MEMBER PERSPECTIVE
JOHN NATALE is vice president of marketing at the Concord Group Insurance Companies.

Crucial Perceptions

Ask yourself some questions:

• How do I perceive my company?
• How do I think people perceive my company?
• How do I want others to perceive my company?

Now, ask your stakeholders a question:

• How do you perceive my company?

If the answers to those questions don’t mesh, you most likely have a brand issue.
Brand Standards

CHANGING A BRAND ISN’T AN EXERCISE TO TAKE LIGHTLY. BUT SEVERAL STANDARDS EXIST TO HELP COMPANIES SUCCESSFULLY MAKE UPDATES.

LINDSAY ROBISON

Whether it takes a few tweaks to a couple of aspects of your company’s identity or it requires a complete overhaul, it’s important to perform some due diligence before introducing any changes.

Understand What a Brand Is

Many people confuse logos and taglines with brands. While those are components of the brand, they are not the brand. “In a classical sense, the idea of branding goes back to branding irons farmers would use to brand cows,” Laurence Minsky, associate professor in the School of Media at Columbia College, says. “So yes, your logo is your brand, but just the visual representation of it.”

Amazon’s CEO Jeff Bezos might have the easiest description of what a brand really is. “Your brand is what people say about you when you are not in the room.”

Do Your Research

Because people outside your organization affect your brand, it really is important to know what they think about your company. Ask questions and conduct surveys to find out as much information as you can.

Research, however, goes deeper than just surveying stakeholders. When Grinnell Mutual Reinsurance Company recently went through its rebranding initiative – the first significant update in decades – company executives were surprised by all the details that go into making a change, especially the legal considerations. If a rebrand includes name, logo, and/or tagline changes, you will need to find out if other companies have something similar.

“I never imagined it would take as long as it did to vet taglines and logos,” Dave Wingert, executive vice president of Grinnell Mutual’s support operations, says. “But you have to find out what else is out there in the market. You don’t want to launch your new brand and all of a sudden get a letter that says ‘Your color tone is too close to ours,’ from a company that’s not even in the same business.”

Think About Your Reach and Make Sure Everything Meshes

Your current brand appears on more items and is used by more people than you probably realize. Websites, business cards, policy forms, emails, phone messages, advertisements, the list goes on. All of those items must be changed and need to be consistent.

When you work with agents who use any part of your brand, they must also be part of the equation.

Minsky says companies need to remember to focus on the audio portions of their brands as well. “Commercials, on-hold messages, apps, call centers, they all need to be coordinated. They are just as powerful, if not more so, than the visuals,” he says, especially in an industry such as insurance, which sells a service people hope they never need.

“Any disjointedness,” Minsky continues, “can cause brand chaos.”

Bring in Outside Opinions

Conducting research and rebranding in-house have their advantages, especially if your company has the resources to do so. But having an expert opinion from people not embedded in your organization is also a good idea. “When someone from the outside comes in, that person is viewing everything from how a potential customer might,” branding expert Rob Frankel says. “[He or she] has no internal bias or corporate agenda.”

When Pioneer State Mutual Insurance Company decided to make a logo change to better align it with the company’s evolving brand, Jason Sabourin, the company’s creative designer, and his team went to work. Although the design was well liked internally, Pioneer’s marketing director suggested
they get a third-party design house to weigh in.

“There is a lot to consider. What we think of a design may not resonate with someone else,” Sabourin says. “We wanted to verify we were on the right path because the logo is only one small part of our overall brand.

“They put forth some good ideas,” he continues. “We considered them all and eventually ended up coming back to what we’d created. But it was a good process to go through.”

Communicate, Communicate, Communicate
Any rebrand launch needs to start internally. Emotions often accompany change, and because employees will be your best brand ambassadors, they need to know of the rebrand in advance and feel as if their opinions matter.

Once the new brand has been announced internally, communication shouldn’t stop there. Dawn Sly-Terpstra, assistant vice president of marketing and online development for Grinnell Mutual, advises keeping employees and partners aware of the strategy behind the change and helping them understand that the new brand isn’t necessarily being used in the same ways as the previous one.

“We get together on a regular basis and talk about [brand management] based on use cases,” she says.

The external launch needs initial and continued communication as well. “You want people to notice and understand what is different and why,” Minsky says. “It has a chance to change your story.”

Plus, branding experts say average consumers need at least five impressions with your brand before they remember it.

Take Your Time
While taking your time may be last on this list, it is by no means the least important. Because a rebrand alters a company’s identity, it isn’t something to be taken lightly or rushed.

“This is not an overnight thing,” Wingert says. “To make sure you do it correctly and that it is messaged to everyone in ways they understand, a major rebrand could be as much as a two-year project.”

The Name Game
A brand needs to be four things, according to branding expert Rob Frankel. It needs to be authoritative, clear, credible, and defensible.

A little more than two years ago when IDT911 decided to enter new markets, the technology security firm found its name didn’t meet all the criteria, namely – pun intended – clear and defensible.

Expanding into the global market was the company’s main goal, and that, according to executive vice president Brian Chertok, was where its name started to break down. People familiar with the organization know IDT stands for Identity Theft and 911 reflects the number Americans call when they have an emergency.

However, “people who don’t know you, new clients who haven’t gone the journey with you, don’t know what IDT stands for,” Chertok explains, “and for countries across the globe that do have emergency exchanges, they’re not necessarily nine-one-one.”

Plus, 911 took on a different connotation globally 16 years ago. “So people don’t know what [IDT] stands for. They see nine-one-one and
The Height of Awareness

When *Indiana Farmers Mutual Insurance Company* surveyed its customers a few years ago, executives wanted to know why customers chose to insure with their company. Results told them price, agent recommendation, and the company’s locale were the driving factors.

The results also told them that while customers perceived Indiana Farmers in many ways they hoped, the company didn’t rank all that high on the brand awareness pyramid. Bart Anderson, chief vision officer and vice president of marketing, says that needed to change. To do so, the company decided to leverage its localness.

Not long after executives made that decision, someone from Paws Inc., the company behind Garfield, came calling. “He said, ‘You’re an Indiana company, we’re an Indiana company,’ and pitched the idea that we work together,” Anderson recalls, admitting that he was apprehensive at first.

“Garfield is lazy and a bit of a smarty pants,” he says. “Did we really want him to be an ambassador for our company? But he’s a local icon and most of the people in the world know who Garfield is. That’s a lot more people than those who know Indiana Farmers.”

So Garfield became an element in Indiana Farmer’s brand awareness strategy. Another aspect of the strategy has been extra effort to be out among policyholders – to visit them, to be on the scene quickly after disasters strike, and to be visible at community events.

“When you’re at local events and you bring out Garfield, kids are all smiles and the parents thank you for it. He is a great ice breaker and a way to create an introduction to connect with people who don’t know you,” Anderson says. “He’s a brand element, but he’s not our brand. Our people, our products, our distribution, our culture are our brand. But he makes us more visible and fun.”

naturally start thinking about September 11th, and they get mixed ideas about who we are,” Chertok says.

“We found ourselves with a name that required decoding,” he continues. “When you have to explain your name every time, that’s a problem.”

Therefore, the company set out to find a name that would be relatable to people around the world and allow for product expansion while also highlighting the people who had made the business successful.

“We’re in a space no longer limited to identity theft,” Chertok says. “We talk about ransomware, data theft, and other technological threats. We wanted to reflect that fact.”

The company already had a product named FraudScout – as well as the trademark for it. Chertok says the team kicked around the idea of making FraudScout the company name. But CEO Matt Cullina suggested to broaden the scope, to use CyberScout instead.

Chertok agreed. “The best name can often flounder when running the gauntlet of available URLs, trademarking, and registration. The bar gets even higher when you add international requirements including translation and availability. While we had FraudScout in our back pocket, CyberScout quickly captured our imagination. As you can see, we were able to get through all the gates.”

IDT911 officially became CyberScout in January 2017, with a plan to gradually phase out the old name. The company completed that phaseout seven months later. Chertok says that so far, the company is extremely happy with the results and is spending less time explaining the name.
Emotional Connections

Bear River Mutual Insurance Company came into existence more than a century ago. While its brand had been tweaked during the past century, its logo went unaltered.

“If you've seen the original logo, you know it's a work of art,” Nathan Mills, communications director for Bear River Mutual, says. “It's beautiful. But it's hard to recreate and almost impossible to do anything with it digitally.”

When the company began experiencing major growth and recognized a need for a systems overhaul and a website update, the timing for a logo change seemed right. For the executive team, at least.

“When you have a logo that's been around that long and you have the longevity of employment that we do, you have people who feel like the logo is part of their identity,” Mills says. “It's been on their shirts, their business cards, their letterheads; some people take the change personally.

“In our case, there were some actual tears shed,” he continues. “It's not just a business decision, it's an emotional decision.”

Those emotions as well as a desire to not lose sight of the company's history, led Bear River Mutual to its new logo, which Mills admits isn't as modern as some companies' logos.

“We wanted to make sure everyone understood our history and who we are,” he says. “The new logo's shape and the decorative script pay homage to our prior logo.”

And the original logo isn't completely gone. “Our building featured some cast iron versions of our old logo,” Mills says. “We decided to leave them there. It is part of who we are.”

Signs You May Need to Rebrand

1. Are you getting fewer leads?
2. Are you entering a new market?
3. Are you introducing significant new services?
4. Has your growth slowed or stopped?
5. Have new competitors entered the market?
6. Does your visual brand look tired compared to the competition?
7. Do you struggle to describe how you're different?
8. Have you changed significantly since you last adjusted your brand?
9. Are you struggling to attract top talent?
10. Have your customers changed significantly?
11. Are you trying to figure out how to take your company to the next level?

Source: Hinge
Bringing Alignment

It's not that each of the 15 companies operating under the Nationwide umbrella wasn't successful on its own, but the companies weren't operating as cohesively as executives would have liked. When the organization decided to move from a product-centric strategy to a consumer-centric one, the organization's leaders found its brand initiative didn't match its vision or its consumers' perceptions.

“Three of four people thought about us predominately as an auto insurance company,” Mike Boyd, Nationwide's senior vice president of marketing, says. “But when you look at all of our businesses, we're so much more than that. The strategic choice was to update the brand and tell the story behind it.”

Instead of several companies operating independently, Nationwide began the journey to become a more cohesive group. “Now we’re one name, one brand working to tell customers that we understand that they have so many dimensions in their lives,” Boyd explains.

“We, in turn, want them to understand that our brand has many different dimensions that can help them along the way in their insurance and financial decisions,” he continues. “Thus, ‘Nationwide is on Your Side,’ a tagline that has been around since 1965, was reborn.”

Boyd says results show the initiative is working. The organization received top-down internal buy-in and customers are also responding. “Everything is linked so tightly,” he says. “The work in front of us is to continue to reinforce that. We cannot have a brand conversation without discussing how we’re on your side in so many ways.”

A Brand is Built on Four Levels

1. **Strategy** —
   The vision that explains the plan to attract customers and employees.

2. **Messaging** —
   The words used to talk about a product. Messaging must be easy to understand, relevant, and believable.

3. **Visual Identity** —
   The components — color, shapes, imagery, typography — that can create strong emotional reactions.

4. **People** —
   The force behind your product. How they act can have a huge impact on your brand.

*Source: Hinge*
NAMIC's New Look

Along with many others in the mutual industry, NAMIC took on the time-consuming task of rebranding, with the big reveal of the new look and website taking place the final day of NAMIC's 122nd Annual Convention in Denver.

The culmination of more than a year of work by a cross-section of NAMIC staff, the new brand is a modern, sophisticated design that clearly reflects the association's focus on mutual insurance. The branding elements came together following research conducted with NAMIC members, staff, and others designed to uncover characteristics that best describe and distinguish the association. Results consistently showed that NAMIC is perceived as strong, bold, innovative, and collaborative and as an industry leader, opening the door to a more modern approach to the association's brand.

“Our focus remains on advocacy, public policy, and education to benefit the mutual insurance industry,” Chuck Chamness, NAMIC's president and CEO says. “While that mission isn't changing, our brand is. We needed to modernize our look to help us tell the mutual story in a more compelling way.”

NAMIC's new logo not only supports the strong perceptions of the association it is combined with a new tagline – Shaping Our Mutual Future – to demonstrate how NAMIC is poised to support the mutual insurance industry today and into the future.

“Our new brand represents the rich tradition of the mutual insurance industry combined with a modern design to illustrate our innovative approach to the twenty-first century and beyond,” Chamness continues. “We're really excited about the new brand. It's the culmination of a lot of hard work that was done entirely in house, something we're especially proud of.”

The color scheme and logo design offer a clean, contemporary look that allows for a wide variety of uses. But the design also includes something extra.

“We incorporated brackets as part of the new logo to provide a creative design element that could be used to tie all NAMIC's products, services, and events together,” Audra Carrel, vice president of marketing and technology, says.

With the logo as its foundation, NAMIC also revealed a more modern website. Powered by an enhanced technological base, NAMIC.org offers simplified navigation and search functions designed to enable visitors to find what they need faster and easier, no matter the device.

Rebranding Readiness

1. You have specific goals you want to achieve.
2. Top management recognizes the need to rebrand.
3. Marketing staff recognizes the need to rebrand.
4. Rebranding has become an important priority and there is a budget for it.
5. You have identified the rebranding team.

Source: Hinge