MediaRoom

Farmers Helps Consumers Learn About Insurance Gaps
Campaign helps customers identify potential insurance gaps; Directs customers to simple interactive application to help find gaps in their insurance.

Los Angeles, Calif. (September 5, 2014) – Farmers Insurance, one of the nation's largest multiline insurers, has launched a friendly, easy-to-navigate interactive application to help consumers learn if gaps are hiding in their insurance. Two new Farmers TV spots, "Giovanni" and "Proposargh," launched in mid-August, also aim to help consumers become smarter and more informed about their insurance. This new work features J.K. Simmons as Professor Nathaniel Burke, who continues to act as a proxy for Farmers agents.

Developed by agency of record RPA, the "Know the Gaps" experience housed at www.farmers.com/inner-circle is educational and interactive. After answering a short series of questions about current insurance coverages, consumers will see a visually interesting summary of 10 potential insurance gaps, such as insufficient homeowner's coverage for more expensive items or following significant home renovations. The site also helps to explain comprehensive and collision or uninsured and underinsured coverages that are often assumed to be, but are not included, in a basic automobile insurance policy. Consumers will also have access to a downloadable PDF summary of their potential gaps that can be shared with any insurance agency or provider.

"Our goal is to make people smarter about insurance. This includes helping them understand the many options available in the marketplace and the fact that some choices can create gaps in their coverage. We hope this campaign encourages consumers to proactively review their policies and close any gaps they may have," said Mike Linton, chief marketing officer for Farmers Insurance.

Farmers will be collaborating with MSN, USA Today, The New York Times, Trulia and the National Football League to provide custom editorial content that will include a "How to" video series about common insurance gaps presented by personal finance expert Vera Gibbons as well as a video feature channel, "Coverage Gaps," on NFL.com that will present big plays from the week that resulted from exploited gaps in the opponents line. Additional videos, articles, interactive polls and games, along with engaging banner advertising, will be hosted by media partners Facebook, Google and Yahoo to further extend the "Know the Gaps" experience and key messaging.

Two TV spots shot by Craig Gillespie (Lars and the Real Girl, Million Dollar Arm) highlight some of the most common kinds of coverage gaps using humorous match-cut vignettes. For radio advertising, suspenseful music over everyday conversation illustrates how living with insurance gaps means living with risk.

"The idea was to create a fun, approachable campaign to help consumers. We want to leverage savvy audiences and educate them about gaps—where people's perception of their insurance coverage may not match reality. It's an area the competition isn't talking much about—we found it resonates and something Farmers is uniquely situated to own," said Joe Baratelli, chief creative officer at RPA.

About RPA

RPA, headquartered in Santa Monica, Calif., is a leading independent advertising agency. RPA builds momentum for brands by offering its clients truly integrated campaigns that resonate throughout its disciplines, which include traditional advertising, digital and event marketing. RPA's client list includes American Honda, ARCO (digital), Delano Las Vegas, Intuit Small Business, La-Z-Boy, Farmers Insurance Group, Mandalay Bay Resort and Casino and pivot TV. For more information, visit http://www.rpa.com.