

Making a Difference

At FGII, our overriding focus is to use our insurance expertise to genuinely fill need gaps, provide an efficient customer experience and eventually earn our customer's trust and loyalty. Our objective is to be a lifetime partner for our customers and eventually build a brand that stands for Simplicity, Innovation, Human Touch and Ownership.



The primary focus of marketing during the reporting year was to impact customers at every step of their journey with us - right from being visible and relevant during the decision-making process, being available digitally, genuinely addressing their needs through insightful and innovative product propositions and providing a positive customer experience to strengthen relationships and improve advocacy. These are the pillars of our marketing strategy.

Building Brand Awareness

Our focus is on cost-effective, high ROI campaigns that also build brand salience and recognition and create a strong brand connect with the Health Insurance category. We focussed our efforts on these goals by being topical and contextually aligned with customer sentiment.

We positioned Future Generali as a force for good through the launch of the #HealthInsideOut campaign, which started conversations on mental health challenges — something that was never done before in the insurance industry.

This was a movement more than a campaign, for Indians to take their mental health seriously, especially with the backdrop of the pandemic, which has led to mental health issues becoming one of the most prevalent health problems in India (As per WHO estimates, 1 in 5 Indians suffer from mental health issues today).

We identified the need for insurance to cover mental health and ensured that our insurance policy covered not just hospitalisation, but the more important need of OPD sessions with mental health medical practitioners.

On October 10, 2020, celebrated as The World Mental Health Day, we pioneered the 'Total Health Score', a simple diagnostic tool that enables customers to find out their current mental health status. Our brand message was that mental health is as important as physical health, and we spread that with the help of fitness influencers such as Sunil Chhetri, Mandira Bedi, Yasmin Karachiwala and Ranveer Allahbadia.

This was then followed up by a clutter-breaking campaign, where inanimate objects told a compelling story of mental illness from their perspective, urging the audience to seek timely help and realise the gravity of these issues. Our message to the audience was clear – its ok to not be ok, and that help is available, whether its medical or financial.

Impact of our Brand Building Activities

Reach and Engagement

Our campaigns reached **250+ million** Indians during the year, with higher-than-industry engagement levels across all platforms

FGII Performance in Retail Health **87%** ⁺

FGI Market share in Retail health among private companies **3.1 to 4.6%** ⁺

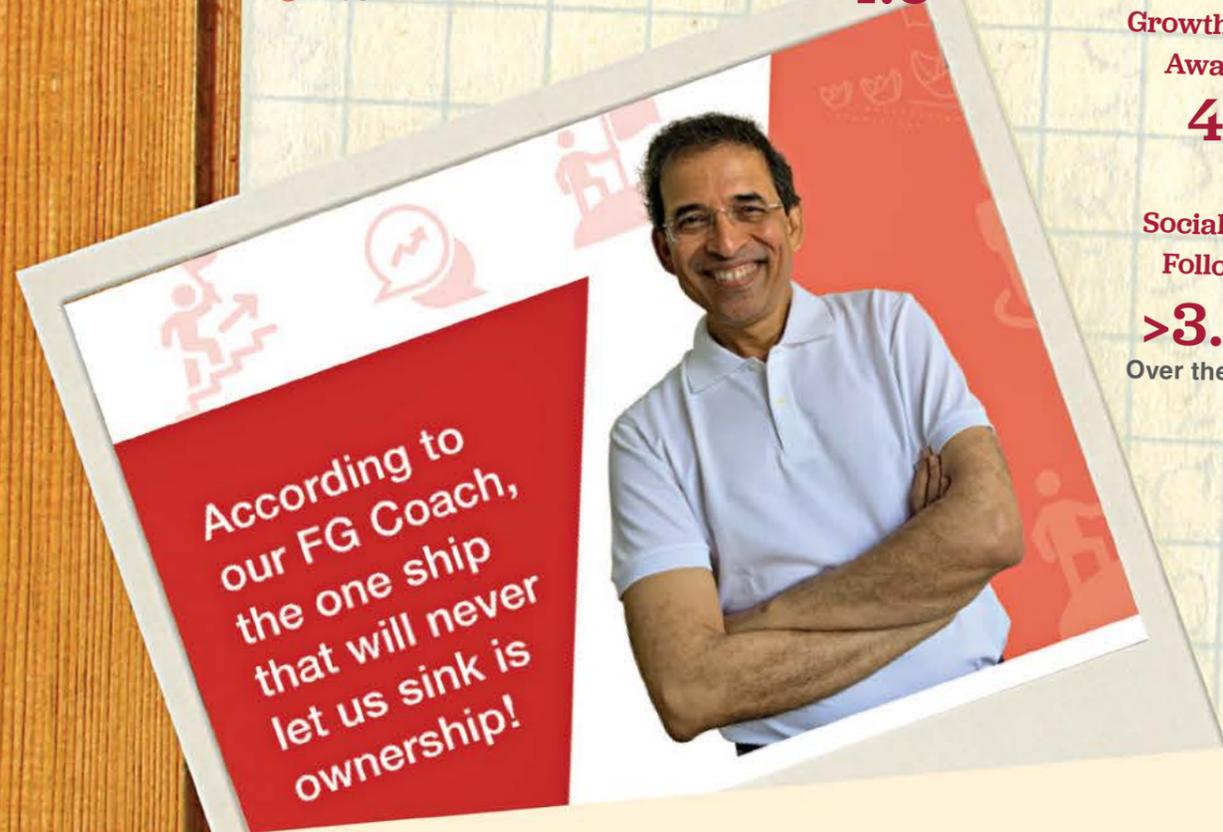
Website Visitors **2.5x** ⁺

Growth in Brand Consideration **3%** ⁺

Growth in Brand Awareness **4%** ⁺

Social Media Followers **>3.5x** ⁺ Over the last year

⁺ y-o-y growth



Our marketing approach focuses on not just customers, but on all stakeholders – including employees and distribution partners. We have also launched campaigns that help build our image as an employer of choice, like celebrating our achievement of being certified as the 'Great Place to Work' twice in a row on social media and through internal communications.

We celebrated our sales achievers through a unique outdoor activity and our FG Coach, Harsha Bhogle, has been sharing management tips through inspirational sports-based anecdotes. These initiatives have gone a long way in strengthening the sense of belonging to the organisation.

Expanding Digital Footprint

There has been a significant shift in consumer behaviour over the last 18 months, with a huge increase in digital traffic. Our consumer is tech savvy and are on digital platforms now more than ever before. These shifts in consumer behaviour are at the heart of our marketing plans.

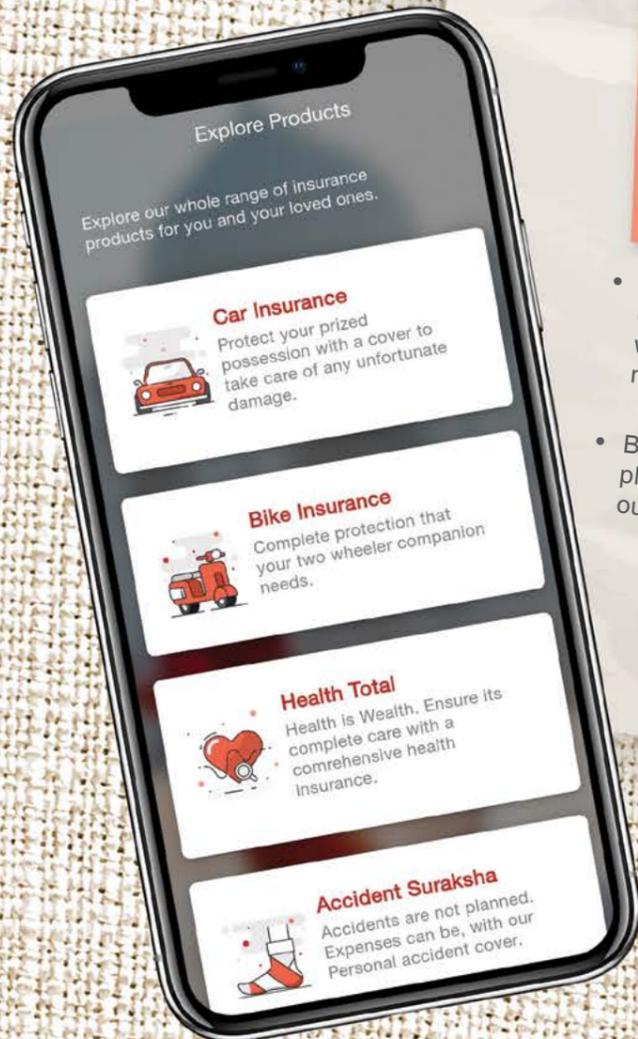


We have made huge strides in delivering an omni-channel experience to our customers, including initiatives such as:

- Increased use of highly popular platforms such as Whatsapp for self-servicing

Strengthening FGII's digital assets such as the website to improve customer experience, as well as enhancements on our mobile app. Our intuitive mobile app enables one to view the entire relationship with the brand in a consolidated manner. One can buy/renew insurance cover, chat with agents, register and track claims with a swipe of a button

- We are experimenting in innovative ways to do digital prospecting by arming our agent network with the tools and customised content for social media outreach
- Building marketing plans around high traffic digital platforms and social media, as well strengthening our search and content marketing efforts



Future General India Insurance Company Limited



We seek to shift the focus of insurance selling away from the 'Price' towards the other 'Ps' – products, place and promotion.



Product Innovation

We excel in developing and providing attractive products and services, and operate with efficiency, agility and speed. To continue to do so, we will make use of digital and data capabilities.

We seek to shift the focus of insurance selling away from the 'Price' towards the other 'Ps' – products, place and promotion. We design products that genuinely respond to customer needs and bring tangible value to them, eventually giving us a sharper market edge.

Our marketing focus, therefore, is to leverage product innovation and differentiated value propositions which are based on customer insights and behaviour. This was the basis for the launch of Health Super Saver, a unique product which gives a premium discount of 80% for a claimless year. Well received by our customers, this product has helped expand the insurance industry to relatively younger audiences. Today, one of the most profitable and largest segments – the younger age group – form a significant part of FGII's customer base.

