

<p>BACKGROUND & CONTEXT</p> <p>What's the context and background in a few sentences?</p>	<p>In insurance, you're either a specialist brand (think AAMI, NRMA) commanding a high price for your insurance expertise, or you're a generalist (Coles, Woolworths) with bottom budget prices to match.</p> <p>But right now, Toyota Insurance is in no man's land – we are expensive, but without the credibility to justify it. To amplify our credibility, we need to be seen as experts, but we must have an ownable position on what we're experts in.</p> <p>Our competition works hard on their broad insurance credentials, so they readily come to mind first whenever people think about insuring anything. Luckily there is one aspect of insurance we're genuinely better at than anyone else, and it's an aspect that we can own – unbeatable expertise in our own Toyota vehicles.</p>
<p>DEFINE THE PROBLEM:</p> <p>Clearly define the problem, not the desired outcome</p>	<p>We're an outsider in a category where expertise matters.</p>
<p>AUDIENCE</p> <p>Who are we talking to? What makes them unique?</p>	<p>Who are we talking to? Toyota owners and prospective Toyota owners, particularly the car parc who have disengaged but still hold positive feelings towards the brand.</p> <p>How does expertise make them feel? Our audience aren't as price sensitive as in other categories. They'll pay more for a brand they perceive as knowledgeable and capable because they feel you know what you're talking about, inspiring full confidence in the service.</p> <p>How do they see us? The Toyota brand has powerful associations: deep experience with our own vehicles, a trustworthy brand that can be relied on, and unrelenting focus on quality and durability... but not experts in insurance.</p> <p>How do they choose? Right now, they are more likely to choose an automotive insurer because they are well-known experts in insurance. Insuring homes, cars, workers comp, travel plans, caravans, boats, scooters, body parts, weddings, divorce, multiple births, fantasy football and falling coconuts, and yes, they might even be able to insure your Toyota.</p>
<p>INSIGHT</p> <p>What is the timeless truth? It could be a category, consumer, or cultural tension that needs to be resolved</p>	<p>Experts in everything are experts in nothing.</p>
<p>SINGLE MINDED PROPOSITION</p> <p>What's the single most important thought that needs to be communicated?</p>	<p>Genuine, not generic insurance.</p>
<p>THINK/FEEL/DO: What do we want the audience to think, feel and do?</p>	<p>Think: Toyota are genuine experts at insuring Toyota vehicles. Feel: Assured because we will have your Toyota covered. Do: Find out more and fill out a quote.</p>
<p>PROOF</p> <p>What can we say that only we can say? What are the product/service facts and how do they benefit the customer?</p>	<p>Insurance designed by Toyota, for your Toyota</p> <p>Knowing the cars inside out means we can insure them more accurately and comprehensively than anyone else, and that all solutions will always be designed and approved by Toyota.</p> <p>Keep your Toyota a Toyota</p> <p>Only genuine parts installed by Toyota-certified technicians help protect the integrity of your Toyota. And if your vehicle is damaged beyond repair and less than three years old, we'll replace it with a new one.</p> <p>Feel genuinely covered</p> <p>With a lifetime repair guarantee and warranty retention, all organised through our local team, you can feel covered no matter what happens.</p>

<p>BACKGROUND & CONTEXT</p> <p>What's the context and background in a few sentences?</p>	<p>Financing is an appealing way to buy a car, but for the average Joe, things can get complicated once they dive into the numbers. When in doubt many default to the path of least resistance – a loan with their bank.</p> <p>While the banks may not always offer the best solution, they benefit from the inertia of a convenient existing relationship. Put simply: “I know them, I use them, and they’re there.”</p> <p>However, even with their competitive rates, people increasingly feel banks are in it for themselves and not for them. And so they’re increasingly open to switching to better options.</p> <p>Toyota Finance is a genuinely better option for Toyota customers, and many of them are aware of us, but right now we haven’t given Toyota customers a good enough reason to look at us ahead of the banks.</p>
<p>DEFINE THE PROBLEM</p> <p>Clearly define the problem, not the desired outcome</p>	<p>Without other points of comparison, Toyota buyers focus on the interest rate as the main hook – and that’s something we can’t beat the banks with.</p> <p>We need to show Toyota owners and intenders a reason to choose Toyota Finance that the banks can’t match.</p>
<p>AUDIENCE</p> <p>Who are we talking to? What makes them unique?</p>	<p>Financing... it’s complicated. They find the nitty-gritty of financing confusing, uncertain, and anxiety-inducing. They may not deeply trust their banks, but don’t know where else to turn for a better option, or sometimes only find out too late.</p> <p>A trusted relationship with Toyota. They value the quality and reliability of our cars (far more than competitors), and emotionally trust the brand to have their best interests at heart. They may have heard we offer finance but aren’t clear on any actual reasons why it would be worth considering.</p> <p>Make me feel like you’ve got exactly what I need. They want financing to feel more personalised to their unique needs and those of their Toyota, which only comes when a brand understands them genuinely, not generically.</p>
<p>THINK/FEEL/DO</p> <p>What do we want the audience to think, feel and do?</p>	<p>Think: Toyota Finance is not like the banks.</p> <p>Feel: Confident that I’ll get the finance that’s right for me and my Toyota.</p> <p>Do: Fill out an online ‘Toyota Personalised Repayment’ form to learn their interest rate</p>
<p>What’s the single most important thought that needs to be communicated?</p>	<p>Car finance you won’t find at your bank</p>
<p>PROOF</p> <p>What can we say that only we can say? What <u>are</u> the product/service facts and how do they benefit the customer?</p>	<p>More choice and control than your bank</p> <ul style="list-style-type: none"> Choose from a range of loan options that the big banks don’t offer. Enjoy the certainty of a fixed rate that’s available upfront, so you know exactly what to expect [with no nasty surprises compared to variable rate loans] Get more control for your end of term with simple options to keep, return, or trade up to a new model. <p>Car loans custom-made for Toyota people (all 4.5 million of you)</p> <ul style="list-style-type: none"> Get a personalised fixed rate that’s right for you, your family, and your Corolla, Hilux, RAV4, Landcruiser or Camry – never one-size-fits-all. We know Toyota inside out, so no one is better placed to meet the needs of Toyota owners and their vehicles.

<p>BACKGROUND & CONTEXT</p> <p>What's the context and background in a few sentences?</p>	<p>Toyota Finance are experts when it comes to financing Toyota vehicles. Our loans are better suited to what customers really need compared to generic competitors like banks, whose expertise starts and ends with money.</p> <p>However, salespeople on the showroom floor don't have the same level of expertise. They only cover loans more superficially before handing over to a finance expert to seal the deal.</p> <p>This brief is to create a brochure that can help bridge the gap – to help customers (and dealers) navigate to the finance product that's right for them, in a way that feels approachable and accessible to people who don't speak finance.</p>
<p>DEFINE THE PROBLEM:</p> <p>Clearly define the problem, not the desired outcome</p>	<p>TFA's growing product range has become a mixed blessing: it provides more choice than ever before, but also makes it harder for customers to find their way to the right product (especially when the products are all compared together).</p>
<p>AUDIENCE</p> <p>Who are we talking to? What makes them unique?</p>	<p>Customers in dealership who feel overwhelmed and confused by the choice of finance products. They'd like to learn more but don't necessarily trust dealers to look after their best interests, even though those views come more from legacy than reality. They just want help getting into a new Toyota in a way that is best suited to their lifestyle and financial situation.</p> <p>Dealer salespeople who understand Toyota vehicles and how they can suit customer <u>lifestyles, but</u> lack the tools or knowledge to connect these insights with finance products.</p>
<p>THINK/FEEL/DO: What do we want the audience to think, feel and do?</p>	<p>Think: There's a Toyota finance option that's clearly right for me.</p> <p>Feel: Confident that I'm making the right choice.</p> <p>Do: Apply for a Toyota Finance loan.</p>
<p>INSIGHT</p> <p>What is the timeless truth? It could be a category, consumer, or cultural tension that needs to be resolved</p>	<p>More choice is a selling point only if people can meaningfully understand the information presented. Otherwise, too much choice is paralysing.</p>
<p>SINGLE MINDED PROPOSITION</p> <p>What's the single most important thought that needs to be communicated?</p>	<p>Discover the finance that's right for you (and your Toyota)</p>