2010

STATE FARM: "TALK TO AN AGENT"

Tyler Thomas  
*University of Nebraska - Lincoln*

Jessica Williams  
*University of Nebraska - Lincoln*

Kate Stevenson  
*University of Nebraska - Lincoln*

Kala Mosel  
*University of Nebraska - Lincoln*

Derek Dillon  
*University of Nebraska - Lincoln*

*See next page for additional authors*

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Authors
Tyler Thomas, Jessica Williams, Kate Stevenson, Kala Mosel, Derek Dillon, Chelsea Thompson, Shea Samani, Katie Sorensen, Matthew Berg, Jennifer Larson, Aaron Jarosh, Kyle Stebbins, Mike Sammons, Daniel Scheyer, Sara Leimbach, Doug Flegle, Brett Tesmer, Maggie Geist, Will Sharpe, Jamie Ksieski, Nicholas Huff, Andrew Ciaccio, Drew Guiney, Michael Taylor, Erin Sorensen, and Phil Willet

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# STATE FARM

"TALK TO AN AGENT"

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Established in 1922, State Farm has become a trustworthy, reliable company that prides itself on the dedication of its agents and their ability to provide personalized insurance policies. Even though State Farm leads the insurance industry, the company is struggling to gain customers in the 18-25 year old demographic.

As a part of this demographic, many of us were guilty of quickly purchasing our insurance policies online. We thought that we had the coverage we needed — that was before we talked to an agent. In one hour, local State Farm agent Vincon Krikac changed 25 minds. We learned how little we actually knew and how necessary it is to have an agent.

Our peers are no more informed about insurance than we were. Simple questions like, “What’s the difference between liability and collision?” were difficult for them to answer. We knew that if we could give the target audience a glimpse of what we experienced, they would want to talk to a State Farm agent, too.

Our research led us to build creative executions that work with media to make our campaign engage the target audience and encourage them to contact a State Farm agent. Our “Talk to an Agent” campaign highlights what the target audience doesn’t know about insurance and illustrates how to find the answers to their questions.

This campaign ensures State Farm will remain the market leader in the insurance industry and gain new customers in the 18-25 year old demographic. It works because it illustrates the key benefit of State Farm Insurance—the agent.
RESEARCH
TARGET AUDIENCE

OBJECTIVES
Find out:

• How the target audience views themselves
• What the target audience knows about insurance
• How the target audience feels about State Farm
• How the target audience feels about purchasing insurance
• What the target audience thinks of State Farm’s competition

EMERGING ADULTS
The target audience is 18-25 year olds who are going through a transitional period. They are no longer adolescents, but they are not yet adults. They don’t plan for the future, but they have to make important life decisions. They are the most ethnically diverse generation to date. Their attitudes and interests vary greatly. Although they may receive some help financially, they are independent and pay for at least 50 percent of their living expenses. They always consider price, but know that quality shouldn’t be sacrificed. They have grown up with technology, their lives are busy and they want quick, accurate answers to their questions.

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STATEMENT OF THE PROBLEM

State Farm is a well-established brand that is trustworthy and recognizable. It dominates the insurance industry in the United States. Its trademark slogan, “Like a good neighbor, State Farm is there,” has high brand recognition, but lacks a strong connection with Emerging Adults. State Farm’s 17,000 agents are the core of the brand. They provide a local point of contact, offering guidance and customization on every insurance policy.

THE COMPETITION

State Farm’s main competitors are GEICO, Progressive and Allstate. Progressive and GEICO have been targeting Emerging Adults with high frequency, highlighting low rates and online quotes. Both GEICO and Progressive utilize humor in all their advertising. All three competitors have spokespeople to promote their brands. Allstate and State Farm are both agent-based, while GEICO and Progressive are not. Progressive and GEICO capitalize on the target audience’s heavy use of the Internet to effectively market their products.

RESEARCH

SITUATION ANALYSIS

The current problem

State Farm lacks a connection to independent 18-25 year olds and is losing market share to other insurance companies that stress online service and low rates.

THE BRAND

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Emerging Adulthood: The Winding Road from the Late Teens Through the Twenties
By Jeffrey Jensen Arnett

Gen Next Survey
Pew Research Center Values Survey
Pew Research Center Annual Compiled Surveys
Pew Social Trends Survey
Edison-Mitofsky Research Exit Polls

SECONDARY

36-question multiple-choice, ranking, checklist, and fill-in-the-blank surveys

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41.2% NOT CONFIDENT
9% LITTLE CONFIDENCE
18.7% SOME CONFIDENCE
31.1% VERY CONFIDENT

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Not confident
Little confidence
Some confidence
Very confident

in-depth interviews, focused on gathering key insights from individuals within the target audience

expert interviews used to gain better understanding of insurance and the target audience

video intercepts designed to assess the target audience’s basic insurance knowledge

focus groups specifically geared toward independent college students, independent non-students and independent minorities

CONFIDENCE IN PURCHASING THEIR OWN INSURANCE

CONFIDENCE IN PURCHASING THEIR OWN INSURANCE
DO YOU KNOW WHAT TYPE OF AUTO COVERAGE YOU HAVE?

“Uhh ohh, I don’t know.”
- GRACE, 22

“Somewhat, I mean I have full coverage on everything.”
- CARLOS, 24

“Umm, like Blue Cross Blue Shield?”
- LAURA, 20

DO YOU HAVE RENTERS INSURANCE?

“Oh, I have no idea.”
- GRACE, 22

“What’s that?”
- CHARLIE, 19

“For like when you need to rent a car?”
- SARA, 21

WOULD YOU PREFER AN AGENT TO WALK YOU THROUGH THE INSURANCE-BUYING PROCESS?

“It depends. Some companies put agents through a crash course and they don’t know what they’re talking about.”
- BEN, 25

“I would much rather have an agent because working with a person is easier than working with technology.”
- MAGGIE, 22

“Yes, so that not only my parents know about it, but I know about it too.”
- AUDREY, 18

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RESEARCH FINDINGS

HOW THE TARGET AUDIENCE FEELS ABOUT STATE FARM

41.2% percent of the target audience stated they are not confident purchasing insurance. Only 9% percent said they were very confident purchasing insurance. Only 31% percent of the target audience expressed strong opinions about agents. 48.5% percent said that the agent is less important than the accessibility and cost.

WHAT THE TARGET AUDIENCE THINKS OF STATE FARM’S COMPETITION

The target audience connected with the humor of GEICO’s gecko and Progressive’s Flo. However, they said that they trusted the Allstate spokesperson because he treated insurance as a serious matter.

“Quality of the message is better than quantity of stupid commercials.”
- ALLISON, 20

“When you talk about insurance, something bad has happened. I don’t care to joke around about it.”
- STEVEN, 22
Emerging Adults are still figuring out who they are and what kind of life they will lead. They don’t want to think about the increasing challenges and pressures that accompany the transition into adulthood.

I’ll worry about it when it happens.  
- DAN, 23

HOW THE TARGET AUDIENCE VIEWS THEMSELVES

The target audience knows that legally they need to have auto insurance, but they don’t understand the details of their policies. They lack insurance knowledge and fail to think about their coverage until the unexpected occurs.

It is a necessity to have, but it’s a pain in the ass.  
- AARON, 22

WHAT THE TARGET AUDIENCE KNOWS ABOUT INSURANCE

Price isn’t just about getting the lowest rate. Emerging Adults want to have the most value. Although convenience and price are important to the target audience, they still want someone to walk them through the insurance-buying process.

I would much rather have good insurance than just have insurance.  
- A.J., 22

HOW THE TARGET AUDIENCE FEELS ABOUT PURCHASING INSURANCE

I’ll worry about it when it happens.  
- DAN, 23

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HOW THE TARGET AUDIENCE FEELS ABOUT PURCHASING INSURANCE
Based on their answers to simple insurance questions, it is obvious Emerging Adults have little knowledge about insurance. They want someone to walk them through the insurance-buying process, yet many build their policies online. They don’t realize what they’re missing by purchasing a policy this way.

While State Farm is thought of as recognizable, trustworthy and established, Emerging Adults do not view State Farm as personal or convenient. However, there is nothing more personal and convenient than having a local agent who understands their clients’ needs. Contacting an agent is not a long, drawn-out process. It’s simple and provides value in the long run.

"I want to be able to talk to someone 24/7 if I have questions. I want someone who can understand what I’m saying."

- MANDI, 22
This campaign drives the target audience to a State Farm agent who can build a customized plan to fit their needs. Emerging Adults want and need someone to guide them through the insurance-buying process.

COMMUNICATION OBJECTIVE
Make the State Farm agent an essential part of the insurance-buying process while revitalizing the brand in the mind of the target audience.

STRATEGY
Make the target audience aware of their lack of knowledge about insurance and emphasize State Farm agents as the solution to their insurance needs.

TONE
Using a matter-of-fact approach, the campaign message is clear and easy to understand. Humor makes the campaign memorable to the target audience, while not diluting the serious nature of the product.

POSITIONING
State Farm agents take the time to make sure you get the coverage that is right for you.

“I don’t think of myself as a salesman, I think of myself as an educator.”
- VINCON KRIKAC, State Farm Agent

“It’s different buying insurance because you actually have to trust them [the company].”
- KATIE, 20

RESEARCH SOLUTION
CREATIVE BRIEF

BRAND IDEA
State Farm is an established insurance brand that has built its reputation around the dedication of its local agents. The brand emphasizes the importance of client/agent relationships and the creation of personalized policies.

BRAND PERSONALITY
State Farm is established, experienced and trustworthy.

WHY WE ARE ADVERTISING
To build personal relationships between the brand and Emerging Adults as well as establish life-long customers. To maintain State Farm’s position as the leader of the insurance industry.

OUR PROPOSITION
State Farm humanizes the insurance process by providing the target audience with a local agent. The agent builds a personalized policy based on an understanding of the client’s current insurance needs and clears up any insurance misperceptions.

IT WORKS BECAUSE
State Farm’s 17,000 agents know their clients’ insurance needs and are able to build personalized policies best suited for Emerging Adults. State Farm’s agents are insurance experts. The company has the lowest agent turnover rate, which means their agent will be there to guide them. A State Farm agent or State Farm representative is always available. They can be reached 24 hours a day by a 1-877 phone number or online.
The TV spots recreate the relaxed lifestyle of our target audience while highlighting what Emerging Adults care about most. Each ad is tailored to a specific insurance policy such as auto or renters. The TV spots illustrate the value of talking to an agent who will customize an insurance policy for individuals in the target audience.

**VOICEOVER:** Your car is really important to you. It takes you everywhere you need to go...

...home, work or class. Ironically, you nicknamed it The Flash.

And you got full coverage because you wanted to make sure it was protected.

If only you had gone in to meet with an actual person instead of getting your insurance online.

A State Farm agent would have told you that liability coverage was all you needed. Because your car, which has a net value that’s barely higher...

...than the iPod hooked into the stereo...really wasn’t worth all that extra money. Talk to a State Farm agent today.

**VOICEOVER:**...home, work or class. Ironically, you nicknamed it The Flash.

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CREATIVE
TELEVISION :30

“LEAKY TIRE”

VOICEOVER: You’ve been neglecting the fact that your tire has had a slow leak for some time now.

But now you’re on a long weekend vacation...

...and you didn’t expect to see a pothole in the middle of the highway.

And now you’re stuck somewhere between that gas station, where the attendant stared at your girlfriend for far too long...and your destination.

It’s too bad that you decided to get your insurance online. A State Farm agent would have told you that...

...adding roadside assistance is one of the many ways to personalize your policy. Talk to a State Farm agent today.

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...adding roadside assistance is one of the many ways to personalize your policy. Talk to a State Farm agent today.
Parties bring a lot of people together, especially some people you don’t know. Remember that you don’t have a lock on your door and there is over two thousand dollars worth of electronics in your room.

Your friends would never take your stuff, but what about these guys? You should have never gotten your insurance online. A State Farm agent would have told you that adding renters insurance is one of the many ways to personalize your policy.

They just polished off your onion dip and are now eyeing your bedroom. So turn the music up, drop the lights down and relax, knowing your things are covered. Talk to a State Farm agent today.

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So turn the music up, drop the lights down and relax, knowing your things are covered. Talk to a State Farm agent today.
CREATIVE PRINT

The print advertisements grab the attention of the target audience using transparent overlays. These print ads create real-life scenarios that display the value of being insured by State Farm. They capitalize on often overlooked facets of insurance and showcase that talking with a State Farm agent is cost and time efficient.

“NO VA”

HEADLINE: TALK TO AN AGENT

COPY: Who would have thought the name “No Va” would be so appropriate? It seems your pride and joy just “won’t go.” A State Farm agent would have told you that you’ve been over-insuring your darling for more than five years. That’s enough money for a new starter, alternator or anything else to turn this “No Go” into a “Full Speed Ahead.”

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Going to get that Double-Frothed Caramelcino and leaving your stuff behind just cost you more than $4.25. If you had spoken with a State Farm agent you could have been setup with renters insurance, protecting all your important things for less than $2 a month. So talk to an agent and enjoy that extra frothiness worry free.
This is the story of Chris, Daren and Josh. Roommates, best friends, architects of the great beer-ami of 2009. However, their friendships were about to be put to the test.

Chris informs the others:

“Dudes, my parents are coming to visit, we gotta clean the apartment.”

The dudes respond:

“Bummer, ummm no can do, we gotta go get us some car insurance.”

Chris replies:

“Oh real cool guys. That’ll take all day.”

Josh exclaims:

“Exactly. I mean yea...it’s too bad.”

The guys leave the apartment and jump into their 1990 Ford Fiesta.

Twenty minutes after visiting with their local State Farm agent, they emerge with looks of concern.

Daren replies:

“I know, and now we can’t go back to the apartment. You know how I feel about vacuuming.”

You’re not really saving much time by going online for your insurance. Calling or visiting an agent takes less time than you think to get the coverage that is right for you.

Talk to a State Farm agent today.
CREATIVE
NON-TRADITIONAL

LOST POSTERS
This non-traditional execution features fake lost posters placed in high-traffic public places. It generates interest as everyone in the target audience can relate to losing something. They provide contact information on a pull-off tab leading to their nearest State Farm agent. These posters are effective because the agent’s information is customizable to each market. The posters are translated into Spanish to reach Hispanic markets without losing the impact or message.

COPY: LOST! MP3 PLAYER. PLEASE HELP!!!
I lost my MP3 player last weekend and I can’t afford to replace it.
I don’t have renters insurance and need help finding it.
Don’t make the same mistake. Talk to a State Farm agent today.

CREATIVE
NON-TRADITIONAL
STALL POSTERS
This non-traditional execution reaches the target audience in a place where ads are uncommon. State Farm branded messages appear inside bathroom stalls. On the back of the door is a picture of a State Farm agent, along with humorous text. This execution works because it is unconventional and uniquely serves the call to action—talk to a State Farm agent.

HEADLINE: DON’T BE EMBARRASSED.

COPY: A lot of people don’t understand insurance. Talk to a State Farm agent and get the coverage that’s right for you.

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BILLBOARD
For two weeks, this non-traditional billboard is placed near a high traffic road with a car parked directly underneath. After two weeks, the billboard will be placed on the parked car, crushing it. This attracts attention and reminds Emerging Adults how important it is to have the right coverage.

COPY: Talk to a State Farm agent before reality hits.
CREATIVE
NON-TRADITIONAL

“HEAT AND REVEAL” MOUSE WRAP

This tactic meets the target audience where they often go for insurance information—a computer. As they spend time at a public computer terminal, the heat from their hand activates a transparent mouse cover and a State Farm message appears. This is effective because it deters shoppers at the possible point of sale. It makes State Farm and the value of talking to an agent top-of-mind.

COPY:  Really, you’re checking Facebook again? 
You could be using this time to talk to a State Farm agent to get a policy that’s right for you.

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WHAT IS A QR CODE?

A Quick Response (QR) Code is an image that stores information. A person takes a photo of a QR code with a smart phone and is led to a Web site. These codes can be any size and placed anywhere.

THE SCAVENGER HUNT

QR Codes on bus wraps introduce Emerging Adults to the State Farm QR Code Scavenger Hunt. Taking a photo of a QR Code leads them to the new microsite for further details. The Scavenger Hunt lasts for eight weeks in each of the 30 spot markets. Facebook ads also promote this event.

On the microsite, the target audience is encouraged to join the hunt. Participants are asked an insurance question. If they answer correctly, they receive a clue to the location of a QR Code. If they answer incorrectly, they are directed to a local agent for assistance. Becoming a fan of State Farm on Facebook or following State Farm on Twitter means more insurance questions with more opportunities to gain clues about where the next code will appear. The QR Codes are hidden throughout each spot market.

Every two weeks, State Farm partners with one of the following: Regal Theatres, Starbucks, Applebee’s or Ticketmaster. QR Codes appear on movie tickets, coffee cups, coasters and event tickets.

Through a partnership with Ford, the five people who collect the most QR Codes the fastest win a brand new 2011 Ford Focus Hybrid equipped with Microsoft Sync.
InsuranceDecoded.com serves as a hub for the QR Code Scavenger Hunt. The Scavenger Hunt link provides the latest clues to specific QR Code locations.

The microsite also includes a discussion board and Always There Chat, both of which foster communication between State Farm and the target audience. On the microsite, users can find a local agent and a link to State Farm’s Web site.

PAGES

- **DISCUSSION BOARD**: A forum for all your insurance-related questions
- **ALWAYS THERE CHAT**: 24/7 live chat with a State Farm representative
- **FIND YOUR LOCAL AGENT**: Enter your ZIP code to find the State Farm agent nearest you
- **WHERE YOU WANT TO BE**: Information and dates for upcoming events sponsored by State Farm
- **STATE FARM IN ACTION**: Click here to see your favorite State Farm ads
- **STATE FARM SCAVENGER HUNT**: Find the latest information and clues for the scavenger hunt
State Farm is a sponsor at the 2010 Bonnaroo Music & Arts Festival in Manchester, TN, where 44,000 Emerging Adults gather annually. This event provides the opportunity to challenge the target audience’s perception of the brand. State Farm’s involvement shows the brand is accessible to Emerging Adults, not just their parents.

**MOBILE SITE**

Each ticket purchase provides a link to State Farm’s Bonnaroo Music & Arts mobile site. This provides concertgoers with convenient access to the weekend’s schedule and a map to navigate the festival.

It eliminates a print concert schedule, furthering Bonnaroo’s commitment to a greener event. Links to the mobile site are also available on State Farm and Bonnaroo’s Facebook and Twitter pages.

**LOST AND FOUND TENT**

Tents placed around the festival provide concertgoers with a place to claim their missing items. These tents reinforce State Farm’s trustworthiness, while emphasizing the importance of having renters insurance.
SOCIAL MEDIA
REFER-A-FRIEND AND FACEBOOK

“REFER-A-FRIEND” FACEBOOK CONTEST
State Farm is running a three-month Facebook contest called “Refer-a-Friend.” Participants between the ages of 18-25 can enter the contest. State Farm customers who refer a friend to an agent receive one point. The person who has earned the most points at the end of the contest wins a new 2011 Ford Focus Hybrid.

The contest runs from January to March and is promoted through Facebook banner ads, the Facebook Fan Page, the Twitter page and State Farm agents. Points are tracked on a separate Facebook Fan Page. This allows friends and family to become fans and track the current leaders at any time.

The “Refer-a-Friend” Facebook Contest encourages the target audience to tell their friends about State Farm Insurance. This contest works because Emerging Adults rely heavily on their friends and families for advice.

PROMOTIONAL FACEBOOK ADS

Insurance Decoded
The last scavenger hunt you went on at age twelve sent you into the woods to find a maple leaf and out with a rash. This time, State Farm is sending you into your city to find QR codes and out with a new 2011 Ford Focus Hybrid. Beat that, twelve-year old you.
Like

“Refer-a-Friend” Contest
Remember when you referred your friend to “the hair styling artist”? Little did you know these “masterpieces” were modeled after Picasso’s finest works. A State Farm agent referral won’t leave your friend with Bozo the Clown’s hair.
Like

State Farm and Bonnaroo
Getting the wrong coverage is like having to go to the Tri-County Polka Fest with your parents for the third year in a row. This year, get the right coverage with State Farm and the right tickets with Bonnaroo.
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The May 2010 “Talk To An Agent” campaign heavily emphasizes non-traditional media, which not only effectively reach the target audience, but actively engage them with State Farm. Traditional media reinforce the buzz produced by non-traditional media and maintain a presence in the minds of Emerging Adults.

**OBJECTIVES**
- Change Emerging Adults’ buying behavior
- Create buzz and drive Emerging Adults to the microsite
- Connect the target audience with State Farm
- Illustrate what the target audience is missing by not talking to an agent

**STRATEGIES**
- Focus promotions in the top 30 markets for 18-25 year olds
- Generate buzz at the start of the campaign with non-traditional elements
- Foster interaction between State Farm and Emerging Adults via sponsorships and promotions
- Revamp State Farm’s online presence as it relates to the target audience
- Flight media to maintain awareness
- Convey a single message throughout all media executions

**TACTICS**
Media buys are based on the target audience’s media usage and lifestyle. Placement also reflects medium and vehicle compatibility with the message and overall reach.

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- Illustrate what the target audience is missing by not talking to an agent

**STRATEGIES**
- Focus promotions in the top 30 markets for 18-25 year olds
- Generate buzz at the start of the campaign with non-traditional elements
- Foster interaction between State Farm and Emerging Adults via sponsorships and promotions
- Revamp State Farm’s online presence as it relates to the target audience
- Flight media to maintain awareness
- Convey a single message throughout all media executions

**TACTICS**
Media buys are based on the target audience’s media usage and lifestyle. Placement also reflects medium and vehicle compatibility with the message and overall reach.
### Media Campaign Schedule

#### Traditional

<table>
<thead>
<tr>
<th>Media Type</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>September</th>
<th>October</th>
<th>November</th>
<th>December</th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cable TV</td>
<td>$10,601,325</td>
<td>$2,431,200</td>
<td>$532,195</td>
<td>$209,830</td>
<td>$465,120</td>
<td>$74,657</td>
<td>$2,000,000</td>
<td>$1,000,000</td>
<td>$300</td>
<td>$21,000</td>
<td>$2,223,500</td>
<td>$1,522,500</td>
</tr>
<tr>
<td>National Spot Radio</td>
<td>$522,195</td>
<td>$209,830</td>
<td>$465,120</td>
<td>$74,657</td>
<td>$2,000,000</td>
<td>$1,000,000</td>
<td>$300</td>
<td>$21,000</td>
<td>$2,223,500</td>
<td>$1,522,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rolling Stone</td>
<td>$209,830</td>
<td>$465,120</td>
<td>$74,657</td>
<td>$2,000,000</td>
<td>$1,000,000</td>
<td>$300</td>
<td>$21,000</td>
<td>$2,223,500</td>
<td>$1,522,500</td>
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<td></td>
</tr>
<tr>
<td>ESPN The Magazine</td>
<td>$465,120</td>
<td>$74,657</td>
<td>$2,000,000</td>
<td>$1,000,000</td>
<td>$300</td>
<td>$21,000</td>
<td>$2,223,500</td>
<td>$1,522,500</td>
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<td></td>
</tr>
<tr>
<td>Parenting</td>
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<td>$300</td>
<td>$21,000</td>
<td>$2,223,500</td>
<td>$1,522,500</td>
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</tr>
<tr>
<td>Brides</td>
<td>$2,000,000</td>
<td>$1,000,000</td>
<td>$300</td>
<td>$21,000</td>
<td>$2,223,500</td>
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#### Internet

<table>
<thead>
<tr>
<th>Media Type</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>September</th>
<th>October</th>
<th>November</th>
<th>December</th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online TV</td>
<td>$2,000,000</td>
<td>$1,000,000</td>
<td>$300</td>
<td>$21,000</td>
<td>$2,223,500</td>
<td>$1,522,500</td>
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</tr>
<tr>
<td>Online Radio</td>
<td>$1,000,000</td>
<td>$300</td>
<td>$21,000</td>
<td>$2,223,500</td>
<td>$1,522,500</td>
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</tr>
<tr>
<td>Microsite</td>
<td>$300</td>
<td>$21,000</td>
<td>$2,223,500</td>
<td>$1,522,500</td>
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</tr>
<tr>
<td>Facebook Referrals</td>
<td>$21,000</td>
<td>$2,223,500</td>
<td>$1,522,500</td>
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</tr>
<tr>
<td>Facebook Ads</td>
<td>$2,223,500</td>
<td>$1,522,500</td>
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</tbody>
</table>

#### Non-Traditional

<table>
<thead>
<tr>
<th>Promotions</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>September</th>
<th>October</th>
<th>November</th>
<th>December</th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bus Wraps</td>
<td>$2,100,000</td>
<td>$1,000,000</td>
<td>$300</td>
<td>$21,000</td>
<td>$2,223,500</td>
<td>$1,522,500</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>Billboards</td>
<td>$4,792,573</td>
<td>$118,800</td>
<td>$9,000</td>
<td>$4,385,000</td>
<td>$2,827,500</td>
<td>$1,522,500</td>
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<tr>
<td>Lost Posters</td>
<td>$118,800</td>
<td>$9,000</td>
<td>$4,385,000</td>
<td>$2,827,500</td>
<td>$1,522,500</td>
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<td></td>
</tr>
<tr>
<td>Mouse Wraps</td>
<td>$9,000</td>
<td>$4,385,000</td>
<td>$2,827,500</td>
<td>$1,522,500</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Bathroom Stalls</td>
<td>$4,385,000</td>
<td>$2,827,500</td>
<td>$1,522,500</td>
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</tr>
</tbody>
</table>

#### Promotions

<table>
<thead>
<tr>
<th>Event</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>September</th>
<th>October</th>
<th>November</th>
<th>December</th>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
</tr>
</thead>
<tbody>
<tr>
<td>QR Scavenger Hunt</td>
<td>$2,827,500</td>
<td>$1,522,500</td>
<td></td>
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<td></td>
<td></td>
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</tr>
<tr>
<td>Bonnaroo</td>
<td>$2,827,500</td>
<td>$1,522,500</td>
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</tbody>
</table>
Although Emerging Adults are relatively light users of traditional media, the following outlets provide national reach and maintain a strong presence in the target audience’s mind.

### CABLE TELEVISION

<table>
<thead>
<tr>
<th>Amount</th>
<th>Gross Impressions</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,601,325</td>
<td>97,998,000</td>
</tr>
</tbody>
</table>

30 second commercial spots, primetime, September through February
Selections: MTV, Comedy Central, VH1, BET, FX, Galavision
Rationale: Emerging Adults are 70 percent more likely to be light viewers of television. These stations present the best opportunity to reach the most members of the diverse target audience.

### MAGAZINE/PRINT

<table>
<thead>
<tr>
<th>Amount</th>
<th>Gross Impressions</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,271,802</td>
<td>15,473,000</td>
</tr>
</tbody>
</table>

4-color, full page, partial transparency overlay ads, high readership months
Selections: Rolling Stone, ESPN the Magazine, Parenting, Brides
Rationale: Emerging Adults are 27 percent more likely than the average person to be heavy readers of magazines. They seek publications about entertainment as well as major life changes.

### NATIONAL SPOT RADIO

<table>
<thead>
<tr>
<th>Amount</th>
<th>Gross Impressions</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,431,200</td>
<td>70,056,000</td>
</tr>
</tbody>
</table>

60 second commercials, May through August, March through April
Selections: Top 30 markets, weekdays 3pm-7pm, weekends 3pm-7pm
Rationale: Emerging Adults are 22 percent more likely than the average person to be heavy radio listeners. They are 15 percent more likely to be listeners from 3pm-7pm during the week and 37 percent more likely in the same time period during the weekend.
Emerging Adults are more likely than average to be in the two highest Internet usage categories.

**MEDIA**

**ONLINE**

$3,021,300

**MICROSITE**

Web site, May 1

$300

**ONLINE TELEVISION**

30 second commercials, May through April

Selections: Hulu.com

Rationale: Emerging Adults are 164 percent more likely than the average person to use Hulu and make up the largest percentage of Hulu’s viewers. Hulu reaches a higher concentration of the target audience during their favorite network shows for a fraction of network television prices.

$2,000,000

GROSS IMPRESSIONS 66,666,666

**ONLINE RADIO**

60 second commercials, May through April

Selections: Pandora.com

Rationale: Emerging Adults are 145 percent more likely than the average person to use Pandora.

$1,000,000

**SOCIAL NETWORKING**

Pay per click ads, May, June, January through March

Selections: Facebook.com

Rationale: Emerging Adults are 266 percent more likely than the average person to use Facebook. Not only does Facebook top social networking sites, it overtook Google as the number one most popular Web site among college students.

$21,000

CLICKS 300,000

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Emerging Adults rely on technology for interaction. In addition, they favor more non-traditional forms of media.

**BUS WRAP**

$2,100,000

300 QR-coded wraps, May, June
Selections: Ten buses in each of the top 30 markets, specifically downtown routes and college campuses
Rationale: Bus wraps provide high-frequency, continuous exposure, while QR Codes grab the attention of the tech-savvy Emerging Adults.

**BILLBOARD**

$4,792,573

60 billboards with 60 cars, August
Selections: Two billboards in each of the top 30 markets in high commuter traffic areas
Rationale: Innovative billboards have a positive impact on viewers and are seen by thousands daily.

**LOST POSTERS**

$118,800

Spot-color, full page 8.5”x11” posters in English and Spanish, September through November, February through April
Selections: Football games, movie theaters, libraries, college campuses and coffee shops in each of the top 30 markets
Rationale: These locations are popular among large numbers of Emerging Adults and are used for a variety of postings.

**MOUSE WRAP**

$9,000

Thermochromic peelable labels, September through November, February through April
Selections: Public computer terminals in public libraries and on college campuses in each of the top 30 markets
Rationale: Reaches Emerging Adults at the point of the agent’s competition—the computer.

**STALL POSTER**

$4,385,000

4-color, life-sized agent posters, September through March unless otherwise noted
Selections: High-traffic bathroom stall doors in movie theaters, student unions, college football stadiums (September-November), and airports (November-March) in each of the top 30 markets
Rationale: Presents the message to a uniquely captive audience.
**MEDIA**

**BUDGET & EVALUATION**

**BUDGET BREAKDOWN**

- **TRADITIONAL** 35.8%
- **NON-TRADITIONAL** 28.5%
- **PROMOTIONS** 10.9%
- **PRODUCTION** 7.6%
- **ONLINE MEDIA** 4.2%
- **EVALUATION** 3.0%
- **CONTINGENCY** 3.0%

**OBJECTIVES**

- Increase 18-25 year old State Farm clients by 5% (159,650 New Clients)
- Increase brand relevance
- Increase interaction between Emerging Adults and State Farm

**EXECUTION**

- May 2010 - Talk to an Agent Campaign
- Microsite
- QR Scavenger Hunt
- Bonnaroo Tents and Mobile Site
- Refer-a-Friend Facebook Contest

**EVALUATION**

- Target Audience purchase tracking
- Brand perception tracking, mid-campaign and post-campaign focus groups and studies
- Google Analytics
- QR Code Tracking
- Bonnaroo Attendance and Tent Visits
- Referral Points

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ACKNOWLEDGMENTS

The University of Nebraska–Lincoln NSAC team would like to thank the College of Journalism faculty and staff who made this year’s UNL NSAC State Farm campaign possible. Their knowledge, insights, creativity and encouragement are much appreciated.

We would like to extend a special thank you to Rich Bailey, who volunteered his time and expertise to help us with this year’s campaign. Without his contributions, our NSAC participation would not be possible. Mr. Bailey’s passion for advertising is an inspiration to us all.

We would also like to thank Phil Willet, our advisor for this year’s competition. His creative background and knowledge of the industry helped guide our agency from research to the final creative executions.

A special thanks needs to be given to State Farm Agent Vincon Krikac. His insights into the insurance industry and enthusiasm for his job helped to inspire our campaign. He showed us the importance of an agent and taught us the real value of State Farm.

Finally, we would like to thank the following individuals for their contributions to this project:

Dr. Jeffrey Jensen Arnett, Author
Ruth Brown, PhD., Associate Professor
Stacy James, Senior Lecturer
Dean Gary Helbel, Co-IMC Dean
Bob Lewis, Actor
Mary Beth Lewis, Actor
Cristi Runge, Adjunct Professor
Amy Struthers, Assistant Professor
Logan Thompson, Actor
Sarminie Ware, Actor

TEAM

Tyler Thomas - Account Supervisor
Jessica Williams - Account Planner
Kate Stevenson - Account Planner
Kala Mosel - Account Planner
Danel Dilson - Account Planner
Chelsea Thompson - Account Coordinator
Shea Samani - Media
Katie Sorensen - Media
Matthew Berg - Media
Jennifer Larson - Public Relations

Aaron Jarosh - Co-Creative Director
Kyle Stabbits - Co-Creative Director/Designer
Mike Sammons - Associate Creative Director
Daniel Schefer - Designer/Copywriter
Sara Lembach - Designer
Doug Pfeile - Copywriter
Brett Teimer - Copywriter
Maggie Gleis - Copywriter
Will Sharpe - Copywriter
Jamie Kissel - Copywriter
Nicholas Huff - Copywriter
Andrew Ciacco - Copywriter
Drew Gunley - Copywriter
Michael Taylor - Copywriter
Enri Sorensen - Copywriter

SOURCES

Emerging Adulthood: The Winding Road from the Late Teens Through the Twenties, Jeffrey Jensen Arnett
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www.quantcast.com/
www.selfadhesivelabels.com/label-printing.html

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