HEALTH POWHER

Case Study



Case study AV -

https://www.voutube.com/watch?v=PloOHVA98AY

Q: How do you sell a women's insurance?

A: By not 'selling' it. And talking about gender equality first.

Here's how Future Generali did it.

Her-story So Far

- Despite BFSI brands' efforts to promote financial empowerment and knowledge amongst women in India, a significant gender gap in financial literacy and inclusion persists.
- There's lack of autonomy and involvement with financial matters among women, more so in health insurance.

 Women whether working or nonworking across age groups are known to put greater importance to their family's wellbeing and/or professional commitments over their own health requirements.
- Women don't independently or actively get involved in their health insurance. Plus, health insurance products have never accounted for women's special needs at various life stages, like menstrual disorders, mental health, IVF, egg freezing, female cancer care, female senior care, etc.
- Neither do competitive health insurance brands cater to women's health needs comprehensively, nor does the communication work towards involving them in health insurance decision-making.

DON'T BELIEVE US?

Then read these FACTS our Survey threw at us.

Future Generali India Insurance conducted a survey that revealed intriguing insights into the harsh realities faced by women regarding their decision-making in health insurance:

- 79% Part of health insurance purchased by male family members or offered by their employer
- 78% Feel that current health insurance policies don't cover women needs adequately
- 76% Existing health insurance solutions in the market fall short of addressing women-specific needs
- 94% Resonate with the idea of a comprehensive health insurance product for women to be the catalyst for enhanced women participation in the purchase process
- 05 86% Willing to pay an extra premium for insurance with value-added services
- Women expressed interest in taking on the decision-making role for future purchases (currently only 26% women play a role in buying)

Women-related cancers followed by fertility and related issues including IVF and mental health issues are the top 3 inclusions – more than half of the women surveyed want these features.

The 'Her'culean Task At Hand

Our research uncovered critical insights that highlighted the existing need-gaps:



Women's bodies are biologically different than men - Women's health problems are unique due to their unique body composition, hormonal shifts, reproductive system, and other physiological factors.



Lack of comprehensive coverage - Current market offerings fall short in providing holistic financial support for women throughout the diverse stages of their health journey.



Opportunity for a woman specific product - Existing products do not empower women to take preventive measures and take charge of their health and wellbeing.



The 'Her'culean Task At Hand

To address this need-gap/apathy among women who don't choose their own health insurance,

Future Generali India Insurance introduced

HEALTH POWHER.

It's a comprehensive health insurance policy designed specifically for women to address health issues at various life stages, like female cancers, puberty and menopause-related disorders, mental health, infertility treatment and egg freezing, stem cell storage, wellness program, senior care, new-born baby care, nursing care, enhanced maternity benefits and much more.



How to add POWHER to the campaign?

The Campaign Objective

- Our campaign aimed to create awareness amongst women about HEALTH POWHER and take charge of their health and finances by encouraging them to buy their own health insurance.
- Our goal extended beyond merely achieving our campaign KPIs; we also aimed to drive a behavioural shift, encouraging women to become the primary proposers/decision-makers in health insurance.



Does an idea have a gender? Damn right, it doesn't.



So, here's the insight we hit upon:

Women are often a mere +1 in a man's insurance.
And our idea was simply to ask, 'WHY?'

The Insight

Traditionally, women have often been relegated as a '+1' in men's health insurance policies, rather than being the primary policyholders. Such dynamics not only limit their autonomy, but also restrict their ability to make crucial decisions about their own health coverage and benefits given their distinct anatomies.

"Hey, woman.

Do anything you want, but #DontBeAPlus1"



The Idea

Recognizing this disparity, our campaign idea – #DontBeAPlus1 set out to shift this norm. We aimed to empower women to become the primary proposers of their health insurance policies, fostering greater independence and ensuring they have the coverage that best meets their unique needs at various life stages

#DontBeAPlus1 was like a war cry for us. And we needed an authoritative voice to give out the message.

Enter Twinkle Khanna.



The Execution

The campaign was well planned to pique interest as well as sustain the curiosity and deliver a positive impact:

Celebrity endorser for the campaign:

We onboarded Twinkle Khanna, a renowned author and actress, due to her influential presence as a successful entrepreneur and advocate for women's empowerment, making her the perfect fit for launching this product and resonating strongly with our female audience.

To build anticipation 24 hours before the launch of HEALTH POWHER, Twinkle Khanna:

- ▶ Updated her profile picture referring to herself as 'Kumar's +1' on her social media
- pages.
- ▶ Changed her bio which read 'Move over Mrs. Funnybones, say hi to Kumar's +1'
 Uploaded a cover photo and shared an image in a post where we saw the name
 'Twinkle Khanna' struck out and replaced by 'Kumar's +1'



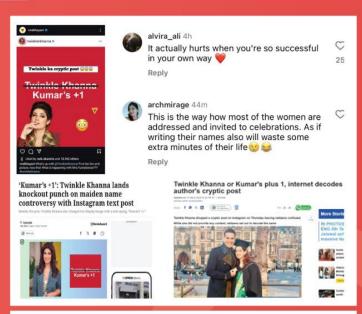
https://www.instagram.com/p/C4NB0kLoFeu/

The Execution

This activity took the internet by storm, generating organic buzz and being picked up by celebrity paparazzi such as Viral Bhayani, Voompla, and Pink Villa. The high engagement on social media led to widespread speculation about the reasons behind her name change.

On the day of the launch i.e. on Women's Day, **2024**, she revealed our campaign film that sparked conversations on **#DontBeAPlus1**. Subsequently, **4** films, each highlighting a unique health need of women were also launched that spoke about the apathy that women demonstrate.

Master Film - https://www.instagram.com/p/C4Ps8NooWEz
https://www.youtube.com/watch?v=Dh84SGNOctM&t=1s











Surround activations to sustain the curiosity

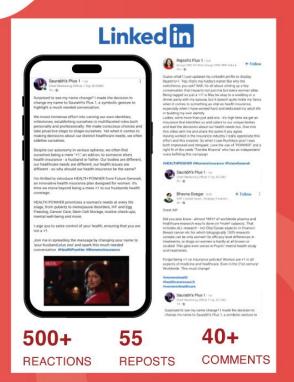
- ► Contextual Print Ad on the matrimonial section of Times of India all editions. Targeted to women looking for life partners, the ad urged them to not be a '+1' in a man's health insurance policy, just the way they would not want to be a +1 in their own wedding.
- India's WOMEN'S PREMIER LEAGUE (WPL) a women's Twenty20 cricket franchise league was an ideal partner for our launch, because WPL aims to give women's cricket its own identity, rather than being a '+1' to men's cricket.
- Starting on Women's Day, we embedded a specially curated segment titled #DontBeAPlus1 within WPL, featuring renowned cricketers like Anjum Chopra, emphasizing the proposition's significance and sharing their perspective on #DontBeAPlus1.
- Ad spots and contextual squeeze ups were also run across TV, OTT and digital throughout WPL matches.





Surround activations to sustain the curiosity

- LinkedIn activation: In a bold move to spark conversation and awareness, our Chief Marketing Officer changed her name on LinkedIn to her 'husband's name +1'. This symbolic gesture resonated deeply, igniting a wave of support and applause from prominent women leaders outside our organization, and inspired many women to change their LinkedIn names and re-share our campaign film organically, creating a powerful movement on social media.
- Social media campaigns, digital publishers, targeted-OTT, e-commerce and payment platforms and nationwide PR further maximized campaign reach and engagement.











But ya, we just added fuel to the right cause.

And girl, what a response we got!



The Impact

HEALTH POWHER has created buzz and has expanded the market for encouraging more women to consider the category. (As of May 2024)

64.8 Mn Earned PR value in INR, highest ever for any product launch for FGII

Campaign period i.e. March 2024

31.9 Mn

Total reach

21.5 Mn

Total video views with 77% completed views on YT (60% is the industry average) and 99% completed views on Disney Hotstar 87% visitors

2.7x female leads

v/s male leads for HEALTH POWHER

engagement

on 2 brand posts on celebrity's IG and Meta pages combined v/s her avg. March 2024 engagement

500+ reactions

to campaign landing page were females

the engagement received on our CMO's LinkedIn activation within a week

55+ reposts

comments

The Impact

Campaign period March 2024 v/s same period previous year

25%

increase in organic traffic

22%

increase in brand search volumes for health

Campaign period March 2024 v/s February 2024

25%

increase in female visitors on website The behavioral shift

67%

female proposers for HEALTH POWHER as compared to 19% in 2023 for health insurance products

THANK YOU.