

ICMIF Brand & Marketing Forum – Q&A Summary (February 2026)

Presenter: Annie Pelletier, Brand and Marketing Communication Senior Manager, Beneva, (Canada)

Laura Miller, Senior Marketing Advisor, Desjardins, (Canada)

How Beneva is addressing the lack of consumer urgency around water-damage coverage, beyond simply mentioning it in the campaign.

Annie explained that customers who have not experienced water damage often do not perceive the risk, so the organisation focuses heavily on education and prevention. This includes member-focused prevention initiatives, efforts to improve insurance literacy around complex water-damage coverage, and simplified explanations to help customers understand the relevance and value.

Barbara Whitehead, International Partnerships and Public Affairs, IMA, (France)

Asked about the decision to use humour in the campaign, given that humour can be subjective and risky.

Annie explained that humour has been part of Beneva's defined brand territory since its launch in 2021. Each concept is evaluated to ensure it fits this tone and differentiates the brand from competitors. She also noted that the use of humour reflects cultural expectations in Quebec, where audiences typically expect advertising to be engaging and entertaining.

The strategic use of humour enables Beneva to maintain creative consistency across all its platforms, helping to build a distinctive identity that stands out in Quebec's advertising landscape.

Humour is never used "gratuitously": it must support message comprehension and strengthen closeness with the audience. Beneva adopts a methodical approach, with each campaign tested among targeted segments to ensure the humorous tone is well received and that the core message remains clear and memorable.

Humour is a powerful lever for humanising the brand in an industry perceived as complex and sometimes anxiety-inducing. By embracing self-deprecation and lightness, Beneva aims to make insurance issues more accessible while creating a lasting emotional connection with consumers.

Fionnuala Dowie, Corporate Communications Senior Manager, Royal London Group, (UK)

Why Beneva's mutual status was not featured as a differentiator in the advertising and how important mutuality is in the market.

Annie said that while mutuality is communicated in other areas of communication, it is not currently highlighted in mass advertising. However, the organisation recognises it as a strong differentiator and is actively exploring how customers understand and value mutuality. She indicated that this is an area of ongoing strategic discussion and may feature more prominently in future communications.

Marina Sen, Manager of Member Engagement, Municipal Insurance Association of BC, (Canada)

Raised a broader question to the group about how smaller or niche organisations communicate membership value and scale their marketing compared with larger insurers.

While Annie did not give a detailed operational response specific to Beneva, she acknowledged the relevance of the discussion and agreed it was an important topic for organisations of different sizes and market scopes.

Vicky Hughes, Vice President Membership, ICMIF, (UK)

What is the biggest challenge was in creating a single brand identity following the merger of two well-established organisations.

Annie explained that the process began with extensive listening to employees, executives, members, partners and distributors. This research revealed strong alignment in values, which made brand integration easier. The main challenge was pacing the transformation carefully to maintain customer experience, operational performance and system integration, while also preserving and transferring valuable brand equity from the legacy organisations.

Ayanda Seboni, Group Executive Mutuality, PPS, (South Africa)

Whether Beneva had adopted a monolithic brand structure and whether there had been internal resistance or attempts to maintain separate brands.

Annie confirmed that Beneva operates under a single unified brand. While there were natural preferences for legacy ways of working, the organisation encouraged teams to set aside individual approaches and focus on what was best for the new combined entity. Overall, the integration was guided by the principle of becoming stronger together.

Jenna Greeby, Customer Experience Specialist, Mutual Capital Group, (Canada)

How Beneva balances acquisition-focused campaigns with the need to retain and engage existing customers, particularly legacy segments.

Annie explained that the campaign shown was primarily designed for acquisition, but care was taken to ensure the messaging did not alienate existing members. Retention is managed through personalised communications, including onboarding journeys, lifecycle emails, customer portal education and one-to-one engagement rather than mass-media brand activity.

Alison Grant, Manager Communications, ICMI, (UK)

How Beneva delivers its prevention messaging in practice.

Annie described a multi-channel approach that includes personalised emails based on policy data and customer context, regular newsletters, social media content, and partnerships with media outlets to publish educational articles and white papers. The objective is to reinforce prevention messages consistently across multiple touchpoints.