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Case Study



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St Lukes

Title
How making Tasmania the healthiest island on the planet took St Lukes from category challenger to leader

Category
A06. Financial Services and Insurance

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Pangea / Very Good Strategy

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Q1. EXECUTIVE SUMMARY & WHY DOES THIS CASE DESERVE AN AWARD?

In 2022, St Lukes was a 'Tasmanian institution' facing into significant generational, cultural, category and commercial headwinds.

A brand with 70 years heritage and accountable only to Tasmanians, yet third in its home market behind national funds operating at up to 50-times its scale.

A brand operating in a category in structural and generational decline under the weight of a post-COVID world and soon to be accelerated by an impending cost of living crisis that would see nearly every Tasmania question the worth of private health insurance (PHI) moving forward.

And a brand whose singular purpose is the health outcomes of its mutual member-base, operating in a state whose people had some of the poorest long-term health outcomes of any state around within Australia.

The odds of navigating it all to not only drive growth in a declining category, but usurp the national funds for leadership were remote... But that's just how most Tasmanians like it.

This is a story of how local care, knowledge and ambition drove St Lukes from #3 behind national behemoths Bupa and Medibank to category leadership in Tasmania - and doing so in a way that drove profit (that went back to benefitting members), brand value and relevance for all Tasmanians.

To grow as an insurer; we stopped behaving or competing like one. Instead of selling insurance - undercutting prices or lowering our product quality - St Lukes committed to solving a problem that the national funds couldn't touch - the health of Tasmania itself. One organising idea and strategy that would align the entire business and the people of Tasmania - to make Tasmania the healthiest island on the planet.

By shifting the conversation our market share grew to #1 and membership grew in a category in decline. Turnover increased by 27.7%, incremental gross profit by $4.8m, and NPS to +54 whilst every competitor went into the red.

Every rule of PHI marketing says to throw the entire kitchen sink at value and price levers to win the grudge purchase; St Lukes instead chose to win belief. And in doing so rank alongside the RACT and MONA as a state institution rather than an insurer. It is proof that a regional mutual, with a fraction of the budget, can become a category leader with the right ambition and commitment to see it through.



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Q2. WHAT WAS THE STRATEGIC COMMUNICATIONS CHALLENGE?

St Lukes challenge wasn't a single problem with a single solution - it was a layered set of pressures across commercial, competitive, category and culture that were all compounding the brand's position in the market and helped define the challenge to solve.

Challenge #1: David only had to take on one Goliath... we were facing two.

St Lukes was facing a battle against two national funds who dominated PHI across Australia. Medibank and Bupa were Australia's two biggest funds often trading places for supremacy. Between them they accounted for over 8m members nationally and over $10bn in revenue (SOURCE 1). In Tasmania, they held the majority of the market share between them at 54.9%, whilst St Lukes accounted for 24.3% share (SOURCE 2).

St Lukes by comparison insured around 72,000 Tasmanians and turned over $181m in revenue in 2022 (SOURCE 3) - about 1/50 the size of either Medibank or Bupa. The two giants brought national sponsorship, TV buys, digital marketing infrastructure, rewards and app ecosystems that St Lukes could not match.

Challenge #2: A category in generational decline.

The number of Australians who held PHI peaked in 2015 at 47.4%. Since that peak, the decline has been steady, hitting a low of just 43.6% in 2020-2021 (SOURCE 4) at the peak of the national COVID emergency. Historically, coverage in Tasmania has mirrored national trends, albeit a bit lower than the national average over time. (SOURCE 5)

[REFER TOCHART 1]

The decline was generational, with 38.5% younger Australians under 40 not viewing PHI as essential (SOURCE 6). Category membership was forecast to grow at between 1.3-1.9% (SOURCE 7) - below the population growth and was increasingly dependent on an ageing (and as a result, high claims) cohort. With Tasmania home to the oldest population by median age of any state in Australia (SOURCE 8) - the market was exposed here most of all.

Challenge #3: The ultimate grudge purchase - made grudgier by a cost of living crisis.

Insurance is a grudge purchase at the best of times. It's something you pay for, but rarely see the real value of unless something bad has happened. But the grudge effect gets amplified when times get tough... especially when it's a raging cost of living crisis affecting Australians en-masse.

In a world where money was already tight and people were questioning their PHI coverage anyway; Australians were living through:

- Raging inflation; a headline increase for inflation of 9.1% (SOURCE9)
- The most aggressive interest rate rise cycle in Australian history - with 13 rate rises in 16 months. (SOURCE 10)
- Predictions that it wasn't going to get any better any time soon. (SOURCE 11)

To add to the pressure; the cost of insuring against an environment of ageing members and rising claims (SOURCE 12), premiums across the category were continually going up.

[REFER TO CHART TWO]

It created an audience chasing value and the bottom line over the quality of their insurance and ultimate peace of mind.

Challenge #4: Operating in Australia's 'unhealthiest' state.

Not only was St Lukes servicing Australia's most ageing population, it was a population that had some of the most significant health concerns in the country.

- 58.4% of Tasmanians live with a chronic condition — the highest rate in the country. (Source 13).
- 70.5% of the population were overweight/obese - the highest in the country. (Source 14)
- The state amongst the highest rates of daily smoking. (SOURCE 15)

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This combined with a health literacy gap meant that the most ill were the least equipped to navigate the system and least able to afford cover. It was a health brand that no national brand had authority to speak to; and one that St Lukes needed to organise around.

Challenge #5: A brand heritage working as a comfort, not a competitive advantage.

Despite having a 70yr history of serving the state, in 2022 it was behind both Bupa and Medibank in both awareness and familiarity.

Top of mind awareness of the local brand was at 21% - a 33% differential with the category leader - Bupa. Just 39% of Tasmanians said they felt the brand was 'familiar' to them compared to Bupa (49%) and Medibank (47%) (SOURCE 16). Heritage and history meant Tasmanians knew of the brand, but this recognition didn't convert into the salience that drove active consideration and choice.

The Core Challenge to solve:

Ultimately, St Lukes was a 70 year-old-brand that needed to find a new sense of fame and relevance; not just with those older generations that trusted the brand - but those new and emerging audiences that were critical to the mutual's ability to thrive and deliver for its members for many years to come.

The brand needed to find a new narrative to own; one driven by culture and emotion in a category driven by value and dominated by two main competitors 50-times our size.

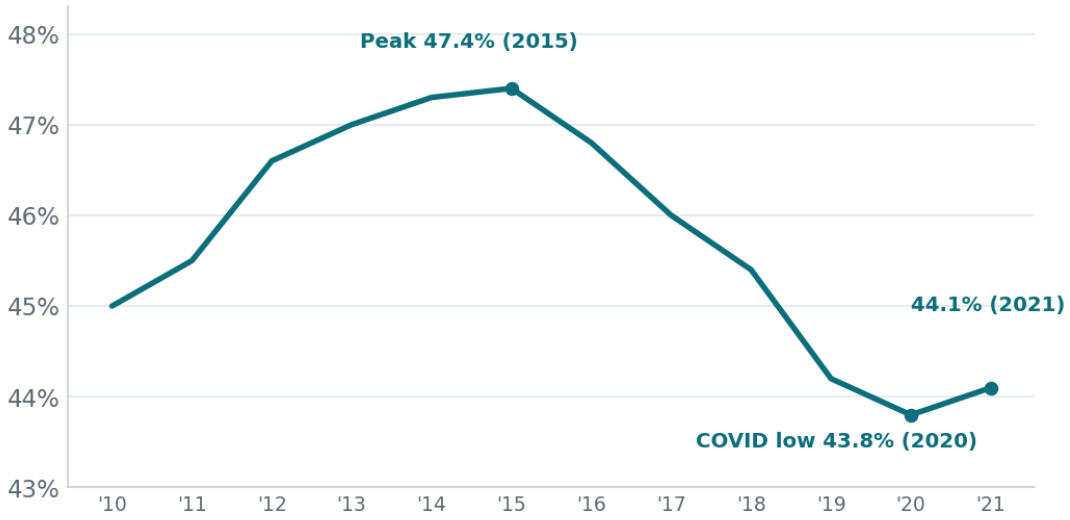
STRATEGIC COMMS IMAGES.

SOURCING

Source One: APRA Market Share data, Bupa / Medibank annual report data.
Source Two: APRA Market Share Data - Tasmania 2020-2022.
Source Three: St Lukes business performance data 2022.
Source Four: APRA % of Australia covered 2010-2024
Source Five: APRA % of Australia covered 2010-2024 - State analysis.
Source Six: PHI attitudes - under 18-40 - Roy Morgan Research 2020.
Source Seven: IBIS World - Australian PHI category growth projection 2020-2025.
Source Eight: Australian Bureau of Statistics - 2021 Census Data.
Source Nine:Australian Bureau of Statistics - 2021 Census Data.
Source Ten: Australian Bureau of Statistics - 2021-22 Inflation data
Source Eleven: Reserve Bank of Australia - Monthly Meeting minutes 2022
Source Twelve: Reserve Bank of Australia - Monthly Meeting minutes 2022
SOURCE THIRTEEN: Australian Bureau of Statistics National Health Survey 2022
SOURCE Fourteen: Australian Bureau of Statistics National Health Survey 2022
Source Fifteen: Tasmanian Department of Health 2024.
Source 16: Internal Brand tracking 2022.
Source 17: IBIS World - Australian PHI category growth projection 2020-2025.
Source 18: APRA profit margin - net surplus by fund 2022-24
Source 19 - Pangea Qualitative research 2021-22.
Source 20- APRA Market Share data - 2022-2025.
SOURCE 21: Growth rate from IBIS Business Report Estimate - 1.3-19% CAGR; Internal policy data.
Source 22: Internal Revenue Data - 2023-2026.
Source 23: Revenue, profit margin results 2023-2026 - internal data.
SOURCE 24 Quantitative Brand tracking 2024-2026
Source 25 = Quantum Brand tracking - Brand Consideration
Source 26 - Quantum Brand tracking - Brand familiarity
Source 27 - Quantum Brand tracking - NPS tracking 2024-2026
Source 28 - Quantum Brand tracking - Intent to switch 2024-2026
Source 29 - Quantum Brand tracking - Brand Attributes VS competitors 2026
Source 30 - Quantum Brand tracking - civic value statements 2024-26
Source 31 - Quantum Brand tracking - civic value statements 2024-26
Source 32 - Quantum Brand tracking - Civic value statements 2024-26
Source 33 - internal revenue, campaign and profit margin data 2022-2026

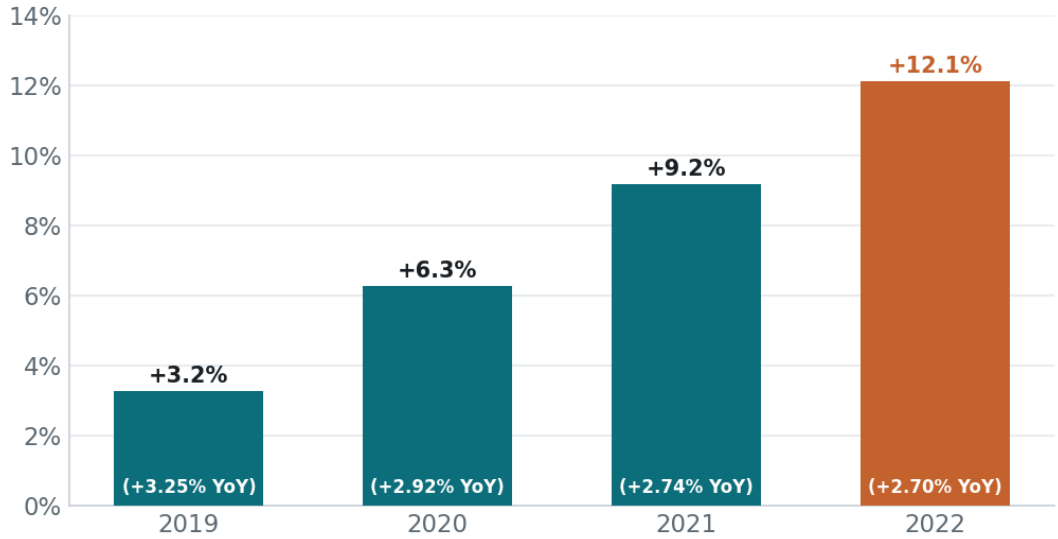
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Australia: private hospital cover as % of population, 2010–2021



A category in structural decline — participation fell ~3pp from its 2015 peak to the eve of the campaign. Source: APRA Quarterly PHI Statistics.

Cumulative PHI premium increase, 2019–2022



Compounding the annual 1-April rises (3.25 / 2.92 / 2.74 / 2.70%), premiums were ~12% higher by 2022. Source: Aust. Govt Dept of Health.

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Q3. WHAT WERE YOUR OBJECTIVES? State specific goals.

To drive growth (and ultimately, better member outcomes) in the brand we would be looking to build a new brand strategy and platform that would not just drive brand comms but the broader brand experience.

This would be a multi-year approach with an ambition for growth in the brand, our competitive position in the category and our cultural relevance. We set the following objectives:

Commercial: Drive profitable market share and membership growth.

We would measure it through three key performance indicators.

1. **Increase our market share in Tasmania.**
   With a baseline market share of 25.2% in July 2023 (market share data only available at EOFY) - behind both national funds - we would aim to close the gap by June 2025 with a 5% increase that would see us achieve market share of 26.5%.

2. **Policy growth / increase in members.**
   With 76,493 insured members as of March 2024 and with a national category growth forecast of 1.3-1.9% (SOURCE17) YOY; our target would be to grow at greater than 5% YOY across the life of the platform - well above category trends and towards 84,000 + by 2026.

3. **Profitability - Return a positive gross margin result on marketing activities.**
   As a mutual model, all our profit goes back into the fund towards member outcomes. Profitable growth was critical. We would look to grow above the net surplus category average of 14.1% (Source 18) without eroding our premium per member and delivering a positive marketing ROI.

Brand objectives: drive brand salience, engagement and advocacy. .

St Lukes introduced a new brand tracker with differing (and more robust) methodology in 2024. As such, we've elected to measure the impact of the platform on brand health from April 2024 - March 2026.

4. **Brand Salience: Drive growth in top of mind awareness.**
   As a smaller brand up against giants in the category, we needed to gain our unfair amount of attention and stand out. With top-of-mind awareness being behind category leaders at 26%, we were looking at positive growth.

5. **Brand Familiarity: Become the most familiar brand in the category to Tasmanians.**
   With familiarity at 39%, we needed to get above 50% to become the most familiar brand in the category.

6. **Brand Consideration: Get on more of the consideration lists of Tasmanians.**
   By 2024, consideration was at 47% through tracking, we wanted to maintain or grow that position in the market and hit 52%.

7. **Drive customer advocacy: have our members drive growth for us.**
   Our NPS was already high at +41 - members were happy and satisfied in a category where NPS was negative for Medibank and Bupa. We wanted to continue to increase this to greater than +45.

8. **Differentiate on emotional attributes: Have our members (and broader Tasmanians) feel positive towards the brand.**
   We would be tracking 'committed' as a sign of trust and intent across Tasmania. We wanted to establish a clear lead on this + 'caring' compared to the national funds.

Cultural objectives: Build cultural value and trust amongst Tasmanians.

9. **Be seen as a positive and valuable contributor to the state.**
   We wanted to be seen as more than a health fund, but a civic institution that cares about Tasmania and Tasmanians which would drive long-term brand value and a commercial compound. We would track our progress through brand attribution and being seen as a 'positive contributor' against other Tasmanian brands.

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Q4. WHAT WAS YOUR STRATEGY AND HOW DID YOU GET THERE?

As a brand that was commercially up to 50-times smaller than Bupa or Medibank, we need to find our unfair advantage and leverage it in every way possible.

We were Tasmanian.
And only for Tasmanians.

For a national health insurer, it might look like a weakness - being geographically closed off, servicing the most expensive market in Australia. But for St Lukes... it was the ultimate strategic advantage. It meant no distractions from our task and zero accountability to bean counters in other states; nor a need to focus our attention where the 'value' is in larger metro areas like Melbourne or Sydney.

We just needed to focus on Tasmania, its people and their health. And it's in the latter that we found the battleground we needed to own. Tasmania had a bigger problem than private health insurance. Health literacy was

low. Financial pressure was rising. The gap between the Tasmanians who could actively manage their health and those being left behind was widening.

Our strategic shift.

Getting people to think harder about *insurance* was almost impossible. It's low engagement, low interest and the ultimate grudge purchase.

So we aimed to reframe it entirely - getting them to care about the future of their families, their communities and their island and appealing to what we knew to be true about Tasmanians culturally... It's an island of people who do what's right, not what's easy.

So we made a long-term strategic choice: to grow as an insurer, we'd stop behaving like one. Retaining value in the product and price to be competitive, but shifting our focus to putting the health of Tasmanians at the centre of the business and committing to solving a problem that the national funds couldn't (and wouldn't) - the state's health and wellbeing.

It would be a strategic position and narrative that only we could own with credibility. A shareholder run fund from the mainland could never credibility put a whole state's wellbeing ahead of customer acquisition... but as a mutual, we could. Our not-for-profit structure wasn't a footnote; it became our permission.

Our strategic organising idea and mission: make Tasmania the healthiest island on the planet by 2050.

It became a bold strategy that would modernise our position in the market - taking us from a brand that looked back on its 70 year heritage with pride to one that helped every Tasmanian look forward to the next 25 years with hope. It would become the glue across our comms, member experience, community engagement and our retail presence - an ongoing, inclusive and powerful reminder of what St Lukes stood for.

Through a structured strategy, we rebuilt the brand out of it. Starting by identifying our distinctive superpowers that no competitor could challenge us on - our heritage, Tasmanian-ness, our people, our brand cues and our category-leading customer satisfaction.

From here, we set it against a single audience truth that mattered to our audience and could encapsulate our brand's spirit: *Tasmanians are proud of where they live and routinely put others ahead of themselves.* [SOURCE 19]

And this took us to a brand proposition that no national fund could ever own: *Improving Health. The Tasmanian Way.*

This sense of an entire island coming together to improve the health, wellbeing and lives of all Tasmanians landed in an enduring brand platform that we would build our communications from - 'Imagine If'. It would become a platform designed to get Tasmanians imagining a healthier future for the whole island and helping to deliver it.

The strategy and creative platform had the power to reaffirm and energise the older, loyal Tasmanians who already trusted St Lukes, but also win the younger generations who were the brand's future by giving them a sense of hope, empowerment and a reason to belong.

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Q5. HOW WAS YOUR STRATEGY BROUGHT TO LIFE?

Stating a 2050 ambition is easy.

Earning the right to claim it took years of consistency and proof - built across the entire organisation and in four deliberate phases that would run throughout.

Plant the flag. The *Imagine* platform launched in November 2022 and continued consistently in-market across 2023-2026 with sustained bursts of brand activity during that time.

[REFER TO IMAGE #1]

It became our stake in the ground moment to get Tasmanians talking; launching as an integrated brand campaign powered the possibility of what a change in outlook can deliver - delivered through the eyes of the youngest Tasmanians. Through the power of film, OOH and digital/social, the brand sold a sense of elevated vision, care and possibility.

Make it real. Belief without proof is just advertising.
Through 2024, we refreshed a brand system to give St Lukes a sense of renewed confidence and consistency - enabling the brand to stand out in the real world. St Lukes then set about turning the vision and rhetoric of the platform into real-world physical proof in the form of Wellness Hubs through Hobart and Launceston.

[REFER TO IMAGE #2]

These wellness hubs would hold events, classes, and importantly enable people to find the right kind of health and wellness solution that they needed. It wasn't just available to members, but to all Tasmanians - underpinning the brand's commitment to the state.

Each opening was surrounded by increased brand activity in comms and local area activations that drove awareness and knowledge of the hubs.

Make it tangible and felt. Next we brought our big ambitious promise down from the clouds and into the real, everyday lives of our members - overhauling our customer ecosystems and experiences to make things more seamless and connected; but also building in more value to our policies. We took the oldest grievance in the category and transformed it for our members, introducing Gap Free Dental as our pinnacle product strategy.

[REFER TO IMAGE #3]

With Tasmania seeing some the highest smoking and vaping rates in the nation, we then turned our voice to driving policy change in this area. Funding our own research (which demonstrated that 90% of Tasmanians supported a ban on cigarettes and vaping; and 95% wanted to see generational change - we took our influence as Tasmania's biggest member-fund to parliament... culminating in new legislation and support that would help keep Tasmanians safe whilst giving support to those who need it.

Take Tasmanians from Belief to Action. In a category that focuses on the real functional moments to drive deals and value (April price rise and tax-time), we took our 'Imagine If' platform into market moments that saw emotional connection at its highest - Christmas and the new year. A time when emotion mattered, connection mattered and Tasmanians were reminded about what health was all about.

In 2025/2026 - we owned the end / start of the year with a category-first Christmas ad for the brand that championed the intrinsic link between human connection and better health outcome.

[REFER TO IMAGE #4]

Through a 90-second film, we followed a family on Christmas Eve as they reconnected across generation; revealing how simple moments of connection can deeply enrich our wellbeing.

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We then followed this up on Boxing Day with a new campaign Day One - a campaign that challenges the familiar excuses that often hold people back from being healthier and reframes the mindset with St Lukes on you side every step of the way.

[REFER TO IMAGE #5]

It became a body of work designed to build our bold brand vision and organising idea - not just a single or series of campaigns and tactical executions. Where every dollar reinforced the other and connected to a bigger ambition all of Tasmania could get around.

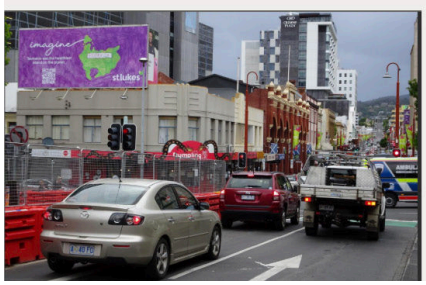
[REFER TO IMAGE #6]

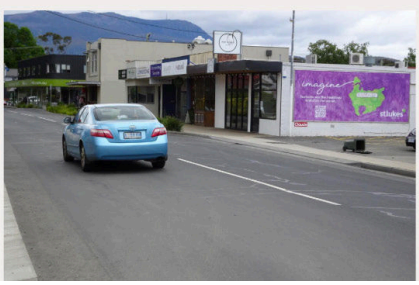
IMAGES SUPPORTING BRINGING THE STRATEGY TO LIFE.













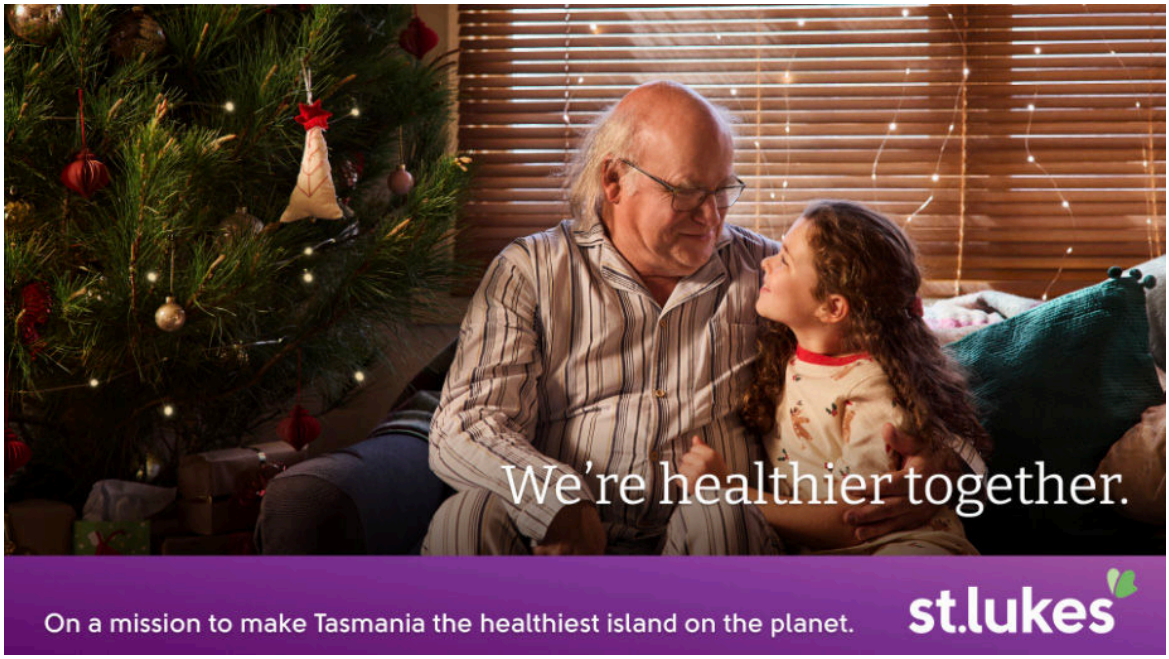
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Q6. HOW DO YOU KNOW THAT YOUR CAMPAIGN WAS SUCCESSFUL?

By approaching the challenge as a whole-of-organisation and whole-of-Tasmania problem to solve, we drove significant long-term growth across every metric.

Commercial: Drive profitable market share and membership growth. We would measure it through three key performance indicators.

Increase our market share in Tasmania by 5% from 25.2% to 26.5%.

The Result: St Lukes went from #3 in the category - to outright leadership in the Tasmanian market - a **10.2% increase to hit 28.0%** in market share from pre-campaign period to the most recent share data in June 2025 whilst our two key competitors in Bupa (-5%) and Medibank (-10.5%) went backwards. (SOURCE 20)

{REFER TO CHART 3]

Objective: Drive policy growth greater than national forecast (1.3-1.9%) to grow at greater than 5% YOY - hitting 84,000 members by 2026.

The Result: St Lukes achieved an average net positive policy growth of 6.7% each year of the campaign - **up 34% against our target (5%) and up 258%** against high band of the category growth rate of 1.9% (SOURCE 20)

{REFERT TO CHART 4}

This increase in members saw the fund surpass its **84,000 member** target to hit 89,100 members in March 2026. And the increase in membership contributed to the bottom line - seeing an uplift of revenue across the campaign period of **27.5%.** (SOURCE 21)

Objective: Achieve a positive ROI on marketing investment.

The Result: For every $1 spent across the life of the campaign, it delivered $8.39 in revenue and $1.36 in gross profit. (SOURCE 22)

Brand objectives: drive brand salience, engagement and advocacy.

St Lukes introduced a new brand tracker with differing (and more robust) methodology in 2024. As such, we've elected to measure the impact of the platform on brand health from February 2024 - March 2026. (SOURCE 23)

Objective: Drive brand salience through top-of-mind awareness - getting St Lukes above 26% in this measure.

The Result: In February 2026, St Lukes hit a **new high of 31%** for top of mind awareness - becoming the new category leader against BUPA (29%) and Medibank (18%). This **represented a 19% increase** over our target measure across the campaign period. (SOURCE 24)

{REFER TO CHART 5}

Objective: Become the most familiar brand in the category to Tasmanians - going from 39% to over 50% to take category leadership.

The Result: St Lukes significantly increased it's brand familiarity (know a lot / a bit) - going **from 39% to 64% over the campaign period - rising to equal #1 with Bupa**. This represented a 64% increase on pre-campaign numbers and an achievement 24% above our target. (SOURCE 25)

Objective: Get on more of the consideration lists of Tasmanians - rising above 47%.

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The Result: By February 2026; St Lukes was the most considered brand in the category - driving up consideration from **47% to 52%** across the campaign period - an increase of 10.5%.

During this time, the brand extended the gap to its main competitors - with a gap of 19pp between St Lukes and Bupa; and a gap of 22pp to Medibank. (SOURCE 26)

{Refer to chart 6}

Objective: Drive customer advocacy and have our members drive growth for us - maintaining category leadership and growing our NPS from +41 to above +45

The Result: Customer advocacy has always been a strength for the brand. Nevertheless through the campaign period, St Luke's NPS increased by **13 points from +41 to +54** - maintaining a high level across each wave whilst every other major competitor remained in the negative zone. (SOURCE 27)

{Refer to chart 7}

Member satisfaction was critical to our growth and reputation - especially in a smaller environment like Tasmania. During the campaign period, we not only saw an increase in NPS, but a decrease in 'intention to switch' from our member base - halving from **4% to 2%** - the lowest in the market. (SOURCE 28)

[REFER TO Chart #8]

All whilst every other major and minor competitor in the market saw intention to switch increase significantly.

Objective: Differentiate on emotional attributes - enable the brand to own 'committed' and 'caring' attributes in the category.

The Result: As of Feb 2026, St Lukes had opened up significant differentiation across all brand personality traits against key competitors - but in particular the gap between those attributes important to drive emotional connection - Caring, Committed, Trustworthy - sat at **almost double** the competitor set - whilst 'profit-driven' was significantly under in a category where customers should come first. (SOURCE 29)

[REFER TO Chart #9]

Cultural objective: Build cultural value and trust amongst Tasmanians by being seen as a positive contributor to the state.

Our strategy was built off the principle of not acting like a health insurance brand and start working to solve a uniquely Tasmanian problem. As a result of this reframe; the brand has developed distinct civic and cultural value amongst the people of Tasmania.

The Result:

Our platform was based around a vision - with an emphasis placed on how well known this was across the market. St Lukes started tracking awareness of this vision in 2025 and saw significant increases across members and non members. (SOURCE 30)

[REFER TO Chart #10]

The brand is now ranked in the top-three brands for perceived 'positive contributions' to the state behind the Royal Auto Club of Tasmania (RACT) and MONA. (Source 31)

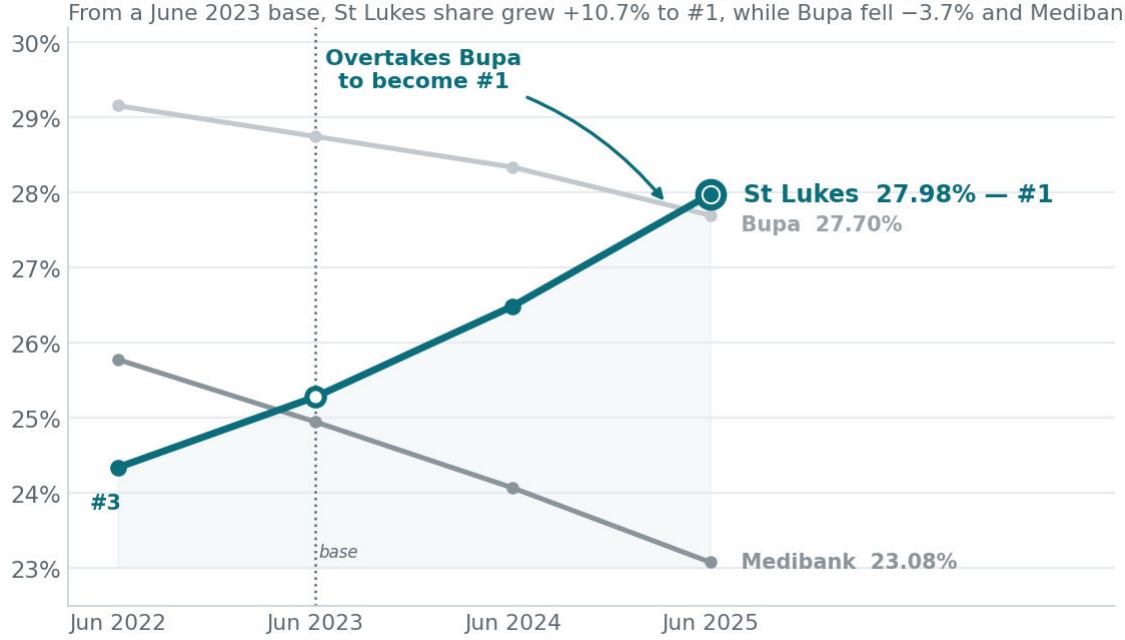
And when push comes to shove; we're a brand that Tasmania trusts to do the right thing by the state - coming in 2nd behind the RACT in net trust. (Source 32)

[REFER TO Chart #11]

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Tasmanian market share: St Lukes climbs from #3 to #1

From a June 2023 base, St Lukes share grew +10.7% to #1, while Bupa fell −3.7% and Medibank −7.5%.

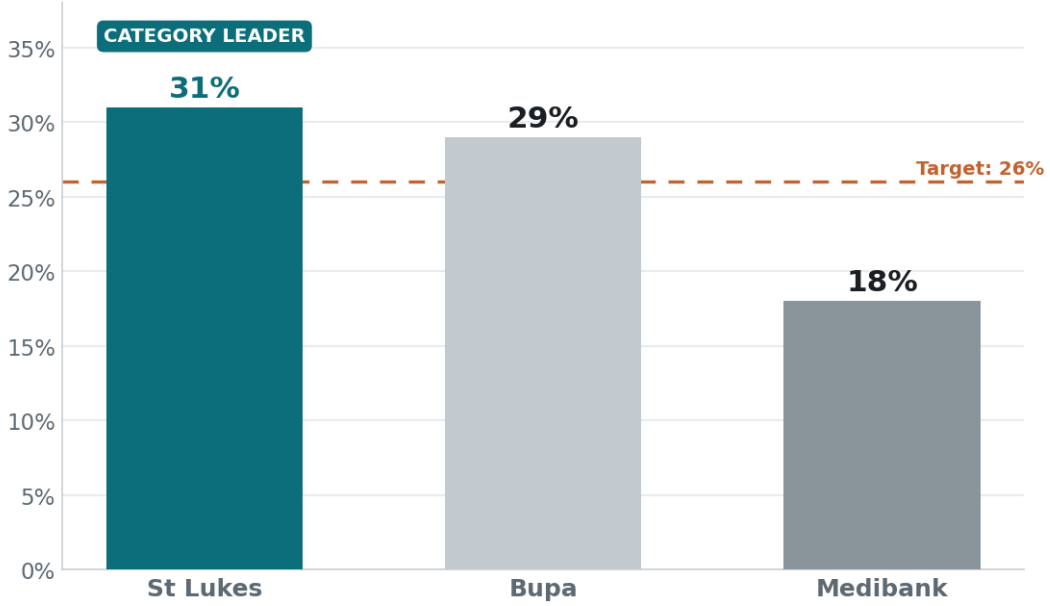


Source: St Lukes internal / APRA-derived, Tasmania PHI policies.

Brand	Jan 2023	Jan 2024	Jan 2025	AVG Growth over campaign	Cumulative 3yr
St Lukes	5.6%	6.6%	7.8%	6.7%	21.4%
Bupa	0.3%	0.3%	(0.3%)	0.1%	0.3%
Medibank	(1.6%)	(1.9%)	(2.2%)	(1.9%)	(5.6%)
St Lukes vs cat (pp)	+6.3 pp	+7.4 pp	+9.1 pp	+7.6 pp	+24.0 pp

St Lukes is now Tasmania's most top-of-mind health fund

Top-of-mind awareness, February 2026 — a new category high, and 19% above the campaign target.

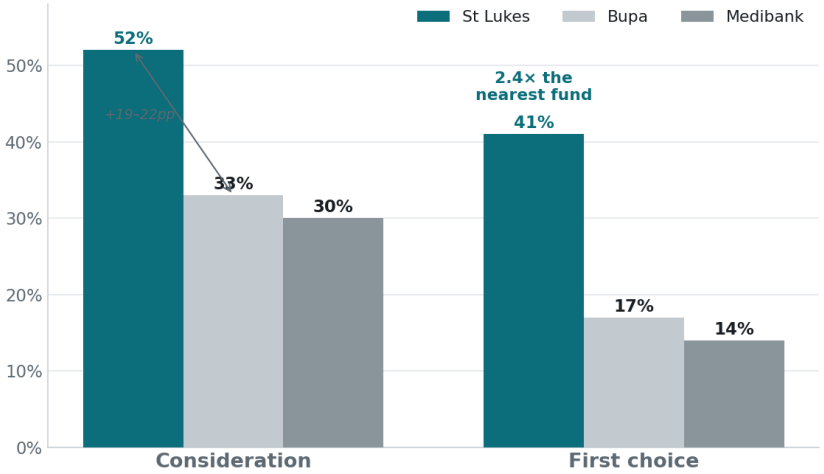


Source: Quantum brand tracker (Feb 2026, n=1,000, ISO 20252).

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Considered most — and chosen first by far

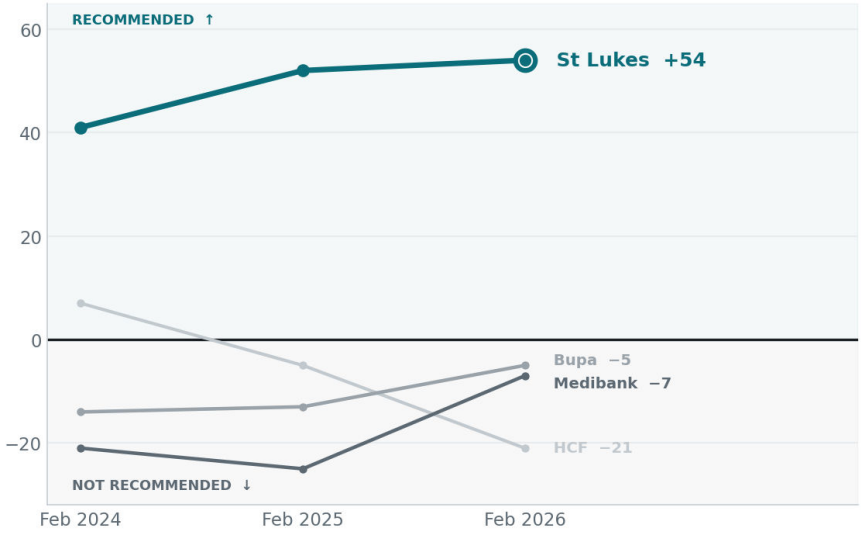
February 2026. St Lukes grew consideration 47→52% and first choice 37→41% — extending its lead on both.



Source: Quantum brand tracker (Feb 2026). Consideration = % all would consider; first choice = % naming as #1 (among aware).

St Lukes is the only fund Tasmanians actively recommend

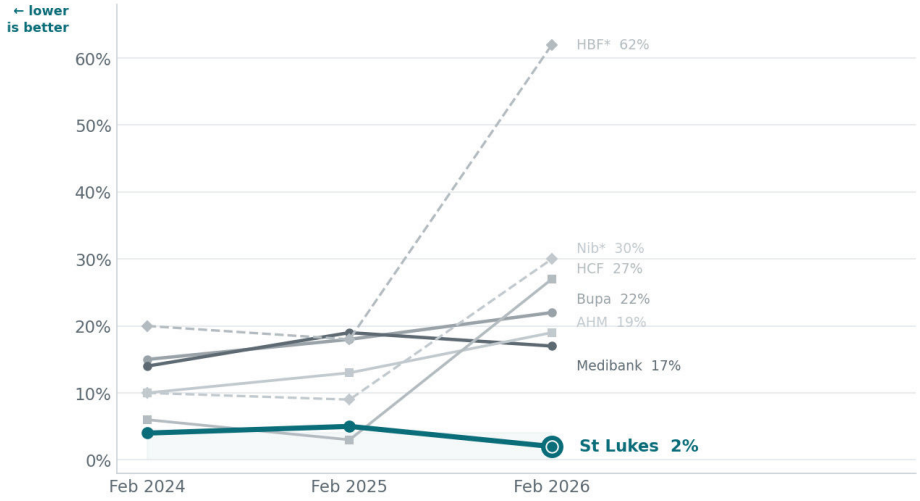
Net Promoter Score, Feb 2024 – Feb 2026. St Lukes rose to +54; every competitor sits at or below zero.



Source: Quantum brand tracker (n=1,000/wave, ISO 20252).

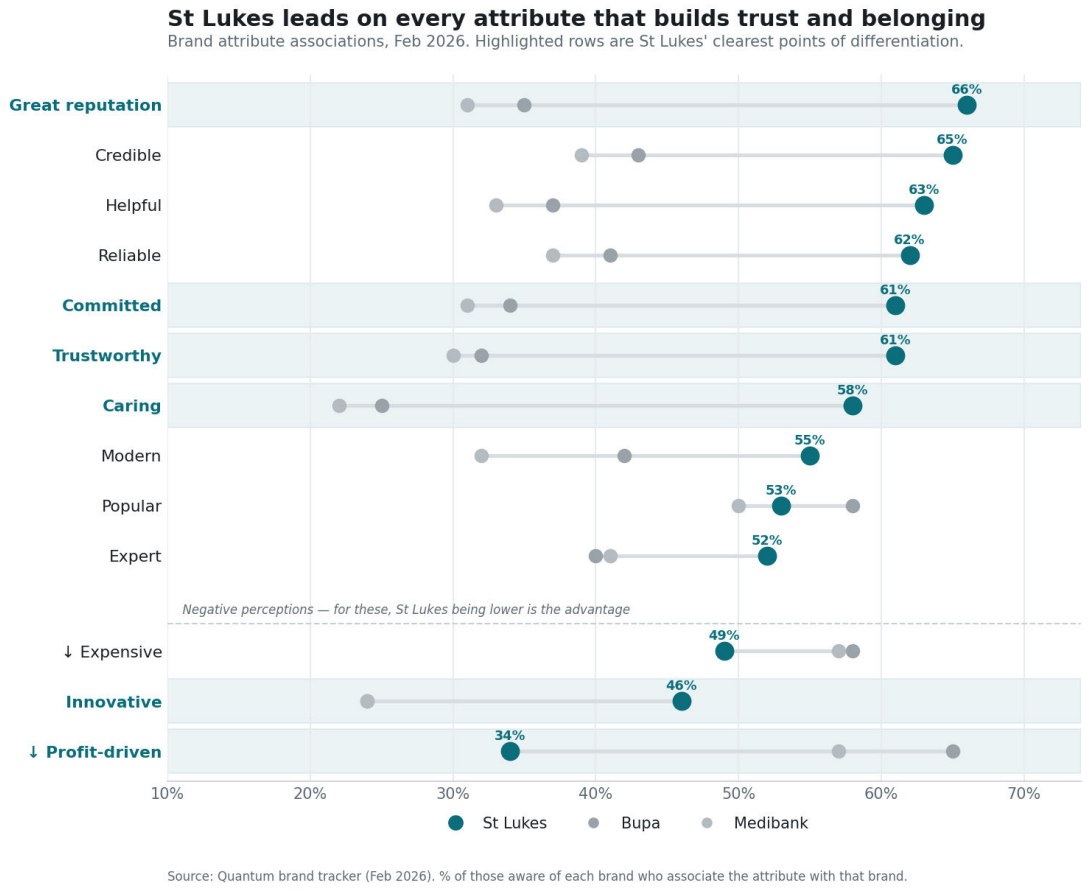
In a market becoming more fluid, only St Lukes held its members

Likelihood to switch in next 12 months — lower is better. St Lukes fell to 2% while every competitor rose.



*small base, indicative only. Source: Quantum brand tracker (n=1,000/wave, ISO 20252). % of each fund's own members likely to switch.

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Source: Quantum brand tracker (Feb 2026). % of those aware of each brand who associate the attribute with that brand.

Healthiest Island vision awareness (% NET aware)			
Cohort	Feb 2025	Feb 2026	Δ (%)
Total market	56.0%	66.0%	17.9%
St Lukes members	57.0%	88.0%	54.4%
Non-members	47.0%	57.0%	21.3%

Positive contribution to Tasmania		
Organisation	% NET positive	Rank
RACT	78.0%	1
MONA	75.0%	2
St Lukes	70.0%	3
LivEat	56.0%	4
Aurora Energy	50.0%	5
Bank of Us	48.0%	6
TasWater	47.0%	7
Zap Fitness	45.0%	8

Trust to do the right thing		
Organisation	% NET trust	Rank
RACT	77.0%	1
St Lukes	62.0%	2
MONA	57.0%	3
Aurora Energy	53.0%	4
LivEat	49.0%	5
TasWater	48.0%	6
Bank of Us	45.0%	7
Zap Fitness	31.0%	8

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Q7. WAS THE CAMPAIGN A GOOD INVESTMENT?

(NOT FOR PUBLICATION)

St Lukes are not-for-profit membership based health fund - with all profit going back to benefiting members. To illustrate the real commercial benefit of the platform's activity; we've applied the normal gross profit margin approach that you would see from a Bupa or Medibank (who are not a member fund) to illustrate the effect.

All profit margins are available through APRA - the national regulatory body and media spend is based on major campaign activity only; we've applied an average margin of the publicly available data (2024 & 2025) to the life of the campaign.

ROI: For every $1 spent on the platform and campaign, the campaign delivered an estimated $1.36 in gross profit. (SOURCE33)

Gross Sales Increase: $29,797,587
Gross Profit Margin: 16.25%
Gross Profit Increase $4,842,108
Campaign Costs: $3,550,000 (media spend + creative production)
Gross Profit minus Campaign Costs: $1,292,108
Marketing ROI: 36%. / $1:$1.36

Q8. DEMONSTRATE THAT THE RESULT WAS NOT DUE TO OTHER FACTORS

The category was not growing — it was shrinking for everyone except St Lukes. Within the measured period both national funds lost Tasmanian share (Bupa 28.34% → 27.70%, Medibank 24.07% → 23.08%) and shrank their books in absolute terms, while St Lukes grew insured persons by 12.7% and added share. On average annual growth across the campaign, St Lukes ran at ~+6.7% a year while the category (Bupa + Medibank) averaged around −0.9%. St Lukes grew against the category trend, not because of it.

Cost-of-living was a headwind, not a tailwind. The campaign ran straight into the steepest premium increases in years and a documented wave of downgrading and rebate cuts — the very forces pushing Australians to strip back or drop cover. St Lukes grew share and halved switching intent through that environment, not in its absence.

Price was not the driver. Premium increases were a category-wide phenomenon, with every fund moving broadly in lockstep. St Lukes did not undercut on price — it is associated with "competitive pricing" by under half of Tasmanians. Growth came from value perception, not price advantage.

Distribution was unchanged. St Lukes maintained its retail footprint throughout. The two Wellness Hubs are community-facing assets, not acquisition channels, and no new digital distribution materially changed the landscape.

It was not simply "being the local fund." St Lukes had been Tasmania's local fund for 70 years, and for most of that time its share drifted downward. What changed inside this measured period is decisive: the brand converted a steady climb into outright category leadership — overtaking Bupa to #1 — at the same time as its brand metrics (consideration, first choice, NPS, vision awareness) moved sharply on the back of measurable communications activity.

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Q9. GIVE CONTEXT TO BUDGET IN COMPARISON TO COMPETITORS.

> Budget is less

Q10. GIVE CONTEXT TO THE BRAND'S OVERALL BUDGET.

> Brand budget is less

Q11. MEDIA BUDGET ELABORATION

> The overall media budget for the campaign period was $1.85m.

Q12. DESCRIBE OWNED MEDIA ACTIVITY

> St Lukes had active owned media at play across the time period - with regular member communications and events across the state.
>
> They had a brand presence through the Wellness Hubs in both Launceston and Hobart that delivered high visibility for the brand.

Q13. OUTLINE ANY SPONSORSHIPS

> NA

Q14. OUTLINE COMMUNICATION TOUCHPOINTS

> TV
> Online Film
> Physical Retail - Wellness Hubs
> Owned website platform
> Email Marketing
> OOH
> Radio
> Social Media Channel - owned and paid.
> Press
> Local Area Marketing

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