



**ADITYA BIRLA  
CAPITAL**

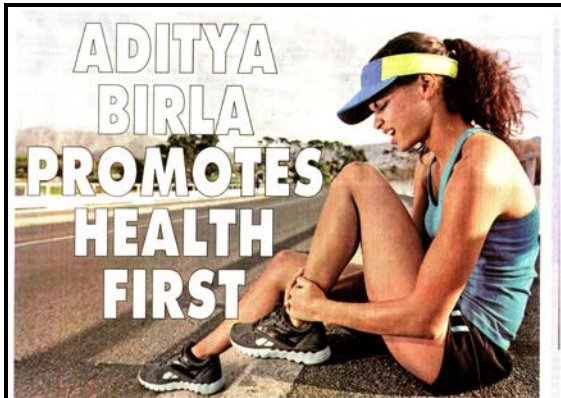
PROTECTING INVESTING FINANCING ADVISING

**Health Insurance Solution**

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# ADITYA BIRLA PROMOTES HEALTH FIRST

**Aditya Birla Health Insurance, a leading player, has taken up the challenge to stand out in the market by focusing on 'health', rather than on 'insurance'**

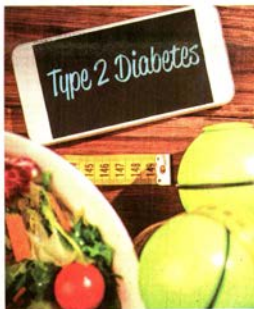
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With health insurance being the fastest growing segment within the insurance sector in the country, Aditya Birla Health Insurance, a leading player, has now geared up to stand out in the market by focusing on 'health' rather than 'insurance'. The company's business model and campaign strategy have been built around the philosophy of 'health first' - to promote healthy living which is against the current practice of focusing on insurance only, top company officials said.

"The latest national brand campaign 'Sohai hai sab Zindagi Behad Hai' also seeks to create relevance of the key role that Aditya Birla Health Insurance can play in the life of a consumer by being a 'Health Companion' and not just another purveyor of health care expenses. It is our brand belief that the healthiest version is the best version which helps in fulfil life goals of an individual," said Ajay Kataria, chief marketing officer-financial services, Aditya Birla Group.

Significantly, the premium collected by the health insurance category in the country has witnessed a quantum jump from Rs 1,170 crore in FY 2004 to Rs 30,000 crore in FY 2017. Ironically however, despite this significant jump, only 27 per cent of the total population of India is covered under the various health insurance schemes, with government or employer programs, only 3 per cent of population has opted for voluntary private health insurance.

Aditya Birla Health Insurance, a joint venture between Aditya Birla



Financial Services Group (ABFSG) which ranks among the top 5 fund managers in India (excluding LIC) with an AUM of Rs 246,739 crore and a leading bank of Rs 38,839 crore, and MMH Holdings, actually created the health insurance market with an aim to expand the category to wider consumer segments, beyond the ones that health insurance companies traditionally have catered to through a full range of offerings by providing 'Health Insurance for All'.

The new campaign is backed by a new TVC made by Taproot

Beerus. The films open with the brand's voice, asking real people

(real actors) questions like, 'Apke Apne kya ka kya maalik hai' and 'Apni insurance ki kya maalik hai, koi wo kya hai?' People of all ages, from diverse walks of life, then share their points of view with the brand. From the spontaneity to the inquiring ('Sohai to me means doctor', 'Sohai means performing at my best every day' and from the thought-provoking to the poignant ('I'm waiting for a normal life because my blood pressure is high, I'm waiting for a miracle because my wife's hospital bills exceed my monthly salary') a variety of answers form the beds of the film. It

wants the end of the film the brand

comes in, encouraging consumers to take a simple step towards enhancing and protecting their health. Their answers are linked seamlessly to Aditya Birla Health Insurance and the brand's distinctive product offerings.

The Aditya Birla Health Insurance campaign followed an unusual process of not only casting real-life actors but also shooting them live reacting to the stimulus for the first time in real time. Raw human truths may not always be overly dramatic but sometimes they can be unexpected due to being unscripted, the attempt is to capture those realities," said Agnieszka Dax, chief creative officer, Taproot

Beerus. Pallavi Chakravarti, executive creative director, Taproot Beerus, on her parts, added, "The strong product offerings from Aditya Birla Health Insurance have been brought to life in a distinctive way through the launch of this campaign. Through using real people and their reflections, what does health mean to them? If wanting them to be measured in a number, then what would it be? Questions like these allow for the brand to carve a differentiated space for itself in the real world."

Kakar of Aditya Birla Group, said, "The health insurance industry is currently synonymous with Mediclaim and the reimbursement of hospitalisation expenses. Aditya Birla Health Insurance wishes to change that perception with its never-before products that promote health and health insurance, for all. Our campaign is designed to provide more India to self-realise the importance of health insurance and health insurance, while highlighting our very differentiated features that enable and encourage to do so."

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