



**ADITYA BIRLA  
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

**Health Insurance Solution**

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**CAMPAIGN LOGIC**

# Incentive promise for the healthy

Aditya Birla Health Insurance's maiden TV commercial tries to highlight its 'health first' positioning and secure mindshare

RITWIK SHARMA

New entrant Aditya Birla Health Insurance has launched its maiden television commercial (TVC) by focusing on its brand philosophy of "health first", letting real-life people talk about good health. In doing so, the campaign has joined a host of insurance brands whose advertisements are increasingly focusing on securing one's future, rather than scaring them into buying products.

The campaign, "Sehat: hal toh zindagi behad hai", comes six months after the launch of the health insurance arm of the Aditya Birla Financial Services Group. The ad opens with a voice-over asking the question, "Aapke liye sehat ka kya matlab hai?" (What does good health mean to you?) In response we see an old export officer chuckle about his son has never beaten him in a half-marathon. Similarly, a financial analyst talks about her love for dancing, a fitness trainer about having slimmed down and aiming to conquer Mount Everest and a costume stylist wishing to perform to her best abilities. The maiden campaign includes a second ad, "Intezaar", which is available on digital channels and slated to go on air in television later.

The campaign was conceptualised by Taproot Dentsu. Says Agnello Dias, its chief creative officer: "The Aditya Birla Health Insurance campaign followed an unusual process of not only casting non-actors but also shooting them live reacting to the stimulus in real time. Raw human truths may not always be overly dramatic but sometimes they can be unexpected due to being non-scripted, the attempt is to capture those realities."

For a fresh entrant in a category with tens of players, attracting mindshare was a critical goal for Aditya Birla Health Insurance. Ajay Kakar, chief marketing officer, financial services, Aditya Birla Group, explains it is not an industry worth entering into unless one has a point of difference, as "products can be copied, features can be matched and pricing can be compared" in financial services. The company realised that people associate health insurance as mediclaim which is a brand in itself.

When the group looked for distinctiveness around the world, it met with MMI Holdings Limited, a financial services conglomerate in South Africa, now part of the joint venture that is Aditya Birla Health Insurance. Kakar points out, "MMI had gone through an enlightenment, which is very applicable to us too. That is, the people who want insurance — who are sick already — you don't want to give them insurance. It's a guaranteed loss. On the other hand, one would love to insure a young person who doesn't want insurance and feels she is the master of her own destiny."

What MMI did is offer to incentivise young health-conscious people, using health as an entry point to health

BRAND: Aditya Birla Health Insurance  
BUDGET: ₹20 crore (approx)  
AGENCY: Taproot Dentsu



Giles Drago  
Export Officer



Ritesh Shaiwal  
Fitness Trainer



Rutuja Awaghad  
Senior Financial Analyst

**Taking a cue from MMI Holdings Limited, Aditya Birla Health Insurance aimed to get into 'the subconscious of a health-conscious generation'**

insurance. Aditya Birla Health Insurance similarly aimed to get into "the subconscious of a health-conscious generation". "We say it is not about health insurance but about health supported by insurance, if and when you need it. So I am incentivising you to remain healthy," says Kakar. Secondly, the company projected its offerings as "health insurance for all".

As the voice-over in the advertisement claims at the end, Aditya Birla Health Insurance's product is an "Incentivise Wellness Programme" that promises the insured up to 30 per cent of her premium back for staying active. The second leg of the campaign is directed at the "health ailing", a chronic care management programme that promises coverage from Day 1 in order to differentiate the company.