

Case study: Annual bonus mailing – Scottish Life

Client

Scottish Life

Date the work was carried out

December 2007 – January 2008

The brief

Scottish Life provides financial products and services, mainly via independent financial advisers.

The annual with profit bonus mailing is a regulatory requirement and a key communication to policyholders. It is a particularly challenging mailing – with its own jargon ('smoothing', 'attaching bonuses', 'reversionary bonus' etc). Scottish Life traditionally experienced high call volumes in the period immediately following the mailing each year.

Boag Associates were commissioned to restructure, rewrite and redesign the complete bonus mailing pack – to significantly reduce its content and eliminate duplication. The key objective was to achieve a customer focused annual mailing so as to reduce the high volume of calls.

Our approach

We considered every aspect of the mailing, including:

- **Format:** A reduction from A4 to A5 resulted in postal savings.
- **Structure and sequence:** creating an information hierarchy that met the needs of both 'skimmers' and checkers' and 'chunked' the content to make it easy to access and understand.
- **Clear language and tone of voice:** ensuring that the content was compliant, consistent, customer focused, and that it projected the 'verbal identity' of Scottish Life
- **Design:** using best practice information design and graphic design to lead customers visually through the documents, whilst projecting the 'visual identity' of Scottish Life
- **Technology:** working within the capabilities of Scottish Life's existing data and technology,

We recommended:

- The production of a letter, leaflet and separate Annual update booklet. As a result, the mailing did not attract VAT.
- A two-column approach to the letter and statement, separating out primary and secondary information.

Results

Our recommendations were implemented and the newly designed annual with profit bonus mailing went live in June 2008. As a result, Scottish Life experienced:

- reduced calls to customer services immediately after the annual mailing;
- improved customer satisfaction and retention;
- increased brand recognition for Scottish Life among IFAs.

Before



After

