbrella icon and the text: 'Securing your family's financial well-being today – and down the road — is a top priority. Find the life insurance that helps protect your loved ones while also helping you meet your financial goals and needs.' At the bottom of the main content area, there is a blue banner with the text: 'Take the first step to get life insurance.' and a 'Talk to an advisor' button. Below this is a large image of a house with pink flowers. The footer contains the text: 'Benefits' and 'Coverage for what you value most' with a sub-headline: 'Ensure the people you love have the financial resources they need.' and 'Rewards for healthy choices' with a sub-headline: 'Earn rewards and save up to 15% on your premiums¹ for the everyday things you do to stay healthy with the John Hancock Vitality program.'

Strive to deliver Apple-like experiences

Deliver consistent, high quality “Apple-like” experiences to fulfill on our mission to make *decisions easier and lives better* for our stakeholders (e.g. customers, intermediaries, plan sponsors, employees).



Our plan to get there

Standardize

Identified challenges with the current customer experience. Adopting a single approach to measure, repair and remove friction from experiences.

2018 through 2019

Activate

Enhance experiences by expanding digital channels and segmenting audiences (against TA).

2019 through 2020

Optimize

Proactively use customer insight to realign and enhance operational processes and providing customer-centric interactions.

2021 through 2022

Embed

CO is a core part of doing business and a critical factor in strategic decision-making. CO is a part of our purpose and culture. All CO projects are tied to our mission statement.

2022 through 2023

Predict

Use customer level data to make every touch point immediate, relevant and predictive. Automated data analysis that provides actionable advice for optimization in performance activity.

2023 and beyond



Step 1: John Hancock In-Housing

Why in-house?

1. SPEED



**2. DEDICATED
TEAMS**



**3. TRUE
INSIGHTS**



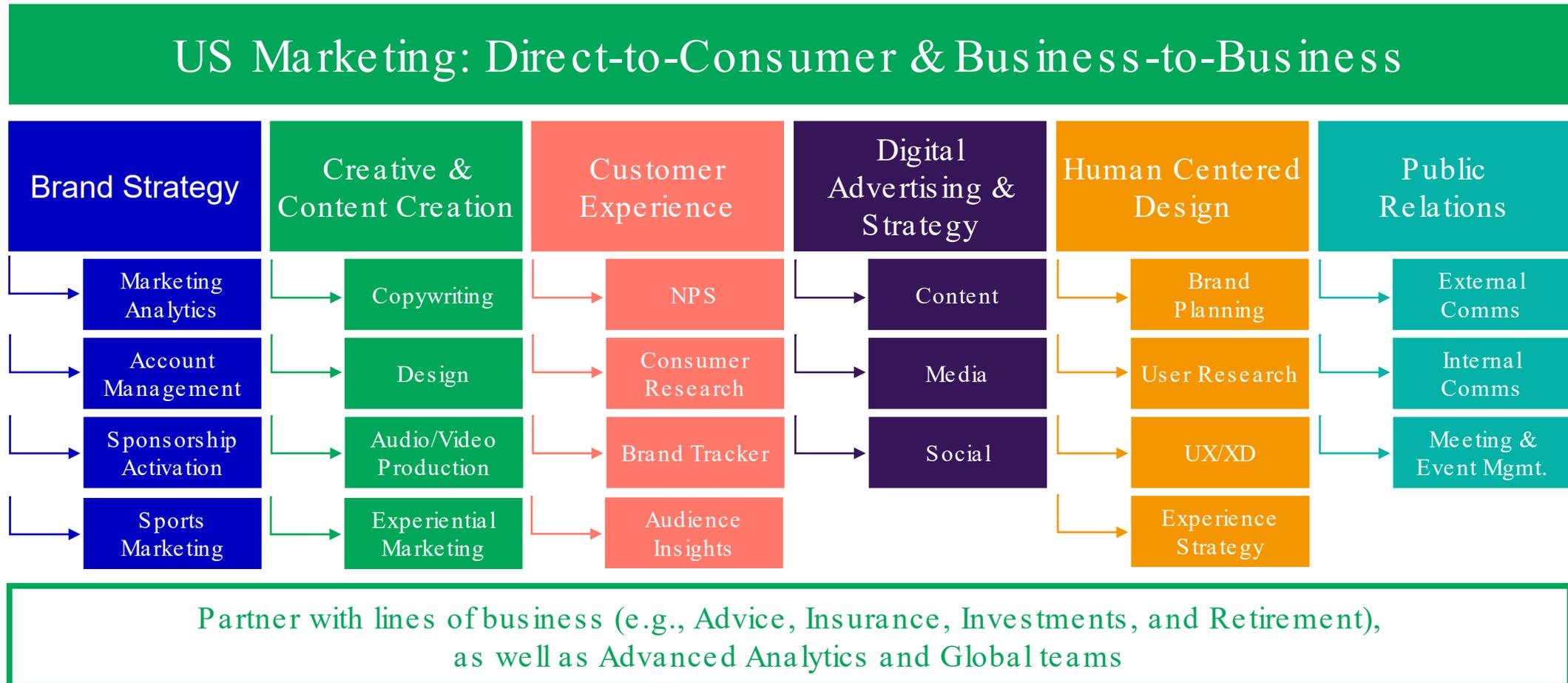
**4. ENTERPRISE
VIEW**



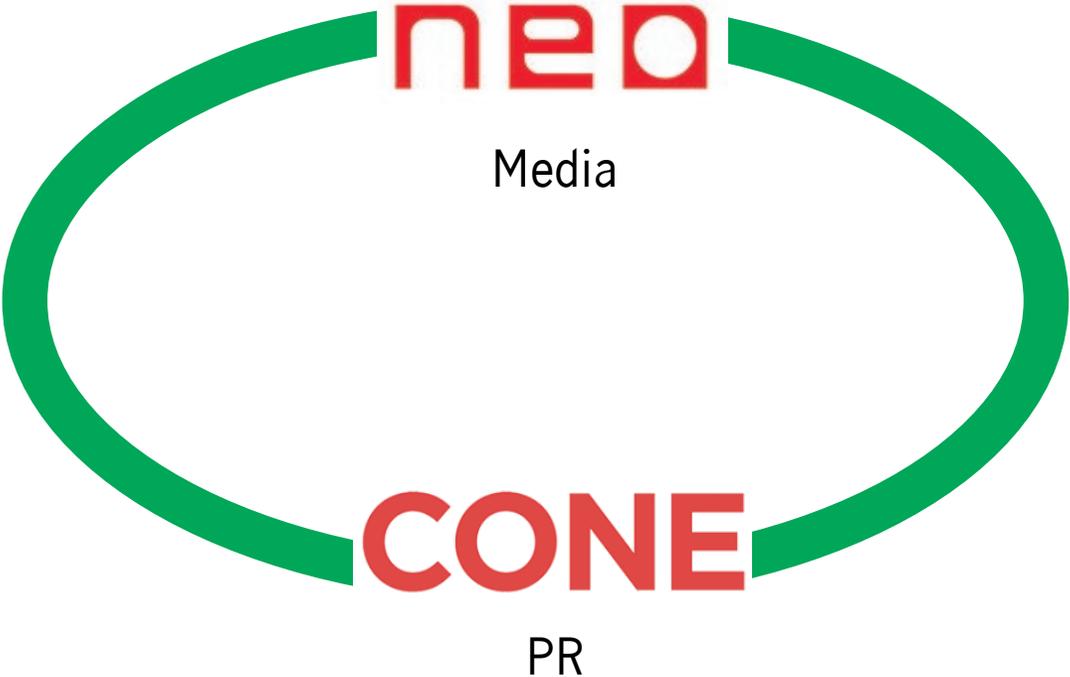
**5. WE OWN THE
DATA**



John Hancock has been building more capabilities in-house over time



Still maintain media and PR agency relationships, but rely less on agencies for day-to-day work



Step 2: Build a template

Case studies that serve as the template for how we approach all work in the future, and highlight that **customer insights and analytics** are at the center

theSkimm

Research revealed that we are not connect with women as well as we could

“

Don't know enough about them (F, 50)

I haven't really had it that long, so I am not familiar with all the features and product offerings (F, 34)

I never know what is going on. They don't teach me anything about my investments (F, 33)

”

theSkimm Case

Idea:

Reach our female FFOAs where they are already consuming content (theSkimm) with approachable messages and personalized solutions for things we know worry them about their financial future. Help them to **Face the Future**. Using branded content to increased unaided awareness of the brand and help our target audiences develop a relationship with John Hancock

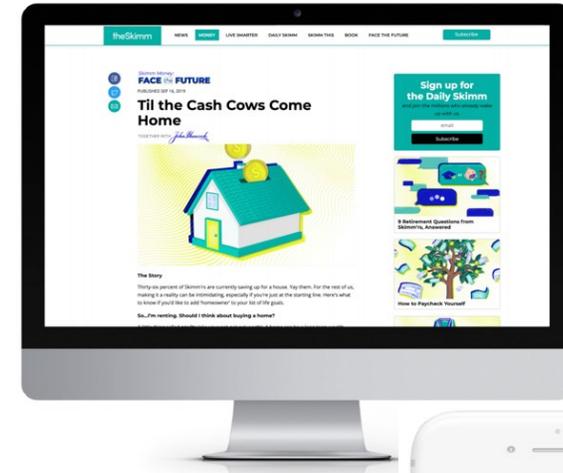
Execution:

Custom articles (5) rooted in insights about theSkimm readers

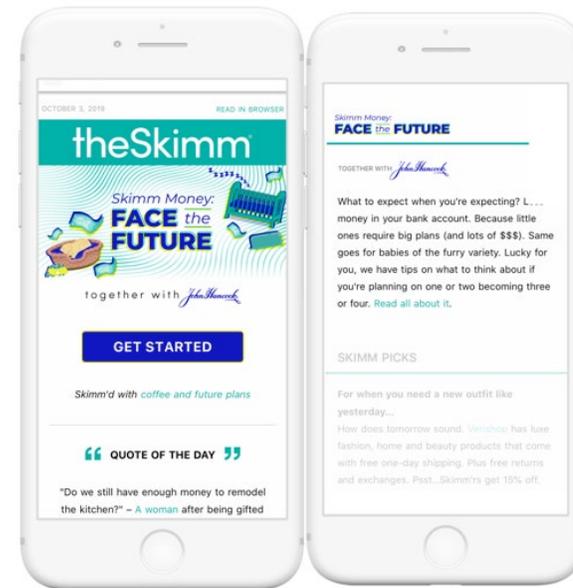
KPI:

Lift in Brand Awareness

Content hub on Skimm Money



Podcasts



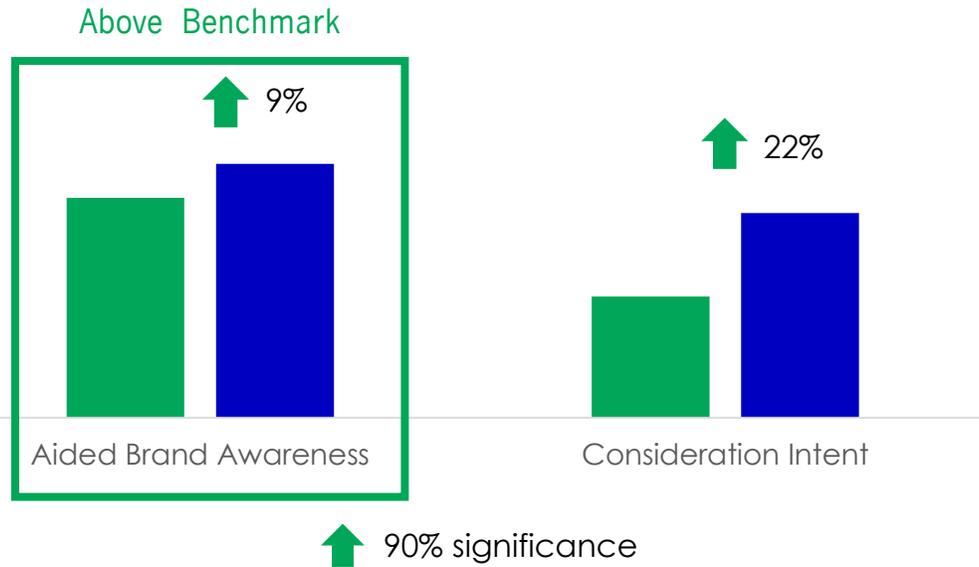
Daily Skimm newsletters



Social posts (paid and organic)



theSkimm Impact



+17%

Above Benchmark
theSkimm Newsletter
Open Rate



+4x

Above Benchmark
theSkimm Content
Page Views



8.5

Above benchmark
JH.com Content
Engagement Score



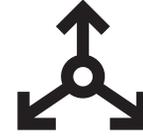
+13%

Above Goal
theSkimm Podcast
Episodes Downloaded

Implications



Strategic content partnerships continue to raise brand equity, being an efficient way to have media work harder by tapping into unique partner audiences that are contextually-relevant



Video length matters. YouTube should be used for long-form video distribution in the future, and use 6-10s videos on Facebook/Instagram for best results, as these have shown to be most engaging and impactful



Branding and JH logo need to be prominent on all creative assets, following platform best practices in order to be prioritized in auction



Continue investing in impactful rich media and video, as these get eyeballs and drive engaging traffic



Channel, platform and placement mix is critical, and should be tailored to reach and engage our priority segments across the partner's assets, including websites



Natural extensions of the campaign are best at driving deeper engagement with our audiences, so creative should be consistent with campaign and drive to personalized landing pages

Vitality Challenge

Research further illustrated that life insurance is a scary topic

“

*Life insurance is scary. Will it be enough?
The answer is no. I don't think you ever
think that you have enough because
once you are gone you just don't know
(John, 42)*

”

Vitality Challenge

Objective

Create consumer and producer interest, engagement and consideration of John Hancock Vitality during the three-month campaign to ultimately drive sales

Idea

To overcome consumer preconceptions and apathy, we set out to showcase life insurance as its never been seen before by co-opting **the look and feel of lifestyle brands** to create interest and intrigue

Execution

Launched a full-funnel, omnichannel market test campaign in Atlanta targeting consumers (and producers), while using Houston as our control market

KPI

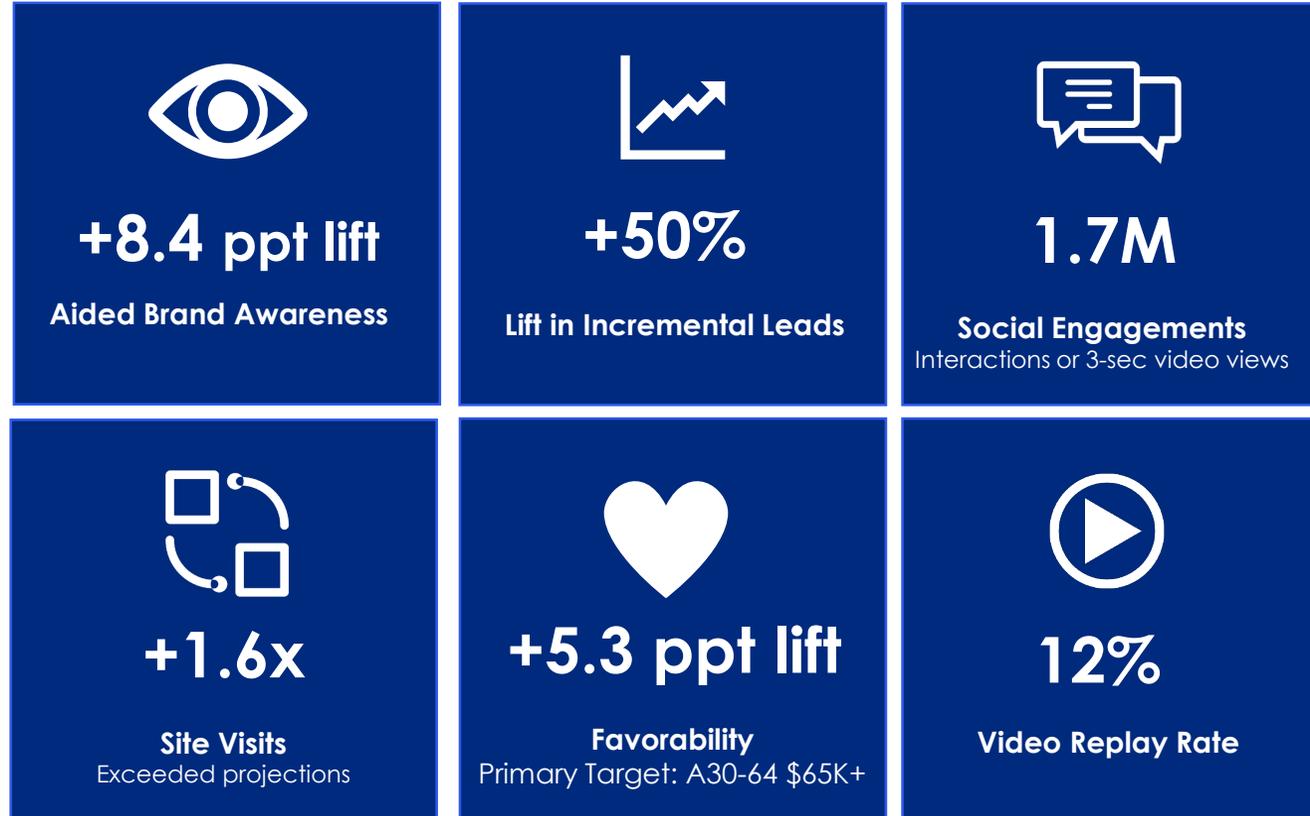
Lift in Aided Brand Awareness



Media Mix

Channel	Objective
Local TV	Awareness
Digital	Awareness
OOH	Awareness
Audio	Awareness
Social	Consideration
Print	Awareness
Search	Consideration

Vitality Challenge Impact



Vitality Challenge Implications



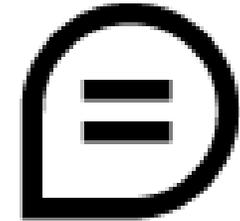
Producers are receptive to the consumer messaging

Producers are receptive to consumer creative as seen in the lift among new Producer appointments (ATL vs. HOU)



Omnichannel approach delivers full funnel metrics with a halo effect in Atlanta

Lift in leads and trending post-campaign end date illustrates Vitality marketing effectiveness



“It’s Not What You Think” creates awareness of John Hancock, however, Vitality as a standalone remains flat

Creative and media strategy effectively drove lift but Vitality requires the John Hancock brand for recall

Claims

Research highlighted that our claims process is long and overly complicated

“

Some of the paperwork didn't make sense and I wasn't sure I was filling it out right.

I think I went to the website to look for the form, but couldn't find it so I called to get the form.

I faxed the original and sent a copy through priority mail.

”

Insurance claims

Objective

Uncomplicate the claims the process by creating an express claims process and improve the digital journey to initiate a claim.

Idea

Understand the current process for death claim notification, application, processing and payments. Identify additional pain points and opportunities for improvement (internal and external) Focus on the general claims flow to determine a more efficient and timely process

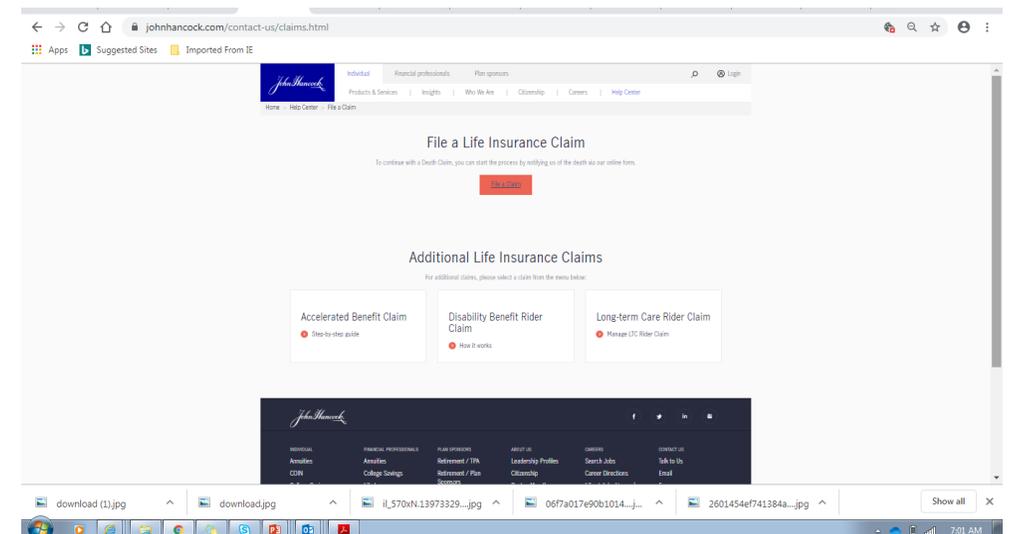
Execution

Online Claim Center enhancement to include enhanced self-service notification STP and instructional videos. Express Claims launch through the Call Center, including IVR message update promoting Express Claim program. This program allows for roughly 60% of our annual claimants to submit their claim totally paperless currently through the aid of our Call Center.

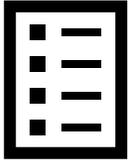


The hardest five weeks

When our customers face life's most challenging moments, how do we make it easier? To better answer that question, we follow one customer's experience in the weeks after his mother's passing.



Claims Impact



+20%

Average month over month increase for online death notifications



+17%

Increase in web activity, with 71% of web users being unique



+127%

Increase in web activity since launch in April



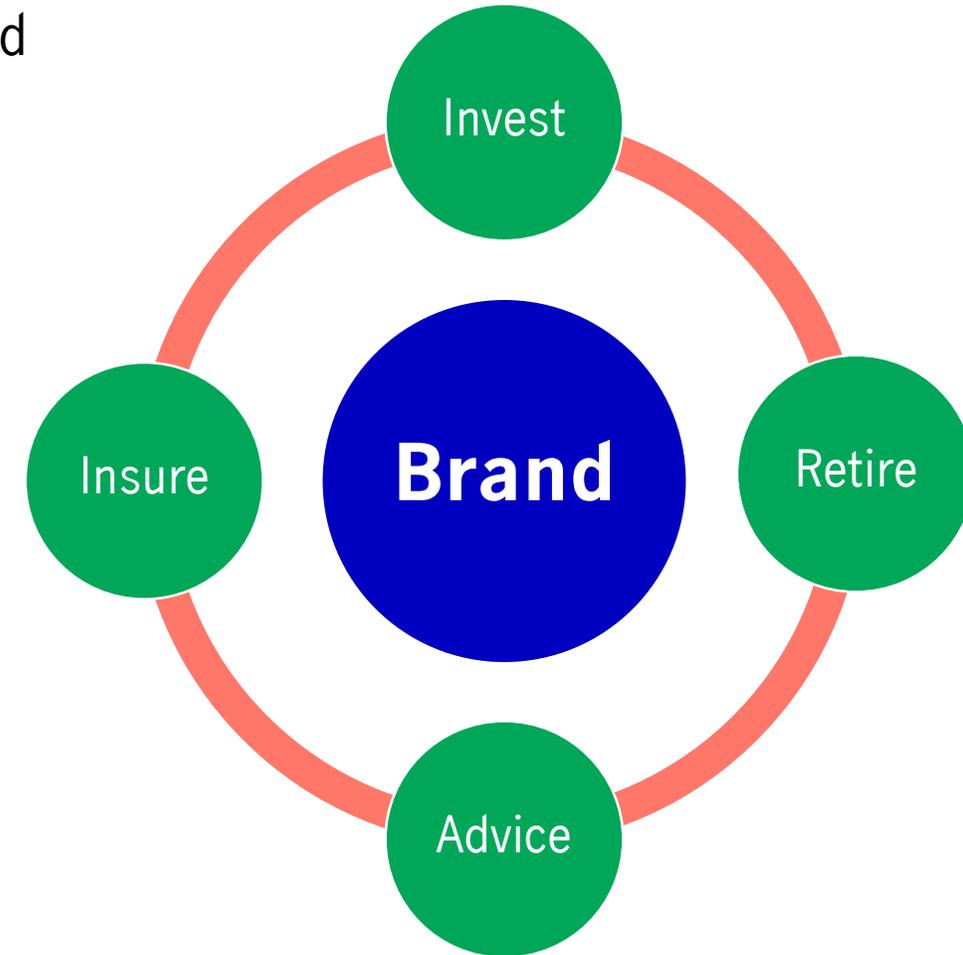
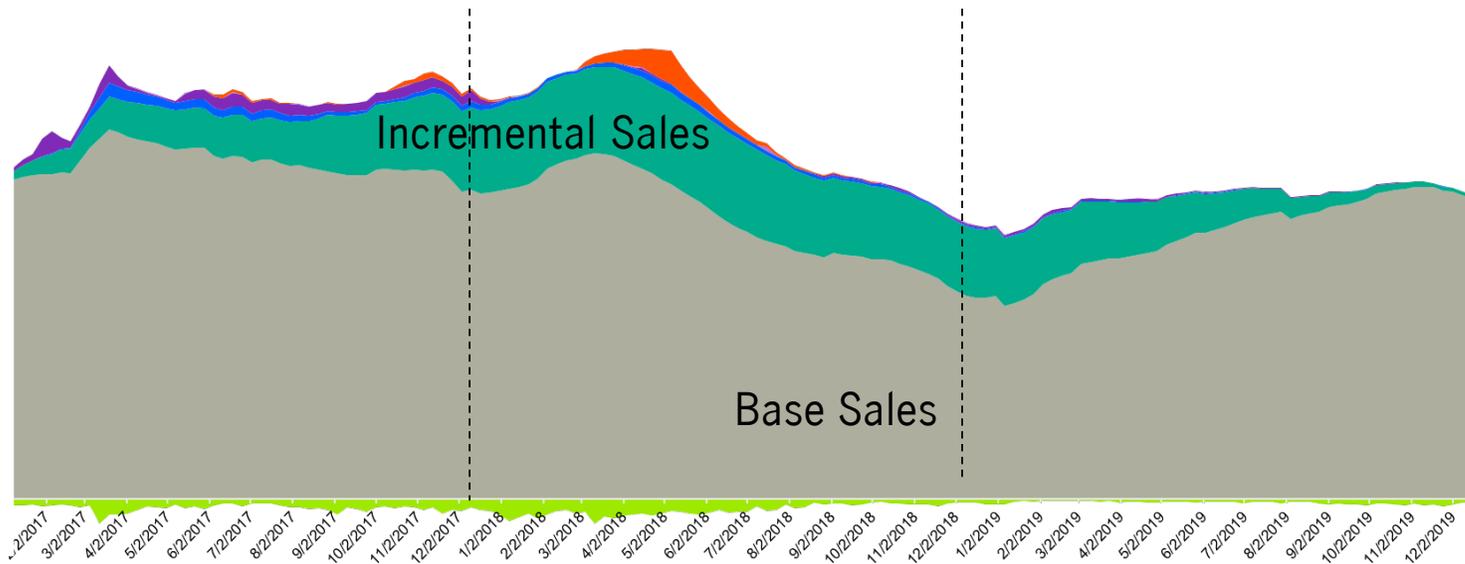
-51%

Decrease in Claim Initiation/Form request calls routed through the call center

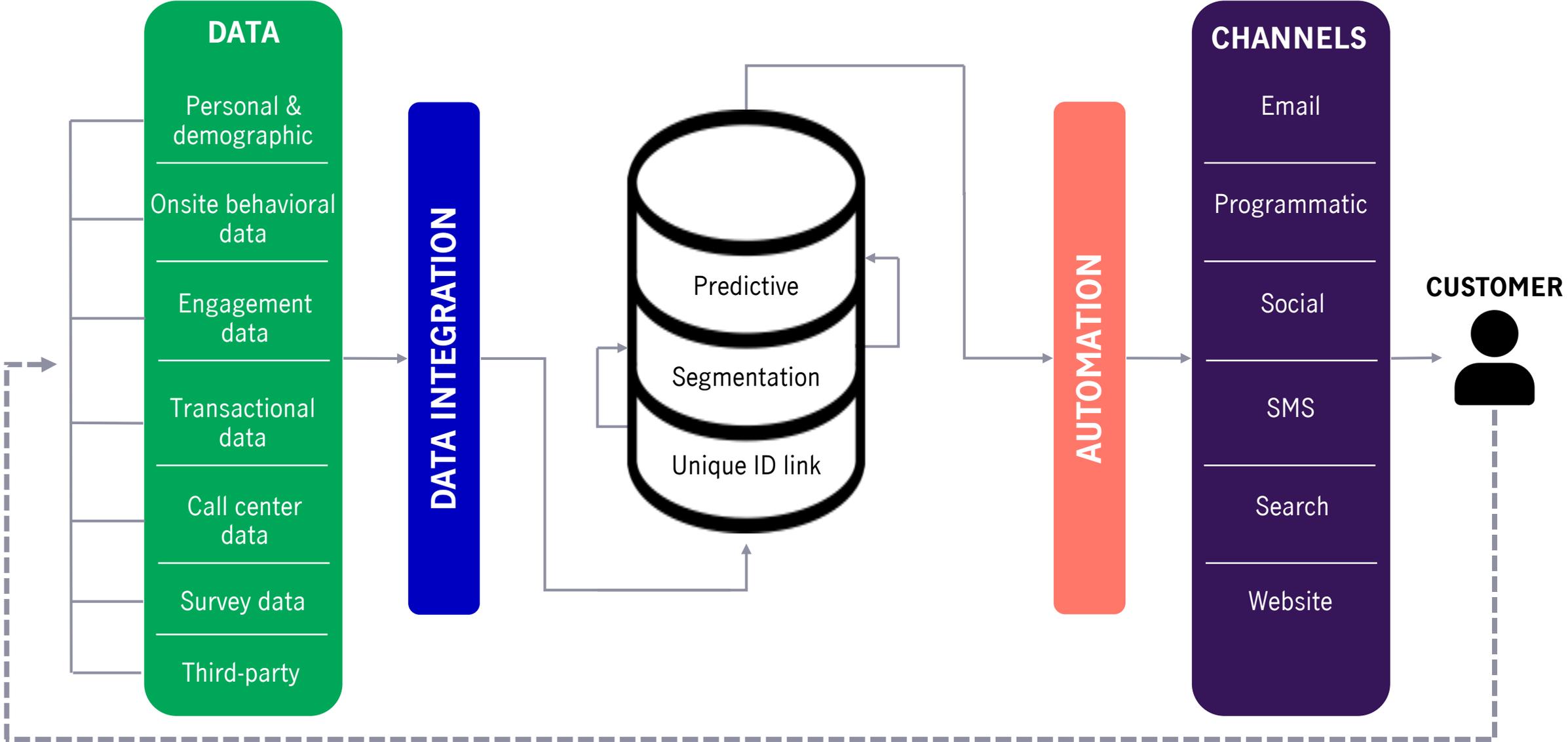
Step 3: Grow our capabilities

But what does that do for the business? What's the ROI?

- Created a media mix model to quantify the impact that Brand marketing activity has on business performance, calculate ROIs, and optimize investment to drive future growth
- Next up: MTA



Customer data platform





Chris Potts
John Hancock
Director of Marketing Analytics
cpotts@jhancock.com



<https://www.linkedin.com/in/christophermpotts/>

Questions?



Karalyn Spadaro
John Hancock
Senior Strategist, Customer Experience
kspadaro@jhancock.com



<https://www.linkedin.com/in/karalyn-spadaro-14345017/>

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