



Aditya Birla Health Insurance launches “Sehat Hai Toh Zindagi Behad Hai” product campaign

- **Incentivize Wellness Program - Earn upto 30% of your premium back by staying active**
- **Chronic Care Management - Day 1 cover and care program for 4 chronic conditions**

Mumbai, May 30, 2017: In today’s world of fast-paced lives, hectic schedules and everything at our fingertips, Health has become a major issue. Most of us find it hard to make time for regular fitness activities. Unhealthy lifestyles and dietary choices are leading to an increase in silent killer diseases like high blood pressure, diabetes and heart ailments etc.

This has resulted in making Health Insurance as the fastest growing segment in the Indian Insurance sector. Where compared to FY 2004 the premium collected by the category was Rs. 1370 Cr. has risen to Rs. 30,000 Cr. in FY 2017. Despite this scenario, only 27% of the total population of India is covered under the various health insurance schemes, with the majority covered under either government or employer programs, only 3% of population has opted for voluntary private health insurance.

Aditya Birla Health Insurance has entered the health insurance market with an aim to expand the category to wider customer segments, beyond the ones that health insurance companies traditionally have marketed to through a full range of offerings by providing “Health Insurance for All”. By focusing on ‘health’ in health insurance, our business model has been built around the philosophy of “health first” – to promote healthy living which is against the current practise of focusing on insurance only.

This includes -

- **For Health Active** - A Comprehensive Incentivized Wellness Program that will attract the young and health conscious and will motivate, guide and reward them to stay healthy
- **For Health Ailing** - A Chronic Care Management Program starting Day 1 for individuals dealing with chronic lifestyle conditions such as diabetes, high blood pressure, asthma and high cholesterol

Product campaign “Sehat hai toh Zindagi Behad Hai” which is launched across national television today, seeks to create relevance of the key role that Aditya Birla Health Insurance can play in the life of a customers by being a ‘Health Companion’ and not just another payer of health care expenses. It is our brand belief that; the healthiest version is the best version which helps to fulfil life goals of an individual.

Ajay Kakar, Chief Marketing Officer – Financial Services, 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 provoke mass India to self-realise the importance of health assurance and health insurance, while highlighting our very differentiated features that enable and encourage to do so”

Agnello Dias, Chief Creative Officer, Taproot Dentsu, says “The Aditya Birla Health Insurance campaign followed an unusual process of not only casting real, non-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 non-scripted, the attempt is to capture those realities.”

Pallavi Chakravarti, Executive Creative Director, Taproot Dentsu, says, “Two 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 waiting could 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.”

Creative Execution:

The films open with the brand’s voice, asking real people [not actors] questions like, ‘Aapke liye sehat ka kya matlab hai’ and ‘Agar intezaar ek number hota, toh wo kya hota?’ People of all ages, from diverse walks of life then share their points of view with the brand. From the spontaneous to the inspiring [‘Sehat to me means dancing’, ‘Sehat 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 body of the film. Towards 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.



Team on TVC

Agency: Taproot Dentsu India

- Agnello Dias – Chief Creative Officer
- Santosh Padhi – Chief Creative Officer
- Umesh Shrikhande – Chief Executive Officer
- Pallavi Chakravarti – Executive Creative Director
- Apoorva Jain – Copy Supervisor
- Durvesh Gaikar – Creative Group Head
- Ayesha Ghosh – General Manager
- Tapan Desai - Account Director
- Urvisha Parmar – Account Supervisor

Production House: Red Ice Films

Director: Shimit Amin

Producers: Lisa D’Costa

Aditya Birla Financial Services Group:

Aditya Birla Financial Services Group (ABFSG) ranks among the top 5 fund managers in India (excluding LIC) with an AUM of INR 246,759 Crore as on March 31st, 2017 and has a lending book of Rs 38,839 Crore. Having a strong presence across the life insurance, asset management, private equity, corporate lending, structured finance, general insurance broking, wealth management, equity/currency/commodity broking, online personal finance, housing finance, pension fund management and health insurance business, ABFSG is committed to serving the end-to-end financial services needs of its retail and corporate customers.

As on March 31st, 2017, ABFSG reported aggregate revenue from businesses at Rs. 10,341 Crores and profit before tax from established businesses Rs. 1,220 Crore. Anchored by about 12,000 employees and trusted by nearly 14 million customers, ABFSG has a nationwide reach through over 1,300 points of presence and more than 150,000 agents / channel partners. For more information, please visit www.abfsg.com

About Aditya Birla Health Insurance Co. Ltd.:

Aditya Birla Health Insurance Co. Ltd (ABHICL) is a 51:49 joint venture between the Aditya Birla Group and MMI Holdings. This partnership between a Fortune 500 Indian Group and one of South Africa’s largest insurance companies aims to revolutionize the Indian health insurance industry with a unique offering for customers.

Both these groups have come together with the common vision, commitment and know-how to make a positive impact on the way individuals and families adopt a healthier lifestyle by using smart technology and innovative product and service offerings. ABHICL commenced operations on October 5, 2016 and offers group and retails health insurance products. It has presence across 7 locations (Mumbai, Pune, Delhi, Kolkata, Chennai, Bengaluru & Hyderabad) through 9 branches and as on March 31, 2017 has covered more than two lacs lives For more information, please visit www.adityabirlahealth.com/healthinsurance

About MMI Holdings:

MMI Holdings Limited (MMI) is a South African based financial services group listed on the South African stock exchange, the JSE. The group operates in the market through multiple client-facing brands including insurance and investment brands Metropolitan and Momentum, South Africa’s number one cell captive insurer Guardrisk and wellness & rewards programme Multiply. MMI operates in 17 countries across the globe: 13 in the African continent, Hong Kong, Indonesia, United Kingdom, and India through a direct presence, strategic partnerships and joint ventures. Visit us at www.mmiholdings.co.za

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