

**Sanjay Tripathy, Head, Marketing, on Setting Brand Standard  
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101 Markets 2008: Dignity and self-respect are universal needs

It's no secret that one has witnessed an upsurge in advertising for financial products over the last decade or so. Suddenly, there are many major players in the Indian life insurance space and, like any other category, it hasn't been an easy task for marketers to differentiate and make their products stand out in the clutter.

At 101 Markets: India beyond the Metros – an agencyfaqs! initiative – Sanjay Tripathy, head, marketing, HDFC Standard Life Insurance, presented a case study on how the brand managed to set a new standard in an otherwise boring category.

Tripathy started off with a helicopter view of the life insurance category as a whole. Before 2000, LIC was the only player around. Today, one has agents, banks posing as bank assurance partners, NGOs and self-help groups for rural sectors, telemarketing, direct mailing and Internet banking.

“Before 2000, life insurance offerings were limited and viewed as a tax saving necessity,” explained Tripathy. However, now there are all sorts of financial products, ranging from children's plans and pension plans to endowment/ savings plans. There are a variety of customised products with riders for disability, critical illness and so on.

At a category level though, there are more things to be done: There are 16 players in the life insurance arena in India, as compared with more than 100 in the US and more than 45 in Malaysia. Together, these 16 players penetrate only 4.1 per cent of the population; there is a huge base of uninsured population, which is an opportunity in disguise.

Speaking about HDFC Standard Life Insurance (HDFCSL) specifically, Tripathy revealed that the core brand thought – Sar Utha Ke Jiyo/Respect Yourself – was arrived at after extensive research; the insight that an individual doesn't want to be a burden on his family and that he doesn't want his family to depend on anyone after his death, is a universal one, irrespective of the metro-non-metro divide.

That is how the core idea of HDFC Standard Life Insurance – allowing people to live with dignity and pride – was arrived at. “We coined Sar Utha Ke Jiyo for North India and Respect Yourself for the South,” explained Tripathy, “but we realised that the former was a much more powerful statement and connected even down South.” And that was that. The first ad itself – the Train – got the brand noticed.

Next was the communication for HDFCSL's children's plans. “We came up with the Dependable Papa idea,” revealed Tripathy, which was based around the insight that whatever the child's need may be, she can depend on her father to provide for her. The TVC in this case was US Scholarship, in which, when a young girl comes home disappointed because she has been awarded only half a scholarship for a course in the US, her father tells her that she need not worry because he has been planning financially for her all these years.

In the pension campaign, HDFCSL's strategy was simple: Stretch the Sar Utha Ke Jiyo premise post retirement. This was done with the insight that a person wishes to live a life of dignity and respect even after retirement. The ad here had an old man joking with his wife about her working capabilities after their retirement – she may even have to work as a maidservant! When she protests, he tells her she need not worry; his financial foresight with HDFC will enable them to retire with pride.

For its youth segment campaign, HDFCSL targeted young adults with the insight, “Now that I'm earning, I take pride in sharing my parents' responsibilities”. This led to the ‘Pride in independence and sharing responsibilities’ idea. The ad showed a young woman telling her father he needs a bigger car. When the father asks her jocularly where the money for the bigger car will come from, the girl says she will arrange it. The father is taken aback and says philosophically, “Car badi ho gayi, aur beti bhi (The car has become bigger, and so has my daughter).”

These were not isolated ads; a whole integrated campaign, comprising television, radio, print, outdoor, cinema, mobile and the Internet, was rolled out. “In fact, in our Internet campaign, we got only around 10 per cent responses from the top eight metros,” Tripathy revealed, which indicates the potential for this category in small towns and the middle class belt. “Only 15 per cent of our branches are in the top eight metros,” he added.

On-ground activation, such as innovative programmes to appeal to parents, young adults and corporations, were also a part of the plan. For instance, the company introduced the Art of Parenting initiative, as also the Young Saver one, in which children in some 10,000 schools were encouraged to save money, thereby making parents understand that they need to do the same. Fitness activities in corporations, yoga@work and other such initiatives completed the effort.

As a result, Sar Utha Ke Jiyo was the most recalled campaign in its category, as per The Nielsen Company data. Tripathy went so far as to claim, “Our competitor, ICICI Prudential, came up with Jeetey Raho following the premise that we had established in the first place!”

Tripathy concluded that strong consumer insights, coupled with on-ground initiatives and an under-penetrated market, led to HDFCSL's success, particularly in small towns.

STAR Majha, UTVi and Dainik Bhaskar sponsored the event.