

Creative Direction – The Creative Brief

I created this creative brief to enhance the understanding of project goals for both the creative and development teams. This partial brief outlines the request, requirements, drivers, and desired outcomes for any creative initiative. The document guides the project through the stages of writing, design, usability, and development, serving as a foundational document.

CREATIVE ASSIGNMENT

Provide a high level description of the project.

Commercial marketing would like to create a web-based search tool that will allow customer service reps (CSRs) in independent agent offices to quickly access _____ small commercial underwriting appetite.

Currently, CSRs have to log into our _____, navigate through several screens or menus into the _____ and then use the search function to find a large regional desirability matrix PDF. This is a slow process and it is not very intuitive or user-friendly.

Ease of business and underwriting consistency are top concerns for CSRs. _____ has some challenges in these areas, which could be contributing to our independent channel commercial quote _____ over the last three years.

Our hazard grade matrices are region-specific static PDFs that are difficult to search and need to be manually updated and then uploaded to the agent center. Our process is time consuming, manual and does not provide CSRs a great experience.

SUMMARY STATEMENT BREAKDOWN

(A) WHO (Target Audience: one audience per Creative Brief)

Who are we talking to?

CSRs and Account Managers (AMs) in the independent channel who quote business insurance accounts.

Where are they on the consumer decision journey?

They have a prospect or existing client and want to quickly process quotes from different carriers.

(Aa) KEY INSIGHT

What unmet need is the product or solution fulfilling?

A need for a quick and efficient method for determining a carrier's underwriting appetite to help speed up the quoting process.

For small commercial accounts, speed and ease of business are very important. For _____ to get more at bats, our technology and agent tools need to be improved.

In the independent channel, _____ has seen monthly commercial quotes _____ by about _____ per month from 2012-2014.

_____ also conducted a CSR council in 2013 to learn more about CSRs who quote commercial accounts.

2 key pain points identified:

_____ loses business because our system is **not easy to use**.

_____ loses business because the **CSRs do not have time** to use our system as our overall process is much lengthier than our peers.

CSR Panel quotes

"I don't know your appetite until the end of the quoting process. Tell me your appetite **up front**, based on class code. Ask the questions most relevant to the risk selection process in the first couple of minutes. Then tell me whether the risk is declined, "referred to underwriter", or ok to proceed with the quote."

"Don't hide class codes that your underwriters have access to. An underwriter **never** says no to adding a class code. It's an additional touch that costs me time. And, you're **missing out on business** because I don't know that those class codes are up for consideration."