

Standing out from the crowd through product positioning

Differentiate? Or die?

Allianz wanted to deliver more targeted broker propositions, and find quick wins to build credibility.

To do so, they needed to improve their understanding of their business and enterprise customers so that they could position current commercial insurance product propositions (for brokers to sell on) more accurately, and look at NPD opportunities.

Improving the existing segmentation framework

We refined Allianz' existing segmentation using deeper insight from qualitative interviews to identify customer and product opportunities.

The question then was ... why should these customer segments choose an Allianz product rather than that of their competitors?

A customer-centric approach adds value by enabling a business to reflect and respond to customer needs better – differentiating itself from competitors. We undertook research to find the benefits the key customer segments wanted, and how the Allianz product portfolio did – or didn't – deliver against these.

Innovate, not imitate

We also mapped competitor activity to see who was currently 'winning' in these segments, and why. Although keeping an eye on the competition is important, imitation doesn't drive truly innovative NPD. The goal was to innovate, improve and empathise with customer needs to stay ahead.

Creating unique differences

We determined how current propositions for each commercial product/service were (or could be) differentiated from the competition. We then developed engaging and distinctive proposition statements, mapping opportunities – and assessing risks – for each one against the customer segments.

Allianz was able to move away from the traditional world in which they were reliant on channel intermediaries for customer insight, to a position where they could meaningfully distinguish their product portfolio and use marketing and branding to stand out from the competition.



Allianz Insurance is one of the world's largest insurance and financial services companies with revenues over €122 billion. It is also one of the largest general insurers in the UK. We improved their customer segmentation framework, helping them rethink their marketing plans and find opportunities to stand out against the competition.

Far from suffering during a tough business period, Allianz got closer to its customer, differentiated its offer – and delivered impressive results. The UK CEO noted in his annual report that Allianz commercial “delivered impressive results in a tough year in the commercial market”

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