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SUCCESSFUL MARKETING CAMPAIGN CASE STUDIES

APPLYING LESSONS LEARNED FROM OTHER PRODUCTS AND INDUSTRIES
TO FLOOD INSURANCE MARKETING

SOLSTICE INNOVATIONS, INC.

CONTENTS

Introduction	1
Barriers to Flood Insurance Demand	1
Demand vs Need.....	2
Why Increasing Demand is Achievable.....	2
Increased Demand Requires Targeted and Sustained Strategies.....	3
Increased Needs Require Mandates and (Sadly) Catastrophes	4
Closing the Gap Requires Both Sides	4
Successful Property & Casualty (P&C) Insurance Campaigns.....	4
GEICO – “Unskippable” & “Caveman” Campaigns.....	5
Progressive – “Flo” Campaign	5
State Farm – “Conversations” Campaign.....	5
Esurance – \$1.5 Million Twitter Giveaway.....	6
Allianz – “Prepared for Life” Campaign.....	6
Lessons for Flood Insurance Marketing	6
Relevant Non-Insurance Campaigns.....	7
Coca-Cola – “Share a Coke”	7
Nike – “Just Do It”	7
Guinness – “Good Things Come to Those Who Wait”	8
Apple – “1984” Super Bowl Ad.....	8
ALS Association – “Ice Bucket Challenge”	8
Old Spice – “The Man Your Man Could Smell Like”	9
Dove – “Real Beauty” Campaign.....	9
Always – “#LikeAGirl”	9
Red Bull – Stratos Jump	9
ALDI – “Shop ALDI First”	10
Applying These Tactics to Flood Insurance.....	10
Real-World Flood Case Studies.....	10
Case Study: Des Moines, Iowa.....	11
Case Study: Carson City, Nevada	11
Applying These Tactics to Flood Insurance.....	11
Where to Advertise Flood Insurance	11
Summary: Marketing Tactics That Can Close the Flood Insurance Gap	12
Tactics and Likelihood of Success.....	12

Flood Insurance Campaigns Tailored For FEMA, Company, Agency, and Community Levels 13

Conclusion..... 14

APPLYING LESSONS LEARNED FROM OTHER PRODUCTS AND INDUSTRIES TO FLOOD INSURANCE MARKETING

This white paper analyzes successful marketing campaigns from insurance and non-insurance industries to explore how those strategies can be adapted to improve flood insurance uptake under the National Flood Insurance Program (NFIP). We explore distinctions between demand and need, review case studies, and outline marketing strategies tailored to NFIP's challenges.

INTRODUCTION

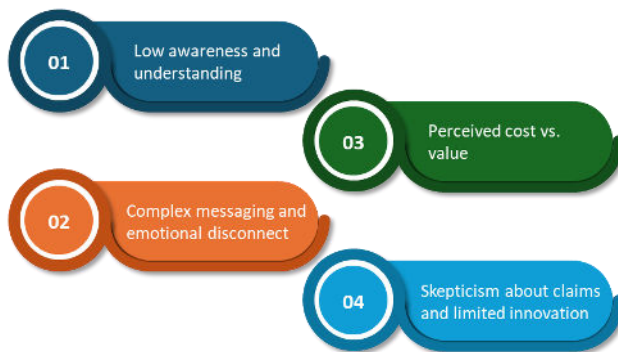
Despite increasing flood risk across the U.S., uptake of the National Flood Insurance Program (NFIP) and private flood insurance policies remains low (and flat).

According to FEMA (2023), only about 4% of U.S. households have flood insurance, even though 99% of U.S. counties experienced a flooding event between 1996 and 2019. Pew research shows less than 40% of homeowners in high-risk areas carry coverage, revealing a stark disconnect between risk and behavior.

This white paper explores successful marketing campaigns from insurance and non-insurance industries and identifies tactics that could be adapted to drive demand for flood insurance. It also clarifies key terms such as 'demand' and 'need' in flood insurance and considers whether closing the insurance gap is realistically achievable.

BARRIERS TO FLOOD INSURANCE DEMAND

Flood insurance marketing campaigns face several challenges contributing to the persistent flood insurance gap. Here are some key reasons why these campaigns often struggle to close the gap effectively:



Low Awareness and Understanding - Many property owners are unaware of their flood risk or the availability of flood insurance options. This lack of awareness leads to a lower uptake of flood insurance policies.

Complex Messaging - Technical language and complicated policies can deter potential customers. If campaigns do not simplify the concept of flood insurance, they may fail to engage the audience effectively.

Emotional Disconnect - Marketing often fails to connect emotionally with homeowners. Since floods are infrequent but devastating, it can be hard for people to visualize the need for protection until an event occurs.

Perceived Cost vs. Value - Many consumers view flood insurance as unnecessary. They may not understand the potential financial impact of a flood, leading to reluctance to invest in coverage.

Skepticism About Coverage - Past experiences with insurance claims or unfulfilled expectations can make consumers skeptical. If they believe that insurance companies won't pay out in the event of a claim, they will be less likely to purchase coverage.

Target Audience Identification - Many campaigns fail to effectively identify and target the right demographics or communities most at risk for flooding, missing opportunities to tailor messages that resonate with specific audiences.

APPLYING LESSONS LEARNED FROM OTHER PRODUCTS AND INDUSTRIES TO FLOOD INSURANCE MARKETING

Timing of Campaigns - Flood insurance marketing is often reactive rather than proactive. Campaigns may gain traction only after natural disasters, missing the chance to advocate for preventive measures and preparedness in calmer times.

Regulatory and Market Challenges - Regulatory issues and market dynamics can complicate the landscape for insurance offerings. These complexities can be challenging for marketing teams to communicate clearly and convincingly.

Underestimating Digital Channels - Traditional advertising mediums may not effectively reach younger audiences. Flood insurance campaigns often lag in adopting digital strategies that engage potential customers online, where many consumers seek information.

Limited Innovation - Many campaigns rely on outdated approaches or templates, failing to innovate their messaging or strategies to capture potential customers' attention truly.

DEMAND VS NEED

An essential distinction in marketing is whether the campaign seeks to generate demand or emphasize (or create) a need. Increasing demand involves enhancing consumers' desire and willingness to purchase flood insurance through marketing, education, and incentives. Increasing need refers to an actual increase in risk exposure (e.g., more severe floods) and coverage requirements, often not influenced by marketing but by environmental or policy changes.

Environmental, regulatory, or legal changes are the focus when considering increased need. We use tools such as mapping updates (like FEMA's floodplain remapping), climate change impacts, or policy mandates. For example, FEMA's revised rating methodology (Risk Rating 2.0) considers multiple variables, such as distance to water, instead of flood zones, to determine if property owners must carry flood insurance for mortgage compliance and, if so, at what rate.

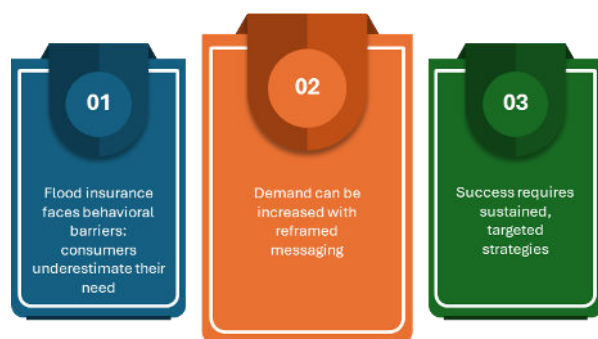
Simply put, increased demand for flood insurance means more people want to buy it. It is about shaping perception, raising awareness, and influencing behavior. We use tools like marketing, education, incentives, and outreach. An example is launching a campaign that helps homeowners realize they are at risk of flooding even outside high-risk zones, prompting them to purchase a policy voluntarily.

Demand is about perception and action, while need is about actual risk or obligation.

WHY INCREASING DEMAND IS ACHIEVABLE

Flood insurance suffers from classic consumer behavioral barriers. People underestimate their risk, especially outside special flood hazard areas (SFHAs). Flood insurance isn't bundled like auto or homeowners' coverage, and it's seen as expensive or complicated.

You can have a high need but low demand (e.g., inland homeowners in moderate-risk zones who ignore flood risk), effectively representing the flood insurance gap.



APPLYING LESSONS LEARNED FROM OTHER PRODUCTS AND INDUSTRIES TO FLOOD INSURANCE MARKETING

Increasing need can help, but it's not the only or most sustainable way to close the flood insurance gap. Relying solely on mandates to create need may provoke resistance and does not build long-term engagement.

However, marketing campaigns to increase demand have not been materially effective. But that doesn't mean they can't be.

INCREASED DEMAND REQUIRES TARGETED AND SUSTAINED STRATEGIES

Increasing demand for flood insurance is realistically achievable, but it requires targeted, sustained strategies. Success depends on reframing flood insurance from a burdensome purchase into a personal, proactive decision.

Strategies to do so might include:

- Personalization: FEMA's rating methodology helps tailor pricing to individual property risk. A McKinsey study (2022) found that companies using advanced personalization in digital campaigns see up to a 20% uplift in customer acquisition and a 5x return on marketing investment. Flood insurance marketing can benefit from integrating flood maps, elevation data, and prior claim history to deliver ZIP+4 or property-specific messaging.
- Storytelling: Survivor stories humanize the importance of coverage. Harvard Business Review (2022) reports that campaigns appealing to emotion outperform those with rational messaging by nearly 2:1 in ROI and engagement. Emotional triggers such as "protecting your children" or "recovering your hometown" are especially effective in low-frequency, high-impact product categories like insurance.
- Partner Channels: Realtors, lenders, and local leaders can educate during key decision moments.



Personalization is the process of tailoring marketing messages, content, and experiences to individual users based on their data, behaviors, preferences, or demographics. Examples often include sending product recommendations based on previous purchases, addressing emails by the recipient's name, and showing ads tailored to a user's browsing history. The goal is to make customers feel understood and valued, increasing relevance and conversion rates.

For example, relative to flood insurance, FEMA's Risk Rating 2.0 can help tailor premiums to individual risk, which can support marketing messages that say, "This is your home's risk and your cost," as opposed to advertising or sharing information for a general zone. Tools like FloodFactor.com let homeowners visualize their risk clearly, which can also support personalized marketing messages.

Storytelling is the strategic use of narratives that evoke emotions, such as happiness, empathy, fear, or inspiration, to connect with an audience on a deeper, more personal level. Instead of focusing solely on features or facts, storytelling highlights relatable experiences, values, and aspirations to make a brand more memorable and meaningful. This might include using relatable characters or situations that help the audience see themselves in the story.

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It relies on emotional triggers and uses themes like love, hope, nostalgia, or overcoming adversity, and it has an air of authenticity. The stories feel genuine rather than forced or overly sales-driven. The message must be clear and tie the emotion to the brand's purpose or product. Real stories from flood survivors can reshape flood insurance as an act of care and protection.

In marketing terms, partner channels (also called channel partners or marketing channels) refer to external businesses or organizations that help promote, sell, or distribute a company's products or services to customers.

In flood insurance, partner channels can include realtors, mortgage lenders, and home inspectors, who can integrate flood risk into the home buying process, or employers, utilities, and even schools that can serve as unexpected but trusted messengers.

INCREASED NEEDS REQUIRE MANDATES AND (SADLY) CATASTROPHES

There is an adage that the best marketing for flood insurance is a flood catastrophe. Sadly, it holds. Purchases of new flood insurance policies typically increase directly after a significant event, but those new policies often lapse within a few years without a new, local catastrophe.

As more events occur, consumer thinking may shift from "I don't need it" to "I need it," but purchasing flood insurance after the fact is the worst time to do it.

Without recognizing the increased need, it can also be mandated. Today, there are limitations on the mandatory purchase of flood insurance, which is required only on federally backed mortgages for high-risk properties.

As risk is reassessed, mandated needs may increase without public policy change. For example, a property not previously thought to be at risk may now be due to significant changes impacting the risk assessment using methods already in place—only the data or information has changed.

Conversely, mandates may change due to public policy changes. However, mandates without public support can lead to political resistance (e.g., backlash against rate increases under the Biggert-Waters Act).

CLOSING THE GAP REQUIRES BOTH SIDES

To close the flood insurance gap, efforts must align actual risk with perceived risk (education, risk transparency), make coverage accessible and emotionally relevant, address affordability for vulnerable populations, and use regulatory updates judiciously, not as the only lever.

Increasing the technical need (via regulation or climate exposure) is not the only solution, and if done without demand-building, it often fails or backfires. Increasing demand is achievable, but it takes more than awareness; it takes motivation, trust, and better product framing.

In the rest of this white paper, we explore insurance and non-insurance marketing case studies that may offer roadmaps for increasing flood insurance demand.

SUCCESSFUL PROPERTY & CASUALTY (P&C) INSURANCE CAMPAIGNS

In this section, we present several P&C insurance marketing campaigns that demonstrate strategies that resonate with broad audiences, including:

- GEICO 'Unskippable': Used humor and surprise in YouTube ads, earning 5.5M views and increased recall.

APPLYING LESSONS LEARNED FROM OTHER PRODUCTS AND INDUSTRIES TO FLOOD INSURANCE MARKETING

- Progressive 'Flo': Humanized the brand and created a lasting identity.
- State Farm 'Conversations': Used storytelling to build emotional engagement and drive digital leads.
- Esurance Twitter Giveaway: Used a \$1.5M prize to drive 200,000 tweets in 24 hours.
- Allianz 'Prepared for Life': Reframed insurance as emotional peace of mind.

GEICO – “UNSKIPPABLE” & “CAVEMAN” CAMPAIGNS

GEICO's strategy employed humor and creativity to make insurance advertising memorable. The “Unskippable” ads were designed to capture attention immediately, while the “Caveman” series humorously suggested that using GEICO was so easy, even a caveman could do it.

The “Unskippable” campaign earned Ad Age's 2016 Campaign of the Year and won the Film Grand Prix at the Cannes Lions International Festival of Creativity. The “Caveman” ads became cultural touchstones, leading to a short-lived TV series and significantly boosting brand recognition.

These campaigns worked because they combined humor with a clear value proposition (“15 minutes could save you 15% or more on car insurance”). GEICO made its message entertaining and memorable, appealing to a broad audience.

Could this strategy work for flood insurance? Possibly.

Humor can break down psychological resistance to talking about insurance. A playful but informative tone could engage a wider audience, especially online, where short, quirky, attention-grabbing video ads could simplify the complex topic of flood risk and coverage options (e.g., “You don't have to live on the coast to need flood insurance.”).

PROGRESSIVE – “FLO” CAMPAIGN

Progressive introduced Flo, a quirky and friendly character, to personify the brand. Through consistent appearances across various media, Flo became synonymous with Progressive's approachable and helpful image.

The results were that Flo became a pop culture icon, significantly boosting Progressive's brand recall and helping the company become one of the most recognizable insurance brands in the U.S. The consistent use of a relatable and humorous character helped humanize the brand, making insurance feel more accessible and less intimidating to consumers.

Could this work for flood insurance? Probably.

By introducing a friendly, recurring spokesperson who personifies flood insurance, perhaps a trustworthy neighbor or helpful meteorologist character, the consistent figure could humanize a federal program like the NFIP and make flood insurance more relatable, especially in communities unfamiliar with their flood risk.

STATE FARM – “CONVERSATIONS” CAMPAIGN

During the 2020 hurricane season, State Farm partnered with IBM Watson to provide personalized safety and preparedness tips through AI-powered chats on The Weather Channel app and Weather.com.

The campaign led to a 38% increase in consumer engagement and an 18% boost in meaningful time spent with clients, demonstrating the effectiveness of personalized communication. By leveraging technology to offer tailored advice during a critical time, State Farm positioned itself as a proactive and caring partner, enhancing customer trust and engagement.

APPLYING LESSONS LEARNED FROM OTHER PRODUCTS AND INDUSTRIES TO FLOOD INSURANCE MARKETING

Could this approach be successful for flood insurance? Absolutely.

Data from FEMA's flood risk tools (like Risk Rating 2.0) or others can be used to deliver personalized flood risk assessments and estimated insurance quotes through local channels, weather apps, or real estate platforms. Tailored information, especially during storm season, feels more urgent and relevant and encourages action.

ESURANCE – \$1.5 MILLION TWITTER GIVEAWAY

Esurance launched a Twitter contest immediately after the Super Bowl, encouraging users to tweet #EsuranceSave30 to win \$1.5 million, capitalizing on the event's high viewership and social media activity.

The campaign garnered 2 million entries within 24 hours, making it the largest Twitter contest at the time. Esurance's Twitter following skyrocketed from 8,900 to over 110,000. By tying the campaign to a significant event and offering a substantial prize, Esurance generated massive social media buzz and increased brand visibility among a younger, tech-savvy audience.

Could this work for flood insurance? Doubtful, but maybe with some modifications.

Instead of a cash prize, FEMA, insurance companies, or local agencies could run community-driven social campaigns offering free flood preparedness kits, discounted premiums through partner programs, or neighborhood-level incentives. This approach might engage younger, social-media-savvy audiences and build community awareness around flood insurance as a shared benefit.

ALLIANZ – “PREPARED FOR LIFE” CAMPAIGN

Allianz aimed to shift the perception of insurance from being solely about protection against adverse events to being a means of enabling positive life experiences. The campaign was delivered across multiple platforms: print, TV, online, and digital out-of-home (DOOH).

The campaign increased positive sentiment toward the Allianz brand by 35% and brand loyalty by 20%. By focusing on the positive aspects of life that insurance can support, Allianz connected with consumers emotionally, differentiating itself in a market often dominated by fear-based messaging.

Could this work for flood insurance? Absolutely.

Telling authentic stories of families and small businesses who recovered from floods because they had flood coverage frames flood insurance as a means to resilience and peace of mind, not just as disaster prep. Flood insurance often feels optional until disaster strikes. Emotional storytelling helps reframe it as an investment in continuity and recovery.



LESSONS FOR FLOOD INSURANCE MARKETING

These campaigns succeeded by building brand trust, humanizing services, using humor or emotion, and simplifying complex topics. They demonstrate the power of combining emotional storytelling, humor, technological innovation, and strategic timing to create impactful marketing.

Tactics prioritizing emotional connection, clarity, personalization, and digital outreach are most

APPLYING LESSONS LEARNED FROM OTHER PRODUCTS AND INDUSTRIES TO FLOOD INSURANCE MARKETING

promising for flood insurance. The key is to localize and humanize the message while demystifying the program. Adapting these principles to flood insurance could shift its perception from a bureaucratic burden to a proactive, personal choice.

RELEVANT NON-INSURANCE CAMPAIGNS

In this section, we present several non-insurance marketing campaigns that demonstrate strategies that resonate with broad audiences, including:

- Coca-Cola 'Share a Coke': Personalized labels boosted sales by 2%.
- Nike 'Just Do It': Simple slogan with emotional depth.
- ALS Ice Bucket Challenge: Viral participation raised \$115M.
- Dove 'Real Beauty': Emotional storytelling redefined brand purpose.
- ALDI 'Shop ALDI First': Focused on transparency and value.

Other examples include Old Spice, Red Bull Stratos, Always #LikeAGirl, Apple's 1984 campaign, and Guinness's Slow Pour campaign.

COCA-COLA – “SHARE A COKE”

With this repeatable campaign, Coke replaced the iconic Coca-Cola logo with popular first names on bottles and cans to create a personalized consumer experience. When first launched, in Australia, the campaign increased Coke's share of the category by 4% and consumption among young adults by 7%. In the U.S., it reversed a decade-long decline in sales, boosting them by more than 2%.

Personalization fostered a direct emotional connection, encouraging consumers to find and share bottles with their names or friends' names, amplifying engagement through social media.

Could personalization work in flood insurance? Possibly. It may be better served at the agent or agency level.

By using Risk Rating 2.0 and other data, individualized messages like,

"Your home in [neighborhood] has a 26% chance of flooding in 30 years. Protect it now for just \$X/month," could be created.

Doing so reframes flood insurance in a relevant and specific way from a bureaucratic mandate into a personal protection decision.

NIKE – “JUST DO IT”

Launched in 1988, this slogan aimed to inspire people to push beyond their limits, regardless of athletic ability. Within a decade, Nike's share of the North American domestic sport-shoe business increased from 18% to 43%, with worldwide sales rising from \$877 million to \$9.2 billion.

The campaign tapped into universal emotions of determination and achievement, resonating with a broad audience beyond just athletes.

Could this tactic work for flood insurance? Probably.

The emotional core—determination, and action—can resonate with flood preparedness or insurance enrollment, especially in high-risk areas. For example, a campaign titled "Protect It. Just Do It." could feature real families who were saved financially by having flood insurance,

APPLYING LESSONS LEARNED FROM OTHER PRODUCTS AND INDUSTRIES TO FLOOD INSURANCE MARKETING

encouraging others to act before it's too late. This would encourage a push for proactive enrollment tied to personal responsibility and peace of mind.

GUINNESS – “GOOD THINGS COME TO THOSE WHO WAIT”

This campaign addressed Guinness's long pour time by turning it into a virtue, emphasizing patience as a rewarding experience. The “Surfer” ad from this campaign was voted the “Best Ad of All Time” in a poll conducted by The Sunday Times and Channel 4 in 2002.

The campaign reframed weakness as a strength, transforming a potential product drawback into a unique selling proposition, reinforcing brand identity and quality.

Could this work for flood insurance? Possibly.

Messages like, “Because we price by real risk, you only pay your fair share,” or “Flood insurance isn’t one-size-fits-all—it’s made for your address,” could help turn flood insurance's complexity or perceived cost into a virtue. It puts flood insurance on the offensive, not apologizing for nuance but owning it.

APPLE – “1984” SUPER BOWL AD

Apple introduced the Macintosh computer with a dramatic, cinematic commercial that aired during the Super Bowl. The commercial portrayed Apple as a revolutionary force against conformity.

The ad generated \$150 million in sales within three months of airing and is considered a watershed moment in advertising history. The bold, narrative-driven approach captivated audiences and positioned Apple as an innovator challenging the status quo.

Could this tactic work for flood insurance? Possibly.

The cinematic, abstract rebellion theme is powerful but could be too conceptual for flood insurance, which is driven more by pragmatism and regulation than emotional rebellion.

However, a dramatic commercial could show a family “breaking free” from outdated assumptions like “It won’t happen here,” positioning modern flood insurance as a wise, innovative choice in a world of increasing risk.

ALS ASSOCIATION – “ICE BUCKET CHALLENGE”

A viral social media campaign where participants dumped ice water over themselves to raise awareness and funds for ALS research was very successful. Within eight weeks, it raised \$115 million in donations and significantly increased public awareness of ALS.

The campaign’s viral and participatory nature, social sharing, and celebrity involvement created a global movement with minimal traditional advertising.

Could this strategy work for flood insurance? Possibly.

What makes something go viral on social media is more art than science. There is no guarantee or sure-fire way to achieve it. But imagine a campaign like “#FloodLineChallenge,” where people mark their home’s past or projected flood line. Carriers could partner with influencers, local leaders, or even meteorologists to carry out the campaign. It’s social, visible, educational, and emotionally resonant, especially after major flooding events.

APPLYING LESSONS LEARNED FROM OTHER PRODUCTS AND INDUSTRIES TO FLOOD INSURANCE MARKETING

OLD SPICE – “THE MAN YOUR MAN COULD SMELL LIKE”

This campaign rebranded Old Spice with humorous, fast-paced commercials targeting men and women, featuring a charismatic spokesperson. Sales doubled within a month of the campaign’s launch, and the brand’s YouTube channel became the most viewed on the platform at the time.

The campaign’s humor and viral appeal revitalized an aging brand, making it relevant to a younger demographic.

Could this work for flood insurance? Probably.

Humor and charisma could work in a typically dry category like insurance, but the tone needs to be handled carefully due to the serious consequences of floods.

For example, a campaign featuring a charming, slightly absurd character like “The Man Who Protects Your Home From Anything” who humorously navigates ridiculous scenarios, underscoring that flood insurance is the one serious thing you shouldn’t joke about, could resonate with consumers without making light of a disastrous peril.

DOVE – “REAL BEAUTY” CAMPAIGN

In its advertising, Dove challenged beauty stereotypes by featuring real women of various shapes, sizes, and ethnicities. As a result, sales increased from \$2.5 billion to \$4 billion in the campaign’s first ten years.

The campaign promoted body positivity and authenticity, fostering a strong connection with consumers through emotional storytelling.

Could it work for flood insurance? Probably.

Using survivor stories of people who were saved financially because they had flood insurance or were devastated because they didn’t could foster an emotional connection in consumers. The question is whether it would motivate them to purchase flood insurance. People respond to real-life emotions more than data. Highlighting relatable, non-coastal flood victims could bust myths.

ALWAYS – “#LIKEAGIRL”

This social experiment video redefined the phrase “like a girl” to empower young women and challenge gender stereotypes. The video garnered over 90 million views worldwide and significantly improved brand perception.

The campaign addressed social issues relevant to the brand’s target audience, creating meaningful engagement and brand loyalty.

Can this tactic work for flood insurance? Absolutely.

Emotional storytelling and challenging misconceptions translate well. Flood insurance suffers from misunderstandings (“I’m not in a flood zone,” “I don’t need it,” etc.). Campaigns like #SmartToCover or #NotJustStormSurge could challenge stereotypes about who needs flood insurance. They could feature real people who never thought they were at risk, until they were.

RED BULL – STRATOS JUMP

Red Bull sponsored Felix Baumgartner’s record-breaking freefall from the stratosphere, which was streamed live to millions. The event generated over 8 million concurrent YouTube views, setting a record and reinforcing Red Bull’s image as an extreme sports brand.

APPLYING LESSONS LEARNED FROM OTHER PRODUCTS AND INDUSTRIES TO FLOOD INSURANCE MARKETING

The campaign combined content marketing with a live event, creating a memorable experience perfectly aligned with the brand's identity.

Could this tactic work for flood insurance? Possibly.

The high-stakes spectacle approach is tough to replicate in flood insurance, which deals with risk aversion rather than thrill-seeking. However, live or dramatic storytelling has potential.

For example, a live-streamed or documentary-style story of a community preparing for and recovering from a major flood, with real-time insights from agents, homeowners, and insurers, could humanize the stakes and the value of preparation.

ALDI – “SHOP ALDI FIRST”

This campaign encouraged consumers to shop at ALDI before other supermarkets, emphasizing cost savings and value. It earned ALDI the title of the most effective advertiser of 2024, with increased consumer trust and market share.

With this campaign, ALDI addressed consumer concerns about rising living costs, positioning ALDI as a trustworthy and economical choice.

Could a trust and simplicity strategy work for flood insurance? Probably. This may be better suited at the FEMA level.

Rebranding the NFIP as the honest, stable source for flood protection with messages like, “The NFIP has helped rebuild over 2 million homes. No hidden fees. No stockholders. Just recovery,” could build trust. People trust transparent brands (and agencies), especially when private markets seem profit-driven.



APPLYING THESE TACTICS TO FLOOD INSURANCE

These campaigns highlight adaptable marketing strategies, including personalization, emotional storytelling, viral campaigns, and trust and simplicity.

The same tactics can be adapted to flood insurance. The key is to:

- Speak directly and emotionally to homeowners
- Use behavioral nudges, not just facts
- Celebrate those who act as proactive protectors, not just rule-followers

REAL-WORLD FLOOD CASE STUDIES

In this section, we present several flood marketing campaigns that demonstrate strategies that resonate with broad audiences, including:

- Des Moines, IA: Used CRS discounts and public outreach to increase policy uptake.
- Carson City, NV: Painted high water marks to raise visual awareness.

APPLYING LESSONS LEARNED FROM OTHER PRODUCTS AND INDUSTRIES TO FLOOD INSURANCE MARKETING

CASE STUDY: DES MOINES, IOWA

Des Moines implemented significant flood mitigation efforts, including levee improvements and adding wetlands and farm field buffers. These initiatives led to an upgraded Community Rating System (CRS) ranking, resulting in up to a 25% reduction in flood insurance premiums for some property owners starting in October 2024.

Des Moines' use of CRS discounts and public outreach is a textbook application of loss aversion—people are more motivated to avoid a \$500 flood premium increase. Carson City's mural uses social proof and availability bias—visual reminders help residents internalize flood risk more effectively than abstract maps.

This example demonstrates that proactive community efforts can effectively increase demand for flood insurance by making it more affordable and highlighting the benefits of coverage.

Could this tactic be used in flood insurance? Absolutely.

This tactic can focus on economic incentives by promoting premium reductions through CRS improvements and community infrastructure investment. For example, a “Protect More, Pay Less” campaign could spotlight communities that invest in mitigation efforts, informing consumers how such efforts can reduce premiums. Collaboration with local governments would be required.

CASE STUDY: CARSON CITY, NEVADA

Carson City created a high-water mark mural to serve as both a teaching tool and a reminder of the community's flood risk. This initiative exemplifies how community engagement and education can raise awareness about flood risks, potentially increasing demand for flood insurance.

Could this tactic be used for flood insurance? Probably.

Visual Storytelling could turn risk communication into a participatory and educational experience. For example, a campaign to organize a “Flood Stories” mural or photo exhibit that shows past flood events and recovery, combined with QR codes linking to information about flood insurance options, could move consumers to explore flood insurance. Campaigns like this can be .

APPLYING THESE TACTICS TO FLOOD INSURANCE

These examples demonstrate that increasing demand for flood insurance is achievable through community engagement, education, and proactive mitigation efforts.

WHERE TO ADVERTISE FLOOD INSURANCE

Flood insurance marketing is most effective when aligned with behavioral science, trust channels, and local relevance. Based on industry case studies and flood-specific insights, here are the top locations and platforms to advertise flood insurance for maximum impact:

- Localized Digital Platforms
 - Weather apps (e.g., The Weather Channel): Pair flood alerts with personalized insurance offers.
 - Real estate platforms (e.g., Zillow, Redfin): Show flood risk scores and policy quotes with listings.
 - Social media (e.g., Facebook, Nextdoor): Use ZIP code targeting for risk-based messages like “Your neighborhood has a 26% flood risk.”

APPLYING LESSONS LEARNED FROM OTHER PRODUCTS AND INDUSTRIES TO FLOOD INSURANCE MARKETING

- Points of Homeownership Decision-Making
 - Mortgage lenders & title companies: Offer flood policy info during closing.
 - Realtors & home inspectors: Distribute flood risk flyers at showings.
 - Home improvement stores (e.g., Lowe's): Display flood insurance alongside storm-prep materials.
- Community-Based Locations
 - City halls, libraries, and schools: Post “Flood Stories” QR codes and flyers.
 - Farmers markets & community fairs: Host booths offering flood risk assessments.
 - Public transportation hubs: Run awareness ads in flood-prone transit zones.
- Post-Disaster & Seasonal Windows
 - News/weather media: Run ads during hurricane or heavy rain alerts.
 - Emergency alerts: Send SMS or email with links to local flood insurance info.
 - Local news websites: Target post-event readers with proactive recovery messaging.
- Employer & Utility Partnerships
 - Utility bill inserts: Include flood insurance info in water or power statements.
 - HR bulletins: Offer flood coverage tips through employer outreach.
 - Business newsletters: Leverage civic trust in private-public partnerships.

Effective flood insurance marketing meets homeowners where they already make financial, safety, and housing decisions, with emotionally resonant, personalized, and action-driven messaging.

SUMMARY: MARKETING TACTICS THAT CAN CLOSE THE FLOOD INSURANCE GAP

Flood insurance marketing has long struggled to convert real flood risk into consumer demand. However, analysis from both insurance and non-insurance industries suggests a clear path forward: targeted, emotionally resonant, and personalized campaigns that frame flood insurance not as a regulatory obligation but as a proactive, empowering decision.

TACTICS AND LIKELIHOOD OF SUCCESS

Based on successful campaigns from brands like Progressive, State Farm, GEICO, and Allianz, as well as initiatives in cities like Des Moines and Carson City, the following tactics have the highest likelihood of success in driving flood insurance adoption:

- **Emotional Storytelling (Absolutely):** Campaigns like Allianz’s “Prepared for Life” and Dove’s “Real Beauty” prove the power of emotion. In flood insurance, survivor stories and community resilience narratives can make the value of coverage tangible and deeply personal.

Example: A video series spotlighting families who recovered financially because they had flood insurance, especially those outside traditional flood zones, can challenge common misconceptions.

- **Personalization (Absolutely):** Personalized risk assessments—powered by tools like FEMA’s Risk Rating 2.0 or FloodFactor.com—can make risk and cost feel real, immediate, and manageable.

Example: Messaging such as “Your home in Brookview has a 22% chance of flooding in the next 30 years. Protect it for \$19/month” increases relevance and conversion potential.

APPLYING LESSONS LEARNED FROM OTHER PRODUCTS AND INDUSTRIES TO FLOOD INSURANCE MARKETING

- **Community Incentives & Local Policy Benefits (Absolutely):** Cities like Des Moines and Upper Makefield increased demand by linking local flood mitigation efforts to premium reductions via the Community Rating System (CRS).

Example: A “See What Your ZIP Code Saves” campaign could promote CRS improvements and localized premium savings.

- **Education Through Engagement (Probably):** Carson City’s high-water mark mural shows that visual and participatory campaigns help communities understand their flood risk.

Example: Install murals or digital exhibits showing historical flood levels and tie them to local school projects or events, linking to insurance resources via QR codes.

- **Humor & Surprise (Possibly):** GEICO’s “Unskippable” and Old Spice’s quirky ads show that humor can make even “boring” products feel fun and memorable.

Example: A lighthearted campaign with a character navigating absurd flood scenarios—“The Man Who Thought Flood Insurance Wasn’t for Him”—could engage digital audiences while educating.

FLOOD INSURANCE CAMPAIGNS TAILORED FOR FEMA, COMPANY, AGENCY, AND COMMUNITY LEVELS

Marketing campaigns for flood insurance have the most opportunity for success when launched from multiple levels, including FEMA, insurance company, agency or agent, and community or local government. Where these campaigns can be coordinated or feed off of each other, they will have a greater chance of success.

Some examples follow:

FEMA-Level:

- Campaign: “Protect More, Pay Less”
- Theme: Transparency, trust, and affordability.
- Execution: Promote CRS incentives and Risk Rating 2.0 through national ads and local partnerships. Highlight federal stability with messages like, “The NFIP has helped rebuild over 2 million homes—no shareholders, just recovery.”
- Goal: Restore public trust and emphasize real economic value.

Insurance Company Level:

- Campaign: “Made for Your Home”
- Theme: Personalization and simplicity.
- Execution: Use APIs and property data to create dynamic digital ads or mailers with custom pricing and flood risk for each address.
- Goal: Turn general risk into specific, actionable insight and position the company as tech-forward and homeowner-centric.

Agent/Agency-Level

- Campaign: “Your Neighborhood, Your Risk”
- Theme: Hyper-local education and empowerment.

APPLYING LESSONS LEARNED FROM OTHER PRODUCTS AND INDUSTRIES TO FLOOD INSURANCE MARKETING

- Execution: Offer free, ZIP-code-level flood risk assessments at open houses, community fairs, or online. Leverage local agents to host Q&A events or webinars featuring real survivor stories.
- Goal: Humanize flood insurance and show agents as trusted local advisors.

Community/Government-Level

- Campaign: “Flood Stories”
- Theme: Education through storytelling.
- Execution: Organize public art, photo exhibits, or video campaigns highlighting real residents impacted by floods—emphasizing recovery made possible by insurance. Tie to school programs and civic events.
- Goal: Build community awareness and normalize coverage as a civic good.

CONCLUSION

Flood insurance uptake remains critically low across the U.S., despite increasing risk from climate change and urban expansion. The National Flood Insurance Program (NFIP) and private carriers face systemic challenges in translating need into demand. This paper identifies high-performing marketing strategies from insurance and non-insurance sectors that can be adapted to close the flood insurance gap.

Key takeaways include:

- Emotional Storytelling: Campaigns from Allianz and Dove show that emotion significantly increases engagement and purchase behavior. Survivor narratives humanize the need for flood insurance.
- Personalization: FEMA’s Risk Rating 2.0 and tools like FloodFactor.com allow risk messaging to be tailored to individual homes, increasing relevance and urgency.
- Community Incentives: Cities like Des Moines, Iowa leveraged the Community Rating System (CRS) to reduce premiums and promote uptake.
- Behavioral Economics: Concepts like loss aversion and social proof (e.g., Carson City’s flood mural) are underutilized but highly effective.
- Technology & Partner Channels: Use of APIs, AI-powered assessments, and partnerships with realtors, lenders, and schools can integrate flood risk messaging at critical decision points.



Strategic recommendations include:

- FEMA should lead a nationwide trust-building campaign framed around resilience, affordability, and transparency.
- Insurance companies should deploy personalized marketing using geospatial and pricing data.
- Agents should serve as local educators with access to neighborhood-level risk tools and survivor stories.

APPLYING LESSONS LEARNED FROM OTHER PRODUCTS AND INDUSTRIES TO FLOOD INSURANCE MARKETING

- Communities should launch public education efforts through murals, exhibits, and local media.
- Closing the flood insurance gap is achievable if demand-side marketing efforts are data-driven, emotionally resonant, and aligned across federal, commercial, and community channels.

Closing the flood insurance gap is not just about increasing technical “need”—it’s about inspiring real demand. By combining emotionally resonant storytelling, personalized risk communication, trusted local partnerships, and community-level incentives, flood insurance marketing can shift from reactive and regulatory to proactive and empowering.

APPLYING LESSONS LEARNED FROM OTHER PRODUCTS AND INDUSTRIES TO FLOOD INSURANCE MARKETING

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