

COLUMNS

## Deconstructing GEICO's ad in Architectural Digest

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I am one of GEICO's biggest fans. The insurer clearly has a superlative agency and has consistently done work that cuts through. Who can resist its lovable gecko debuted in 2000 and the hump-day camel? And was not there a short-lived pig, too?

Surely GEICO can take credit for being the leader in humanizing and improving the negative perception of insurance companies to a wide, unloving, skeptical and even angry audience of insurance buyers. No mean feat.

For more than 15 minutes of fame

GEICO's advertisement in the March issue of "Architectural Digest" magazine represents for the company a leap from engaging a mass/premium target audience to engaging a class/luxury audience. And I would offer, for consideration from a luxury marketing perspective, it is a misstep in positioning, voice and body copy a fundamental misunderstanding of Architectural Digest readers.

It is a lesson for premium brands that seek to migrate into the luxury arena and, by so doing, find themselves talking to an entirely different strata and an elite and ultra-affluent community of buyers.

Recent research shows these "best customers" the most sophisticated of all citizens of the world consider buying luxury products or services from an abstract perspective and consider buying more practical items from a concrete perspective.

Behavioral psychologists talk about "distance" in psychological terms, meaning buyers use concrete thinking to consider buying something practical but engage in the shopping experience very differently and use abstract thinking when buying a luxury product or service.

Premium brands taking an ad in a luxury publication, listing the more practical characteristics of the product and failing to articulate the luxury of the experience or tell a story about the unique value of the luxury product or service are making a mistake.

That is why you will never hear a Bentley salesperson tell a customer, "Check out this model's brakes." Instead, he will say, "Feel the way it hugs the road."

That is why a sophisticated buyer who hears the word "Bentley" will immediately think of abstract ideas such as the

power and status of getting behind the wheel of such a vehicle and icon of luxury, while Subaru will likely conjure concrete ideas such as mileage and safety.

The community of luxury buyers a big subset of Architectural Digest's readers and the more than 14 million worldwide and 4 million in North America with liquid/investible assets of \$1 million and more, buy because they understand and appreciate the inherent value of product or service.

Copy that

Neiman Marcus founder Stanley Marcus once said of luxury: "The best that the mind of man can imagine and the hand of man create." And Mr. Stanley, as he was known and loved in Dallas, was talking about both products and services.

Here is a deconstruction of GEICO's April Architectural Digest ad.

Headline: The Choice Is Yours And It's Simple

Visual: On the left a stack of scrumptious, baked-by-mom chocolate chip cookies with an ascending litany of benefits: helping people since 1936, 24/7 licensed agents, 97 percent customer satisfaction, second largest auto insurer.

And on the right, one chocolate chip cookie, in fairness, just like the stack of ones baked mom on the left, and beneath that one lonely one the words "THE OTHER GUY."

My thoughts for GEICO and its agency/creative team: In Architectural Digest you have moved from a mass to a class audience. With all respect, your message and "take-our-word-for-it" list of benefits falls flat as the Afflack duck's quack. Why?

Because Architectural Digest readers are more interested in the story of your brand and how people like them have experienced it and benefited from it. A litany of benefits does not hit the mark. A compelling story of a great GEICO experience would.

So my respectful advice to GEICO: to use the words in your advertisement in Architectural Digest, would be to MAKE THE SMART CHOICE. In targeting a luxury consumer, you selected the precisely right medium. Architectural Digest is unquestionably a premium buy with premium readers.

But you missed a beat in understanding the readers that you aspire to engage. The way you speak to them in your ad is wrong voice, wrong value proposition.

Telling the story to the sophisticated readers of Architectural Digest of how clients like them have been served by you, GEICO, would be much so more impactful and engaging.

THIS MOST SOPHISTICATED community of buyers does not buy a corporate listing of benefits, a take-our-word-for-it pitch. They buy on an understanding of the inherent value of product or service. At which point, price is not an issue.

Then you have then made the leap from premium to luxury, captured their minds and hearts, and begun a relationship the lifetime value of which will only grow.

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