

Final Project

Naomi Jacob
University of Alabama
APR 436: Viral Communication
Professor Eyun-Jung Ki
November 17, 2025

“Don’t Ghost Your Insurance”

A Viral Campaign to Reduce Auto Insurance Lapses Among Young Adults

Introduction

For a lot of young adults, dealing with auto insurance is one of the first real signs that they’re officially on their own. People between 18 and 26 are usually balancing school, jobs, bills, and trying to figure out adulthood in general, so it’s not surprising that insurance doesn’t always get the attention it deserves. Because of that, many young drivers accidentally let their auto insurance lapse without even realizing it happened. TransUnion (2023) found that almost 15% of consumers end up with a lapse in coverage, and younger drivers are especially likely to miss payments or overlook renewal notices.

Once a policy lapses, the fallout can happen fast. Suddenly the driver is facing higher rates, reinstatement fees, or even legal issues like SR-22 requirements (Capital One, 2024). What makes this even more frustrating is that most of these lapses aren’t intentional at all. They happen because someone didn’t see an email, forgot to update an expired debit card, or simply didn’t understand how the billing timeline worked. With everything young adults are bombarded with - assignments, jobs, texts, group chats - it’s easy for an insurance message to get lost in the chaos.

That’s what led me to develop **“Don’t Ghost Your Insurance,”** a viral-style campaign meant to reach young adults in the places they already spend their time: TikTok, Instagram Reels, Snapchat, and campus spaces. The campaign uses humor, quick storytelling, and Gen Z-style relationship language to explain how lapses happen and show how avoidable they actually are.

The tone is intentionally casual and relatable, because most people in this age group are more willing to listen to something that feels like it's speaking their language - not lecturing them.

This paper walks through the entire campaign, including the audience, message strategy, media choices, and how the STEPPS and SUCCESS frameworks guide the approach. The overall goal is to show how a simple, funny concept can encourage real behavior change and help young adults avoid expensive insurance problems.

Campaign Overview

The whole concept behind "Don't Ghost Your Insurance" comes from one simple observation: young adults already know exactly what ghosting means. It's practically part of their vocabulary. Ignoring texts, leaving someone on read, disappearing without explanation - every part of that behavior lines up perfectly with the way people unintentionally treat insurance messages.

So instead of coming up with a complicated educational message, the campaign leans into a metaphor young adults instantly understand. It reframes ignored emails and payment reminders as frustrated "texts" from an insurance policy that feels abandoned. This twist makes a typically boring topic feel surprisingly entertaining.

The main message is:

"Don't ghost your insurance - it's the one relationship you can't leave on read."

Other supporting lines help build the personality of the campaign:

- "Ghosting costs the most."
- "Your insurance will text you before it texts someone else."
- "If you wouldn't ghost your situation, don't ghost your insurance."

- “Update your card before your insurance updates its status.”

The whole point is to make insurance less intimidating. When messages sound like they’re coming from a dramatic ex or a clingy situationship, the idea of keeping your policy active seems less like a chore and more like something you can laugh about, while still taking the hint.

To bring this to life visually, the campaign uses short videos where the “insurance policy” is personified by an actor or influencer. These clips feel like little relationship skits, which makes the message easy to remember and even easier to share. Platforms like TikTok thrive on humor and relatability, so the campaign is intentionally designed to blend in with the type of content people are already watching.

Audience Analysis

Who they are:

The campaign is built for 18- to 26-year-olds - basically anyone who’s in college, recently graduated, or working their first real job. This group is online constantly. They make decisions through a mix of personal experience, social proof, and whatever pops up on their feeds. Pew Research Center (2024) notes that young adults overwhelmingly prefer video-based platforms like TikTok, Instagram Reels, and Snapchat.

What they value:

Young adults value authenticity. They don’t respond well to “corporate sounding” messaging or anything that feels overly formal. They want quick information, a little humor, and

straightforward advice. Financial topics tend to feel overwhelming or boring, so campaigns aimed at this age group have to cut through that mental clutter.

What gets in their way:

Many young adults simply don't know much about insurance. The Consumer Financial Protection Bureau (2023) points out that financial literacy at this age varies widely, and most young people are "learning as they go."

When it comes to insurance, that usually looks like:

- skimming emails
- ignoring unfamiliar notifications
- assuming everything is on autopay
- not realizing a card expired
- procrastinating on administrative tasks
- hoping problems "will work themselves out"

These habits make lapses more common than people realize.

Why the campaign works for them:

The messaging uses humor, relationship metaphors, and storytelling; three things that resonate with Gen Z. The tone feels familiar, not preachy. Most importantly, the content explains a serious issue in a way that doesn't feel serious or stressful.

In other words, the campaign takes something young adults don't want to deal with and turns it into something they can't help but pay attention to.

Communicator Strategy

The “voice” of the campaign

Instead of using a corporate narrator, the campaign uses a dramatic, clingy, overreacting version of a personified insurance policy. This character feels like a mix of a needy ex, a chaotic situationship, and a friend who won't stop texting you until you respond. The humor makes the information easy to digest.

Sprout Social (2025) explains that anthropomorphism (giving human traits to non-human things) can increase engagement because it creates emotional connection. That's exactly what this campaign is built on.

Influencers and digital creators

Because young adults trust creators more than institutions (Pew Research Center, 2023), the campaign uses TikTok and Instagram personalities who already make relatable content. They help deliver the message in a way that feels real, not scripted.

The ideal creators for this campaign are:

- naturally funny
- comfortable acting out dramatic skits
- already posting content about dating, adulting struggles, or humor

- known for storytelling
- good at making short-form videos feel authentic

Their casual delivery increases the chance that viewers will take the message seriously, even if it's wrapped in humor.

Message Design & Delivery

SUCCESS model in action

The SUCCESS framework guides the design of the messaging, and all six parts show up clearly:

- Simple: One main idea; don't ignore your insurance.
- Unexpected: Insurance behaving like a jealous ex is not something you see every day.
- Concrete: Showing screenshots of emails or texts makes the concept tangible.
- Credible: Statistics from TransUnion (2023), NHTSA (2024), and other sources reinforce the real-world impact.
- Emotional: Humor increases engagement, and a little fear of extra fees helps motivate action.
- Stories: Each video is basically its own mini story.

STEPPS as the backbone of virality

The STEPPS model highlights what makes content spread, and this campaign uses all of them:

- Social Currency: Sharing something funny makes people look clever.

- Triggers: Monthly billing cycles naturally remind people of the message.
- Emotion: Humor encourages sharing more than any other emotion.
- Public: TikTok stitches, duets, and reposts keep the message circulating.
- Practical Value: The campaign gives actual steps to prevent a lapse.
- Stories: Every message is wrapped in a relatable scenario.

CTAs that fit the tone

Call-to-action lines include:

- “Update your card—save your relationship.”
- “Your insurance misses you. Check your email.”
- “Don’t leave your policy on read.”

They’re short, memorable, and genuinely sound like something Gen Z would say.

Medium Selection

Why TikTok?

TikTok is where young adults spend the most time, and its algorithm pushes out relatable content quickly. It’s the perfect fit for skits, humor, and visual storytelling.

Why Instagram Reels?

Reels hits the audience that prefers Instagram’s layout and aesthetic. Many Reels get shared through Stories, which increases their reach.

Why Snapchat?

Snapchat is great for quick reminders and campus geo-filters. Students see these messages in real time while they're physically at school.

Why campus posters and screens?

A QR-code poster saying "Scan if you have commitment issues" is too funny not to notice.

Offline reminders strengthen the online message and boost the campaign's visibility.

Persuasion Strategies

Humor: Humor breaks down resistance. It makes the audience more willing to listen and more likely to share the content with friends.

Narrative persuasion: Stories help people imagine themselves in the situation. They also make complex information feel simple and personal.

Light fear appeal: The campaign doesn't scare people—but it does show real consequences like increased premiums. MoneyGeek (2024) notes that young adults already face higher rates, so adding a lapse can be a major financial burden.

Social proof: Influencers help normalize the behavior while showing that others their age are also learning about insurance.

Behavioral triggers: Posting reminders close to typical billing dates increases the chance that someone will check their email or payment info.

Sample Campaign Components

Sample TikTok/Reel

POV: Your insurance is your toxic ex

Actor: “So you ignored *another* one of my emails? Wow. Just wait until your premium goes up. THEN you’ll miss me.”

Narrator: “Don’t ghost your insurance.”

QR Code Poster Examples

- “Ghosting costs the most.”
- “Your insurance wants to talk. Don’t leave it on read.”
- “Scan here if you have commitment issues.”

Expected Outcomes & Evaluation

What the campaign aims to change

- Fewer lapses among young adults
- Better understanding of renewal dates
- More frequent email checking
- Higher rate of updated payment information

What will be measured

- video views, shares, duets, comments

- number of QR scans
- link clicks to insurance information
- pre- and post-survey results

Behavioral indicators

- students reporting they checked their insurance
- more people updating payment methods
- increased awareness of lapse consequences

Ethical Considerations

- The campaign avoids making fun of financial hardship.
- All facts are accurate and sourced.
- Influencers must disclose partnerships.
- Videos will include captions and accessible visuals.
- The campaign's humor will stay light, not mean-spirited.

Conclusion

“You Don’t Ghost Your Insurance” takes a topic that young adults normally avoid and turns it into something they can actually relate to. By using humor, storytelling, and relationship language, the campaign brings insurance down to a human level - not a corporate one. It speaks directly to young adults in the tone they prefer and on the platforms they use every day.

By tying in principles from the STEPPS and SUCCESS models and choosing the right communicators, the campaign has the potential to genuinely change behavior. It simplifies insurance in a way that young adults can understand without feeling overwhelmed. Most importantly, it shows them how easy it is to avoid a lapse - and all the stress and expenses that come with it.

At the end of the day, the campaign's message is simple:

Respond to your insurance before you end up paying for it later.

References

- Capital One. (2024). *The pitfalls of a car insurance lapse*.
<https://www.capitalone.com/cars/learn/managing-your-money-wisely/the-pitfalls-of-a-car-insurance-lapse/3381?utm>
- Car and Driver. (2023, November 2). *Average car insurance rates by age and gender: Everything you need to know*.
<https://www.caranddriver.com/car-insurance/a36164061/average-car-insurance-rates-by-age-and-gender/>
- Consumer Financial Protection Bureau. (2023). *Explore financial well-being findings*.
https://www.consumerfinance.gov/consumer-tools/educator-tools/financial-well-being-resources/explore-findings/?utm_source
- LexisNexis Risk Solutions. (2024, June 20). *2024 U.S. Auto Insurance Trends Report highlights new risks and consumer responses*.
<https://risk.lexisnexis.com/about-us/press-room/press-release/20240620-auto-trends-report?utm>
- MoneyGeek. (2024, November 5). *When do car insurance rates go down for young drivers?*
<https://www.moneygeek.com/insurance/auto/when-does-car-insurance-go-down/>
- NHTSA. (2024, February 9). *Young drivers: Facts, risks, and statistics*.
<https://www.nhtsa.gov/teen-driving/young-drivers>
- Pew Research Center. (2024, December 12). *Teens, social media and technology 2024*.
<https://www.pewresearch.org/internet/2024/12/12/teens-social-media-and-technology-2024/>
- Sprout Social. (2025, February 24). *Social media demographics to inform your 2025 strategy*.
<https://sproutsocial.com/insights/new-social-media-demographics/>
- TransUnion. (2023, May 16). *Nearly 15% of consumers allow auto insurance coverage to lapse as shopping fails to yield lower rates*.
<https://newsroom.transunion.com/nearly-15-of-consumers-allow-auto-insurance-coverage-to-lapse--as-shopping-fails-to-yield-lower-rates/>