

Jenna Lebel Transcript

[00:00:01] Jenna: When I think about AI and generative AI in particular, and how it pertains to marketing, I think about it in four buckets. Creative development, there's impact on media buying, of course. There's your standard operational efficiency, and then it's going to have an impact on consumer behavior and consumer trends.

[00:00:20] Matt: To thrive in a rapidly evolving landscape, brands must move at an ever-increasing pace. I'm Matt Britton, founder and CEO of Suzy. Join me and key industry leaders as we dive deep into the shifting consumer trends within their industry, why it matters now, and how you can keep up. Welcome to *The Speed of Culture*.

[00:00:42] Matt: Up today on *The Speed of Culture* podcast, we're thrilled to welcome Jenna Lebel, the Chief Marketing Officer of U.S. retail markets at Liberty Mutual Insurance. Jenna's career spans over a decade of innovative marketing leadership, where she has successfully shaped Liberty Mutual's brand strategy, driven cultural relevance through human creativity, and pioneered partnerships that align with the company's values. Jenna, so great to see you today.

[00:01:02] Jenna: Great to see you. Thanks for having me, Matt.

[00:01:04] Matt: Absolutely. So, we've all heard Liberty's TV spots. You'd have to be under a rock to not have heard the "Liberty, Liberty, Liberty" tagline that comes on. But for those in the audience who don't know what Liberty Mutual does, would you mind just giving us an overview of the company?

[00:01:18] Jenna: Yeah, of course. So, Liberty Mutual, Fortune 100, over a hundred-year personal lines insurance company, and I do marketing for the U.S. side of the business on personal lines.

[00:01:28] Matt: Awesome. And obviously, insurance, for the most part, is seen as kind of a low-engagement category. People don't often brag about what insurance company they have. So, how have you found the ability for Liberty Mutual to do such a good job at continuing to contemporize the brand and ultimately make people care and even talk about the brand?

[00:01:47] Jenna: As a marketer, I think insurance is one of the most unique categories out there. We do not have a tangible product. We are a needs-based product. You're required to have it by law. So, no one wants insurance, to your point. They're required to have it, and it's something you pay for, and you hope you never have to use it. And so in this category, that is low-touch, I would say it's low-interest to some extent. When we think of the insurance shopping and purchase behavior, consumers are shopping the brands that are top of mind. And so everyone in the category is fighting for that top-of-mind awareness. And so we, as an insurance company, because we don't have that tangible product, we've relied on brand cues

to sort of stand as the physical manifestation of our brand. We introduced our jingle, as you mentioned, in 2018. We introduced our spokes character duo, Limu Emu and Doug, in 2019. And that really just unlocked our ability to connect with consumers in a different way, to make our brand, I would say, more approachable, more relatable, more relevant, and given us an opportunity to insert ourselves into conversations that we probably never had a place being in previously.

[00:02:56] Matt: So it's so true that almost every insurance company who's been successful has an ad campaign they could point to that's attached to. There are many great, successful products in other categories that you probably can't easily point to an ad campaign for. And I think it's obviously some of the points you mentioned and the clear need for differentiation and to stand out and to be in consideration at those key moments. So given all that, it's incredibly important that you do land on the right advertising campaign. How did you know that the current jingle, for example, you had was right to the extent you can lean into it and have that frequency over and over again?

[00:03:30] Jenna: A lot of people don't know this, but we're a very data-driven company. As an insurance company and as a marketing department, we rely heavily on analytics and testing. And so because we are trying to be top of mind with consumers, we want to make sure that we're breaking through and that people are taking away the Liberty brand. And so we actually test all of our ad campaigns, our individual advertising, as well as our jingle, in front of consumers. And we're really getting at, for the jingle in particular, we're getting at, is it keeping Liberty Mutual top of mind? Can you play it back? So is it immediately sinking in? Is it becoming that earworm that you repeat back? And then, of course, we're getting additional feedback in that testing environment as well, just to make sure that it can stand the test of time, and it really has. I think a jingle is so interesting because of all of the advertising tactics and tropes; I think it's the one that has been the most effective brand cue. It's stood the test of time. You can probably think back to jingles you heard in the '80s and the '90s and play them back right on cue, and it's worked for us. An IPPSO study found that advertising with audio branding cues sees an 8.5 times uplift in branded attention. It's been really effective for us. We launched ours in 2018, as I mentioned, and I think our jingle is currently ranked third, according to Veritonic's latest Audio Logo Index. And it's been a really interesting thing to watch it appear in pop culture. And so the late-night TV shows are my favorite where you have Jimmy Fallon or Kimmel or Stephen Colbert singing our jingle, and it's been such an amazing thing to watch, especially because it only launched in 2018, and it's really just stuck.

[00:05:10] Matt: So what does the world look like where you take a step back and you say, "You know what? It's either time to evolve it or change it." What would have to happen?

[00:05:17] Jenna: We're talking about it. We've seen other brands do that pretty effectively, even within our category, and so it's something that's always on the table. One of the reasons we would do it is it frees up a little bit of space and breathing room in our advertising, and it's intentional that we have four "Libertys" in it. We're really keeping the brand top of mind, but we

think it could be as effective if it was just one. We've played with it a little bit in some of our advertising. So, we did a partnership with the *Minions* movie franchise, and we had the Minions do the jingle. We've done a TV spot where we had our "bad actor" guy, the "Liberty, Liberty" guy, play on the jingle. And so we're continuing to look for ways to keep it relevant. So, it's on the table.

[00:05:57] Matt: Great. So, it's interesting that we're talking about jingles in 2025 at the same time when we've been hit with this huge AI era that is seeping into everything we do in work. And as much as jingles have been part of the history of advertising, moving forward, I doubt ten years from now we're going to be talking about that, or maybe we will. Just curious to hear in a world of constant change how much of what worked in the past will continue, and how you at Liberty Mutual are diving into the future of advertising that is, indeed, AI-driven.

[00:06:31] Jenna: Yeah, it's a great question. I mean, I think a lot of the foundational elements, like, the fundamentals, are going to remain. Like, the things that worked, the tactics that worked, are going to remain effective for the foreseeable future. I think the "how" you go about developing them, "how" you go about optimizing them, is going to completely change. And when I think about AI and generative AI in particular, and how it pertains to marketing, I think about it in four buckets: creative development, there's the impact on media buying, of course, there's your standard operational efficiency, and then it's going to have an impact on consumer behavior and consumer trends and how they consume content, how they shop for insurance, et cetera. And so if I go back to creative development, we've been leveraging it for the creative development process by generating concepts, producing visual aids, rapid iteration, versioning, sizing of imagery, and that's just really accelerated the development process, which has been great. I think there's still a lot more room for us to push, and we're not at a place now where we're doing end-to-end content creation using AI. We will get there, and I think that we're going to take signals from consumers. When consumers are ready for it, we will be there. And so right now, we're doing a lot of testing and learning in the space. On the media buying side, we, for a while now, have utilized AI-powered platforms, both internally and through our external partners and platforms. And these systems have just allowed us to analyze real-time data to improve targeting, our bidding strategies, budget allocation, just ensuring that we're getting the most return on our advertising spend. And then, probably like every organization, you know, there's an operational efficiency component here, just helping to streamline our workflows, automate repetitive tasks, et cetera. And then the last one is just, like, staying ahead of trends, making sure we're understanding how AI is changing consumer behavior. And so whether that be how consumers research, purchase, and shop for insurance, how they think about insurance, like, what information they're gathering as they start that process, like, we're monitoring that because that may prompt a change in our marketing strategy to address where consumers are.

[00:08:42] Matt: A lot to unpack there. I mean, when you talk about knowing when consumers are ready for AI-powered advertising, the question to me is, when will AI be so good that consumers won't even know the difference? Because there was one point where, back in the

Mad Men days, everyone had to draw the graphics, and then it became Photoshop. And now who knows if there's a human behind it? And it's the same with music, where you don't know really what electronic dance music generated drum beats or regular drum beats. And that's ultimately, and I think, ultimately, it's about value to the consumer, right, and your ability to speak to them, especially on a personalized basis.

[00:09:15] Jenna: Absolutely. Yeah, I think you're spot on. It's like one component is the consumer readiness, like the appetite for it, and then I think it's the quality. Right? Like, can we match the same quality that we do today? And I think we're not there yet on both fronts, and it'll take some time. But I know we will get there, and so we're sort of preparing for that eventual state.

[00:09:35] Matt: Yeah. I think one thing AI unlocks, I would imagine, for a company like yours, is you have a lot of data on your customers, you know, if they have a motorcycle or not, what type of insurance they have. And I would imagine personalization or hyper-personalization, powered by the data you have, combined with AI's ability to iteratively create creative and deliver to consumers on a one-to-one basis, really does create a lot of potential for your brand moving forward, where there could be a world where you can combine the two, where you can have your jingle in a music genre that the recipient loves. Right?

[00:10:09] Jenna: Absolutely. I think endless opportunities for sure.

[00:10:12] Matt: Yeah. And when it comes to your team, obviously, greatness is an agency of others, and you would not be able to build the brand you're building without a great team, both internally and with agencies. How do you find it is for you as a leader to get them to adopt and move forward? Because, obviously, there's some people out there that are just freaked out about AI, don't want to move forward. You, as a CMO of a major brand, have to continue to look forward. How has that experience been for you?

[00:10:38] Jenna: Yeah. I think with any kind of transformation, and I would put this as a major transformation in our generation. And so with any transformation, I think you have different groups of people. Everybody's in a different place with that change curve, and so I think you have to meet people where they are. I think there's a lot of education that has to happen. There's a lot of learning and development, like spending time with it, using it. I've also made it a point for me to make sure I'm highlighting all the ways I'm using it because I think that top-down is going to really help get traction. And so that's something that we're doing, but I recognize not everybody is there yet. I know I've seen that the more people use it, the more they get familiar with it, the more they understand what it can and can't do, what its limitations are, where the opportunities are. I think you start to see adoption really accelerate, and then those people kind of become advocates for it. And we've seen that. We've been within the marketing department here. It's like you have your power users who are just, like, on their soapbox screaming, like, talking about all the ways they're using it, and that's been really helpful to sort of embed it in the way we work.

[00:11:42] Matt: Yeah. One thing I've found is that at a lot of large organizations, employees really can't get their hands on keyboard maybe the way that we'd like them to because you have data privacy and security, IT, legal, all these sort of guardrails in place that while we say we want employees to be able to explore and test things out, the reality is they really can't. And one thing I've been starting to see is while you are kind of tied up in your ability to do so at work, at home, you're unencumbered. And I think you're going to start to see consumers use AI to come up with recipes or manage their schedule or their finances, and gain the skill sets at home where they don't have any of the restrictions, and then bring that those newfound skills into the workplace.

[00:12:27] Jenna: I think you're absolutely right. And, like, even the way I use it is, like, way different at home than I'm using at work. And I think at home, it's been really awesome to just uncover the different ways to use it. I was just the other day looking for birthday gifts and described the person, generated some ideas, latched on to one of the ideas. It was sunglasses. I'm not going to say who it's for. And then I uploaded a picture of this person, asked it to show me an image of them wearing these different models, and that's how I made that purchase decision.

[00:12:56] Matt: We'll be right back with *The Speed of Culture* after a few words from our sponsors. So, speaking of, like, moving ahead and looking forward, obviously, you have a new audience that you're targeting, which is Gen Z, which is the iPhone generation. A lot of people still look at Gen Z as young kids, but this year, actually, in the U.S. for the first time, the average first-time mom is Gen Z. So they're becoming the heads of the household, and they are not people that have grown up watching TV. They grew up watching their phones. And when they're watching their phones, they're looking at content not really from traditional media, but from creators. So, a whole different world. So, when you look at, I guess, continuing to evolve your go-to-market strategy for Gen Z, what does that look like?

[00:13:34] Jenna: Yeah, I love this question. You're spot on. Like, the way we reached people historically is not going to be the way we reach people, and the way we built our brand is going to be different, too. And mobile has fundamentally changed how people consume media. I think the stat is, like, people are on their mobile devices an average of, like, three hours and fifty minutes a day. And then my other favorite fact is that the average person now scrolls through 300 feet of content a day.

[00:14:04] Matt: 300 feet. Interesting. How wild is that? Right? I'm the king of stats like that, and I've never heard that one. I'm going to steal that one.

[00:14:07] Jenna: 300 feet. So in this environment where you have fleeting attention spans and everybody's scrolling through, you have to work harder to capture and keep attention. And so we've been, obviously, increasing spend, shifting spend to where consumers are spending time, but we don't want to just be on those platforms like TikTok or Instagram or Pinterest. We want to make sure that we're designing ads and experiences for those platforms. And so, for

example, on social media platforms where there's that heavy scrolling behavior, people are scrolling through content very quickly, spending less than a second on it. So we need to make sure we're heavily branded in the first couple of seconds, but also not too branded, or they'll scroll even faster. Like, making it somehow break through in that environment or on TikTok, where we know the highest-performing ads are those that look like user-generated content. Right? They're not polished. They're a little bit low-fidelity. So instead of us using the production of a TV shoot to shoot some of that, we're having Doug film on his iPhone, him participating in some of those TikTok trends just to make sure that it feels very native to the platform.

[00:15:13] Matt: And I would imagine partnerships with creators themselves is a huge part of this moving forward, just because of their audience and their ability to really sway opinion and consideration in ways that are different but equally as powerful as a jingle could.

[00:15:26] Jenna: Absolutely. Yeah. We've explored partnerships with content creators and influencers. One of my favorite ones is we worked with a TikTok influencer, Joe Steele, who's a makeup artist. This was around the Halloween time frame, and Joe basically transformed Doug into Limu, and it's pretty remarkable. The transformation is unreal. But, yeah, we're continuing to look for ways to do that.

[00:15:50] Matt: Cool. The other areas you're going to get to, which is kind of part of the AI section, but it's really more about product, is how do you see the future of your product experience changing, driven by some of these technologies? Because I would think areas like underwriting could be accelerated dramatically through the power of AI, just delivering a better customer experience, which makes your job ultimately a lot easier.

[00:16:12] Jenna: I think the more data, the more information that we get, and the easier it is to turn that into better experiences for our customers, we will absolutely do and are starting to do. I think it is going to have a huge impact on every business, frankly, but certainly on ours. And I think the way that people purchase anything in the future, whether that is CPG, insurance, travel, is going to fundamentally change. And so we're making sure that we're in a place to embrace that change when it happens and then be there and creating experiences that are personalized, that are better than today's experiences. Experiences that are personalized, that are better than today's experiences.

[00:16:46] Matt: Absolutely. So, I want to shift gears a little bit and just talk about you and your career because, obviously, you've been at Liberty Mutual, and I know that you worked with my friends Dave and Carrie Kirpin at Likeable.

[00:16:57] Jenna: I knew the name when I saw it, and I knew Mister Youth very, very well.

[00:17:00] Matt: Yeah. So we crossed paths, and obviously, so what I want to hear about and, obviously, you've been at several other places, right, in your career, but that was notable to me just based on my background. But what is the difference from being part of a scrappy startup

where you're trying to be heard and you're coming in every day? And now, where you are right now, sitting as the CMO of a Fortune 50 company, as you said, like, how does that change the way that you look at work every single day, and what are some skill sets that you used to lean into more that you don't as much now, and vice versa?

[00:17:32] Jenna: Yeah. It's funny. I always knew I wanted to be CMO. I wanted to hit it before 30. I didn't quite make it, but I always knew I started in tech startup, agency startup. I knew I always wanted to get on the brand side because I wanted to be closer to decision-making. I wanted to make a greater impact. And what I loved about my experiences at startups and on the agency side is just that entrepreneurial spirit, the ability to come and build something, not have a blueprint. You don't get handed the playbook on day one, and you just execute. And so the opportunity at Liberty is has been amazing and completely delivered on that. I've been able to really make an impact across social media, digital marketing, a lot of the brand strategy and advertising before, obviously, taking the role as CMO.

And I think now, where I am, like, I definitely review creative marketing, think about things from a much different lens. We are a very data-driven company. I think I bring to the table both the data and analytics, but creativity. I think creativity is very important, especially in this fast-paced, constantly changing marketplace. Like, challenges are often complex and multifaceted, and I think that requires more than traditional approaches to problem-solving. So I'm a big fan of creative problem-solving. I think listening is the most important thing you can do, whether that's listening to your team, to your customers, to your partners, like, to consumers. As much as we can listen, gather those insights. And I think it allows us to be better marketers in general. And so those are two things right off the top of my head that I rely on those every single day: creative problem-solving and just the power of insights.

[00:19:09] Matt: Absolutely. And obviously, a lot of people want to get to the CMO seat one day, regardless of age, but many people don't, especially not at the level that you're at right now at Liberty Mutual. When you look back on your career journey, what were some of the decisions that you think you made along the way that set yourself up for where you are right now, whether it's relationships or areas of learning that you lean into?

[00:19:32] Jenna: Yeah. I mean, I think to be a CMO, you have to be a leader. That is table stakes. And when I think of what makes a good CMO is being able to take those leadership skills and the marketing fundamentals and being able to speak the language of the business. And so making the connections between the value that marketing is driving and how that impacts the business. I think it's important that you really understand deeply the business you're operating in, what are the KPIs and the priorities of the business, use consistent language, make sure that goals are ladder up to business objectives. So when I came into this role, even before I came into this role, I was on a learning journey. Like, insurance is a very complicated category, and so really trying to deeply understand it because I think that allows, and not just in insurance, in any category. I think if you really understand your business, it allows you to be a much better marketer. And then I think I focus a lot of my time, my team's

time, on being the voice of the customer. Like, there's no one else in the organization who can bring that voice into the organization, and so that's something that has helped me tremendously. I think it's benefited everybody. I think it makes our work better if we're bringing those rich insights and leaning into what the customer says and wants.

[00:20:45] Matt: I mean, I think the world is changing so fast right now. And I run a market research company, and I think one misperception that's out there right now is you don't need to talk to the consumer anymore. You could just ask AI. But the reality is actually AI is changing society and culture so fast that now you need to speak to the customer more than ever because their life is going to look nothing in six months like it does today, and you can make some assumptions based upon that and completely miss in terms of the product you're building or the brand that you're trying to storytell around.

[00:21:17] Jenna: Yes. I 100% agree with that. I think it'll be important more now than ever, to your point, just that things are moving so quickly. People are experiencing things in different and unique ways, and I think having that pulse on that customer is going to be critical moving forward.

[00:21:30] Matt: Absolutely. So, Jenna, one more question as we wrap up here is, we have a lot of younger listeners here at the podcast. And for those coming to the workforce for the first time, obviously, there's so much anxiety. Also, I would argue a lot of opportunity, but it's certainly a world of unknowns. What are some of the skill sets that you think will stand the test of time for the new class of 2025 entering the workforce that they should really prioritize?

[00:21:55] Jenna: I'll touch on a couple of skills, and then I'll give, like, three pieces of advice. The skills that I think will stand the test of time: creativity, 100%, that analytical thinking is going to be extremely important, communication. And what I mean by that is, like, yes, I can put into GPT to write me an email, but I need to make sure that the intention of that email is matching what that output is. And so crafting that to the right audience, making sure you're hitting on the right points and getting that message across with clarity, I think, is going to be very important. Relationships, I think, are going to continue to be very important. The way we maintain and develop, and foster those relationships might change, but I think that will still be critical. So, probably those four things. And then advice, I would say three things. One is master the art of listening, like I said, to customers, to your team, to the market. It's rich with insights, so master the art of listening. Say yes to opportunities that scare you. I think that's where growth lies. I think growth hides in the places that we think are scary, and so just say yes to the opportunity. And then, kind of similar, just don't be afraid to take smart risks. I think if you live in fear, you'll never do the things that make you stand out from myriad other awesome people who would want that role.

[00:23:14] Matt: All great advice. And I think despite the fact that it could seem overwhelming, I think a lot of the things that you just mentioned are things that have been consistent since we started the podcast two years ago, and think about how much change has happened. So, I

think it's easy to get overwhelmed by all this change. But if you go back to kind of first principles on what makes somebody a successful professional leader, a lot of those core tenets remain. Yeah. So we often ask our guests at the podcast if there's a mantra or saying that has guided their professional journey. And to wrap up here, I was wondering what might come to mind for you.

[00:23:44] Jenna: Yeah. I actually have it on my wall, so you can't see it because it's behind the camera, but it's there. I promise. It is, "Go the extra mile. It's never crowded."

[00:23:53] Matt: So true. Like, I do a lot of hiking at national parks, and it always is the same thing where you'll have 99% of people stop at the gift shop and go behind the gift shop and just take a selfie. And then 0.9% might go to the point of entry and walk around the lake, but then 0.1% will go deep into the woods and capture the real beauty of it. And that's where the extra mile lives. And to your point, not a lot of people do it in both nature and in business and in life. And I think if you can do that, you're going to be able to stand apart.

[00:24:21] Jenna: 100% agree.

[00:24:22] Matt: Absolutely. Well, thank you so much for taking the time today. I'm a big fan of yours and a big fan of the brand, and you did not disappoint. I can't wait for our audience to hear today's podcast.

[00:24:30] Jenna: Awesome. Thank you so much for having me. Absolutely.

[00:24:33] Matt: On behalf of Suzy and the Adweek team, thanks again to Jenna Lebel, Chief Marketing Officer of U.S. retail markets at Liberty Mutual Insurance, for joining us today. Be sure to subscribe to our *The Speed of Culture* podcast on your favorite podcast platform. For next time, everyone, take time. *The Speed of Culture* is brought to you by Suzy as part of the Adweek podcast network and guest creator network. You can listen and subscribe to all Adweek's podcasts by visiting adweek.com/podcast. To find out more about Suzy, head to suzy.com. And make sure to search for *The Speed of Culture* in Apple Podcasts, Spotify, or anywhere else podcasts are found. Click follow so you don't miss out on any future episodes. On behalf of the team here at Suzy, thanks for listening.