

KBH On-Train Media Health Insurance Advertising Plan 'Why traincards' summary

This document summarises the main features, benefits and exclusions of the KBH On-train Media rationale for why advertising on traincards delivers health insurance companies with the perfect audience and environment for driving awareness, engagement and action. Please refer to your account manager who will provide you with further details of what exactly we could do for your brand, details of any specific products which could benefit you and specific opportunities which apply to your media schedule.

WHAT IS THE ON-TRAIN ADVERTISING OPPORTUNITY?

Traincard advertising reaches 6 million individuals and 3.8million commuters every four weeks (source: TGI Q3 2013). KBH has the exclusive contract to sell advertising on high-quality traincard media installed in carriages run by twelve train operating companies covering London's fifteen busiest and highest profile mainline rail termini. The network is concentrated in the affluent south of England but reaches as far as Liverpool and Exeter.

WHY DO YOU THINK MY BRAND IS PARTICULARLY ELIGIBLE TO JOIN?

Health insurance brands spend heavily on TV, but the in-touch train traveller is an extremely light TV viewer and so unlikely to see these ads. Traincard media will therefore provide message cut-through to a valuable additional audience proven to have an interest in the category.

WHO PROVIDES THE OPPORTUNITY?

KBH On-Train Media, contactable on 020 7207 5333 or sales@kbhontrainmedia.co.uk

WHAT BENEFITS ARE AVAILABLE FOR ME AS A RESULT OF ADVERTISING ON KBH MEDIA?

On-train advertising provides access to a hugely valuable audience for health insurance messages. The in-touch train traveller is an interested and relevant group of people; on train journeys they are both prepared and able to act on ad prompts. Health insurance is a 'hot' topic of conversation for our audiences, who are a desirable combination of 'maven' and 'salesperson' characteristics*: knowledgeable and vocal about insurance.

*Maven: trusted expert in a particular field, who seeks to pass on knowledge to others
Salesperson: a charismatic persuader, with powerful negotiation skills

Significant Features and Benefits of the Audience	Supporting evidence
Increasingly aware of personal finance	65% agree they are more aware of personal finance than they used to be ¹
Care about insurance	51% agree it's important to be well insured ¹
Are already in the market	51% more likely to have health insurance for themselves; 41% more likely to have health insurance for others in their household ¹
Generate word of mouth	50% have talked about financial services in the last 12 months; 30% more likely to have talked to many different people about it ¹
Very knowledgeable about health insurance products	137% more likely than average to have health insurance product knowledge ¹
More likely to be financial services 'mavens' than consumers of other commuter media	Frequent rail users are 66% more likely than average to be financial service 'mavens' compared to heavy Underground users (51% more likely) and regular Metro / Evening Standard readers (11% more likely) ¹
More likely to be financial services 'salespeople' than consumers of other commuter media	Frequent rail users are 54% more likely than average to be 'salespeople' for financial services, compared to heavy Underground users (39% more likely) and regular Metro / Evening Standard readers (9% more likely) ¹
Traincards build both awareness and activation in front of the commuter audience	92% of in-touch train travellers use a smartphone on the train; 45% have responded to a traincard prompt while still on the train; there is plenty of time in which to do this, with the average journey lasting 50 mins ²
Traincards are proven to drive insurance brand consideration and activation to purchase	Following a two-week 8,000 traincard campaign on the KBH network, 48% of research respondents said they would consider buying through Confused.com - even though 66% of all those surveyed had not done so in the past ³

Sources:

1 TGI Q3 2013

2 Dipsticks 2013 - generic research on on-train audience

3 Dipsticks - research on Confused.com traincard ad campaign September 2013

Please contact your account manager for more information; call 020 7207 5333; e-mail sales@kbhontrainmedia.co.uk