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We are on the cusp of change in the digital space: PNB MetLife's Sameer Bansal

With brands vying and competing to find a unique voice for themselves, PNB MetLife aims to set itself apart by adopting a humorous tone with engaging content

Toyoja Upadhyay | ETBrandEquity | Updated: January 27, 2018, 11:45 IST



Challenging the predominant emotional or fear-inducing appeal observed in most campaigns in the cluttered insurance sector, **PNB MetLife**, in its latest campaign has used a quirky and humorous ways to communicate their messages; this time with an introduction of a protagonist 'Joy da'.

"'Joy Da', is more of a character that lends voice to our focus on life protection. While Joy Da comes with this image of a lovable yet intriguing Bengali gentleman, his character has been designed in a way that piques audience interest in PNB MetLife Mera Term Plan. With Joy Da's unique character at the helm, the idea is to subtly drive home the message of 'Stay protected till 99 years'", explains **Sameer Bansal**, CDO Bancassurance & Interim CMO, **PNB MetLife India Insurance**. Brand Equity quizzes the CMO on why PNB MetLife is driving on the 'Importance and Need of Protection' and much more.

Edited excerpts:

What is the focus of PMLI for this year?

Our core objective is to focus on customer needs — and we have decided to focus on 4 key areas, long term savings, child education, retirement and protection—this campaign has been woven together keeping ‘protection’ as the dominant thread. Life expectancy of an individual is something that cannot be determined, but with the ever-evolving medical services, the average life expectancy of people has increased significantly. Taking this fact into account, we’ve recently extended the life coverage limit available on our flagship online protection product, PNB MetLife Mera Term Plan, from 75 years to #99 years. The new integrated digital campaign further extends to amplify PNB MetLife Mera Term Plan’s feature of ‘guaranteed life cover till the age of 99 years#’ by conveying ‘Raho Khushaal Poore 99 Saal’.

What is your digital strategy?

We are on the cusp of change in the digital space. Digital is not just an option for us but a real imperative in times where the consumer behavior is fast changing. With the increasing usage of technology, to stay relevant we need to offer a seamless cross-channel experience to our users. A prospect should be able to start the conversation on one platform and seamlessly end it on another.

Our digital and social media journey started in 2015 and we’ve come a long way since then with millions of engaged followers across various social media channels. Social media plays an integral role in our communication strategy and enables us to connect with a larger group of customers. We are moving towards using technology and analytics engine to engage with users in a personalized manner.

What is the biggest challenge putting out creatives on the digital medium?

With consumers viewing insurance as a mere investment tool rather than a protection gain, it is quite an uphill task to craft together a campaign which changes that mind-set. Humour helps us draw attention towards an otherwise very serious category, one that is tasked with spreading awareness about the importance of financial planning to stay protected against the many uncertainties of life. More importantly humour opens up avenues for us to be able to serve audience with content they are more likely to read thereby breaking the monotony in communication present across the industry. With brands vying and competing to find a unique voice for themselves, we have set ourselves apart by adopting a humorous tone with engaging content.

Which creative/advertising agency did PNB tie up with for this campaign?

The campaign has been conceptualized and executed by [Jack In The Box Worldwide](#), a part of The 120 Media Collective

What is PNB's plan for the future with regards to marketing?

Our aim is to establish ourselves as a company that helps customers meet their life needs focused around protection, retirement, child education and long term savings/ wealth creation. We will also build value added services around these 4 needs to provide our customers with a complete solution. The digital space will be a key medium that we will use given its reach and potential.