

coverager

INDIA LIFE INSURERS

December 6, 2017



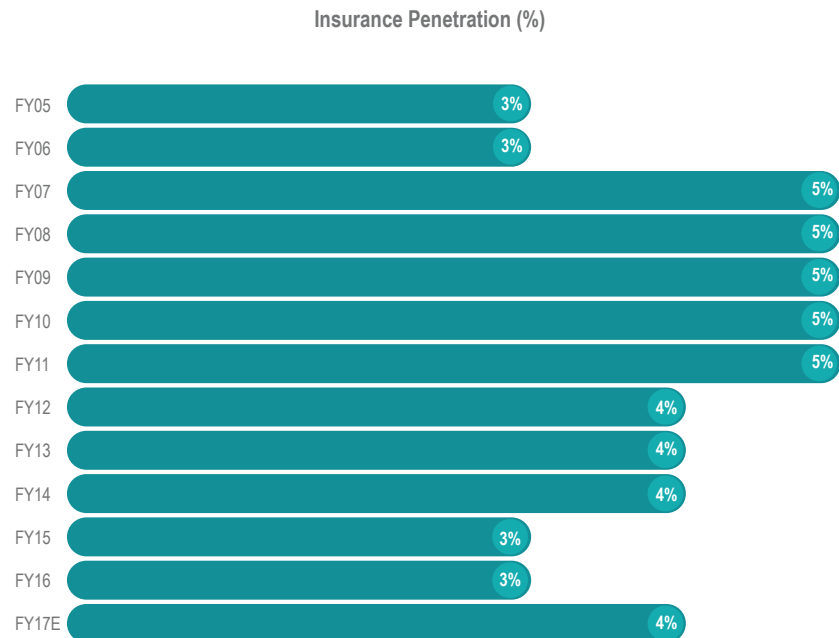
Photo: Navaneetha Krishnan Thangavel

BACKGROUND (1/2)

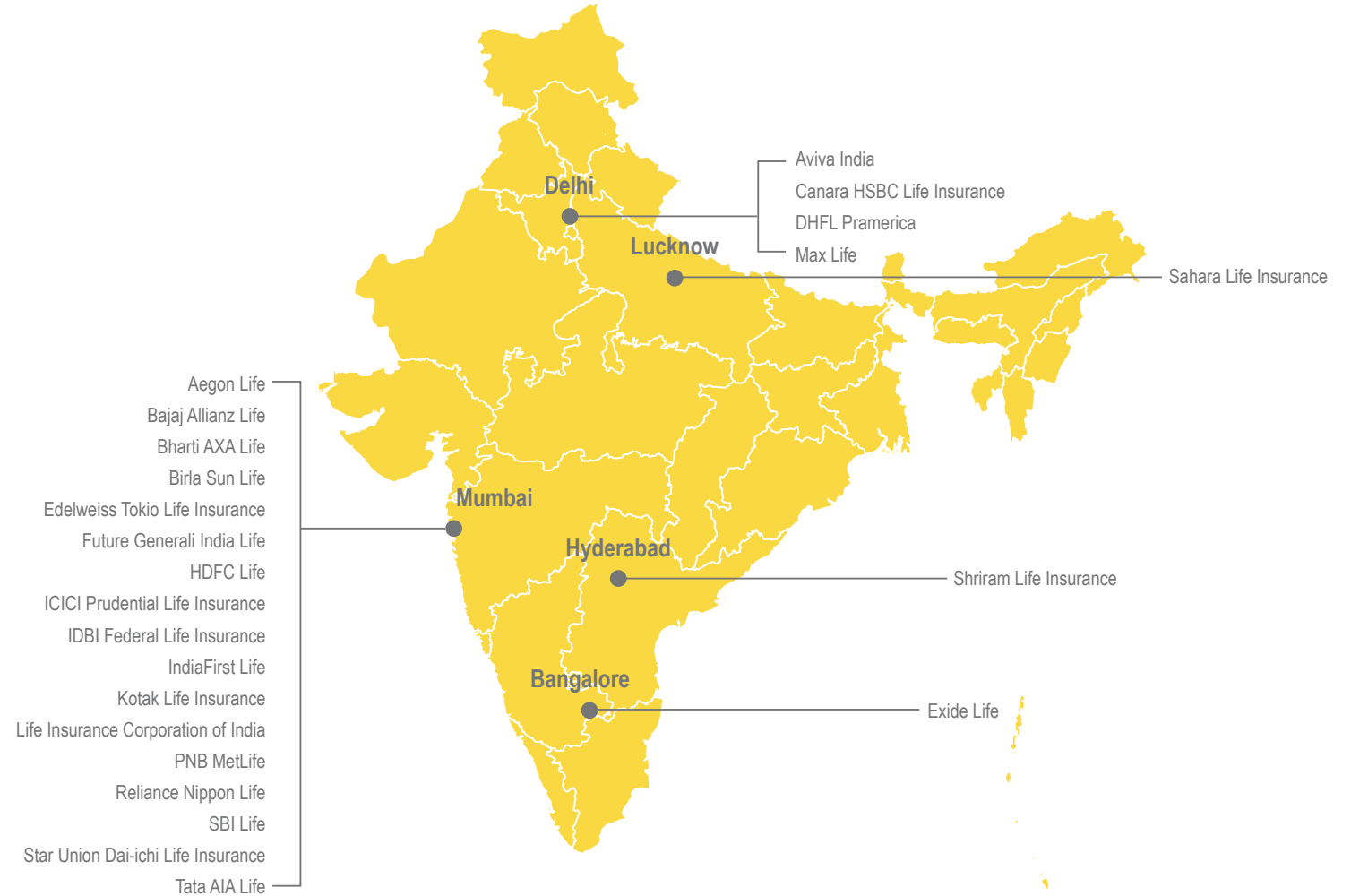
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A Sector in Growth-Mode

The life insurance landscape in India consists of 24 life insurers among which Life Insurance Corporation (LIC) is the sole public sector company. During June 2016 - May 2017, the industry recorded a new premium income of Rs 1.87 trillion (\$29.03B). Insurance penetration measured as the ratio of premium underwritten in a year to the GDP is estimated to cross 4% by year end 2017; a figure still below the global average of 6.2%.



Source: https://www.ibef.org/download/Insurance-October_2017.pdf

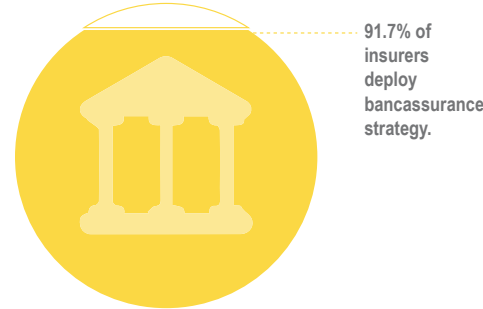
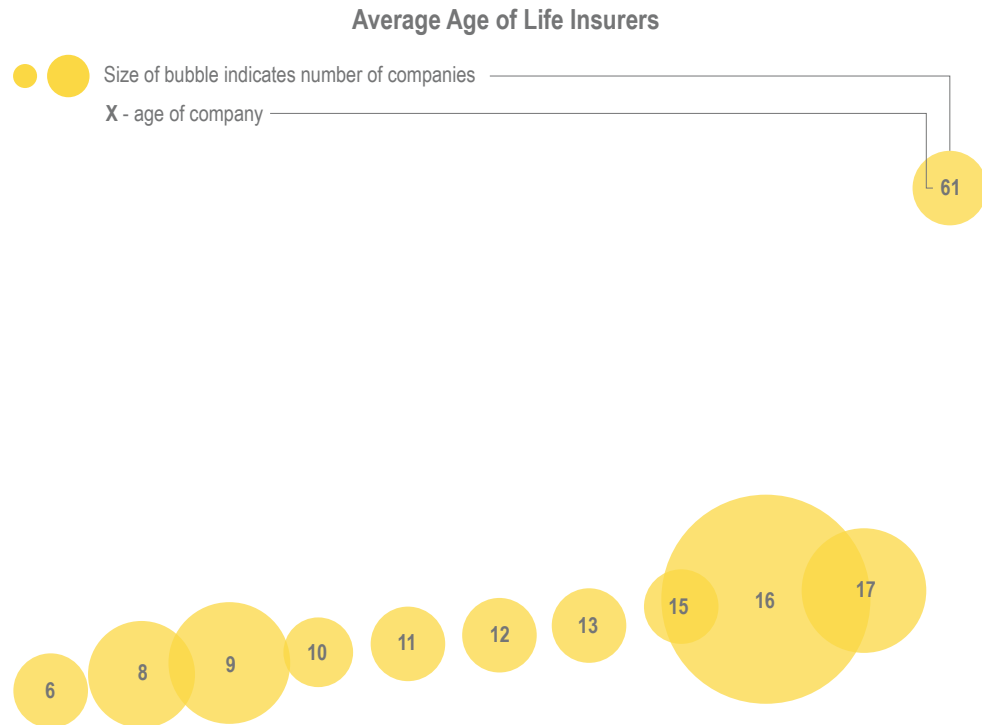


BACKGROUND (2/2)

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A Sector in its Teen Years

The average age of India's life insurers is 15, with the oldest company running being the Life Insurance Corporation of India, established back in 1956. The youngest company, established 6 years ago, is Edelweiss Tokio Life Insurance. This helps explain the lack of legacy-looking brands in India.



A Bancassurance-Dependent Landscape

All insurers excluding Aegon Life and Sahara Life Insurance maintain relationships with banks to help them push their products. As it stands, banks can tie up their operations with up to three insurers to sell nonlife, life and health insurance products. As an example, DBS Bank is the first to have partnerships in place with three insurers: Aviva India, Tata AIA Life and Birla Sun Life.

HIGHLIGHTS:

- Canara HSBC Life is a pure bancassurance model.
- Aditya Birla Sun Life Insurance has 6 bancassurance partners.
- Future Generali India Bancassurance business accounts for 5% of its total business despite having a tie-up with over 100 banks. The insurer plans to grow this channel by 80% by FY18.
- Aegon Life had done away with both the agency and bancassurance channels and is now only focused on its digital channel.

COVERED (1/3)

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The Methodology

With life insurance being in its teen years in India, majority of insurers are investing heavily in digital strategy across the value chain to attract and win customers over. With the sector expected to maintain its double-digit growth over the next few years, it is mission-critical for players to build a strategy that rewards for how one grows and not just by 'how much'.

Coverager research, presented in this paper, factors insurers' online strategy, with a focus on e-Commerce tactics across the web, mobile and social media, to highlight which brand offers the most resonating message to consumers across its digital channels.

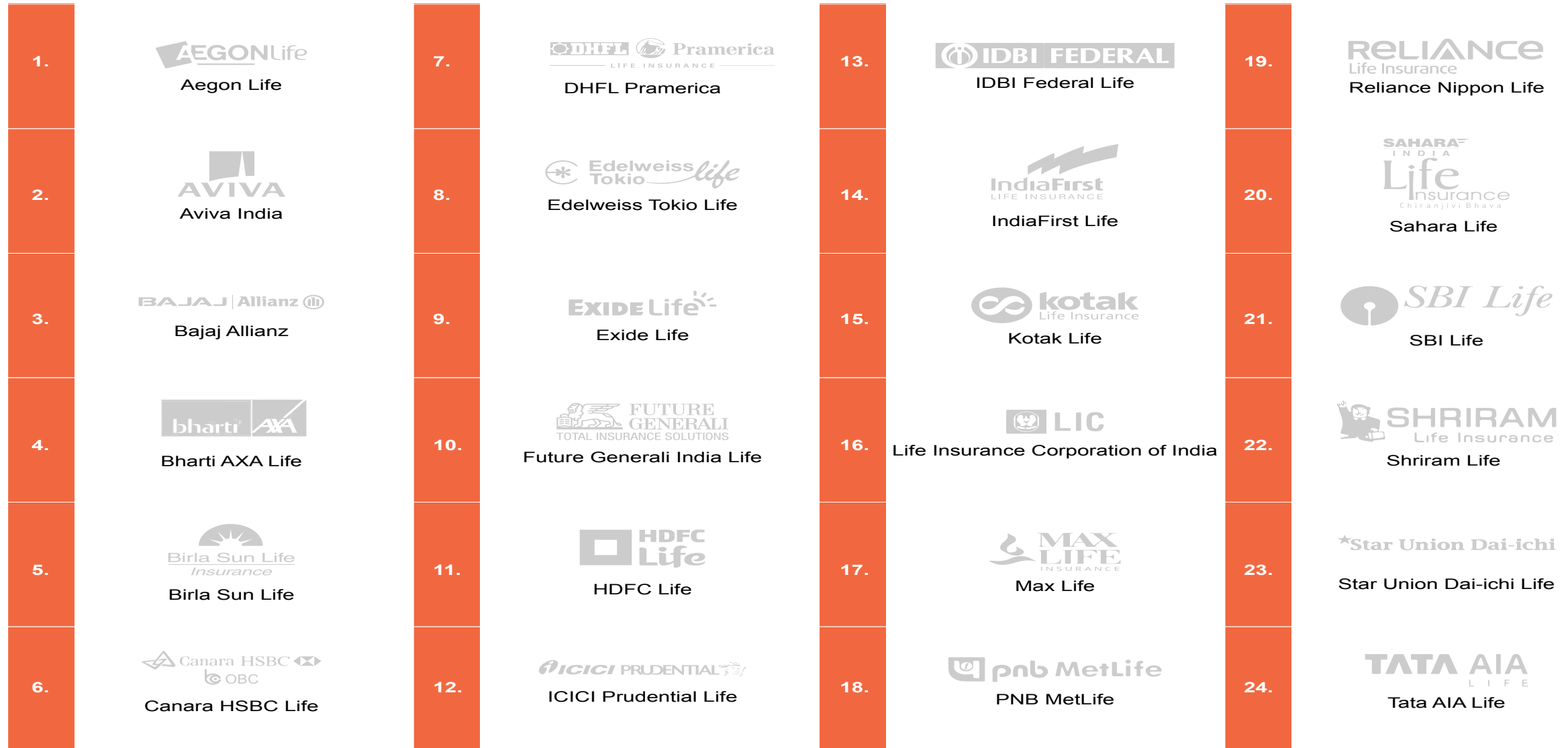
Though bancassurance models prevail, several key players enjoy an updated web presence and improved fulfillment portals that offer self-serving options to India's digital savvy population. More recently, Aegon Life exclaimed its focus on digital; eyeing 100% growth in the amount of policies it sells online. As more and more insurers refine their growth strategy, it is crucial to build the proper expectations, benchmark performance and develop the know-how of how to select different tactics to create a compelling life insurance brand in this new world of media that we are in.

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COVERED (2/3)

Meet the players.



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COVERED (3/3)

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Meet the players.

1.	Aegon Life is a JV launched in July 2008, by Aegon, an international provider of life insurance, pensions and asset management and Bennett, Coleman & Company, India's media conglomerate. It serves over 4.4 lakh customers.	7.	DHFL Pramerica Life Insurance is a JV between DHFL Investments, a subsidiary of Dewan Housing Finance Corp., and Prudential International Insurance Holdings.	13.	IDBI Federal Life Insurance is a JV between IDBI Bank, Federal Bank and Ageas, a multinational insurance giant based in Europe.	19.	Reliance Nippon Life is a private life insurer part of financial services company Reliance Capital (51%), and part of Nippon Life (49%), Japan's largest private life insurer.
2.	Aviva India is a JV between British insurer Aviva (49% stake), and Indian conglomerate Dabur Group (51%). It launched in July 2002, and has a salesforce of over 15,000 financial advisors.	8.	Edelweiss Tokio Life Insurance is a JV established in 2011 by Edelweiss Financial Services, and Tokio Marine.	14.	IndiaFirst Life Insurance Company is a JV between two of India's public sector banks: Bank of Baroda (44%) and Andhra Bank (30%), and UK's financial and investment company Legal & General (26%).	20.	Sahara India Life Insurance is the first wholly Indian-owned life insurer in the private sector, launched in 2004. The Insurance Regulatory and Development Authority of India has recently ordered ICICI Prudential Life to take over the life insurance business of Sahara India Life.
3.	Bajaj Allianz is a JV established in 2001 by Bajaj Finserv (74%) and Allianz (26%). In 2014, it was the first private insurer to cross the Rs 100 crore (\$16.29M) mark in profit before tax, reporting a profit of Rs 587 crore (\$95.62M).	9.	Exide Life , formerly known as ING Vysya Life Insurance, is 100% owned by Exide Industries Limited. It distributes products through several channels including agencies, bancassurance, and direct channels.	15.	Kotak Mahindra Old Mutual Life Insurance is a JV between Kotak Mahindra Bank and its affiliates (74%), and Old Mutual (26%), an international long-term savings, protection and investment group.	21.	SBI Life is a JV between India's largest bank State Bank of India and global insurance company BNP Paribas Cardif.
4.	Bharti AXA Life is a JV between Bharti Enterprises (51%) and AXA (49%) established in 2006.	10.	Future Generali India Life Insurance is a JV between Future Group, a leading retailer in India, Generali, a global insurance group, and Industrial Investment Trust Limited, an investment company.	16.	Life Insurance Corporation of India (LIC) is an Indian state-owned insurance group and investment company, and the largest insurance company in India.	22.	Shriram Life Insurance Company is a JV between financial services conglomerate Shriram Group and the Sanlam Group.
5.	Birla Sun Life Insurance is a JV between Indian conglomerate Aditya Birla Nuvo and Canadian financial services organization Sun Life, with a market share of 7.6% for FY16.	11.	HDFC Life is a JV established in 2000 by the Housing Development Finance Corporation (HDFC) (72.37%) and Standard Life plc of UK (26%). It operates 414 branches in India touching customers in over 900 cities and towns.	17.	Max Life Insurance is a JV between Max India and Mitsui Sumitomo Insurance, a member of MS&AD Insurance Group.	23.	Star Union Dai-ichi Life Insurance (SUD Life) is a JV between Union Bank of India and Dai-ichi Life, a leading life insurance company of Japan.
6.	Canara HSBC Oriental Bank of Commerce Life , launched in 2008, is a JV owned by Canara Bank (51%), Oriental Bank of Commerce (23%), and Asian insurance arm HSBC Insurance Holdings (26%).	12.	ICICI Prudential Life Insurance Company is a JV between ICICI Bank (74%) and Prudential (26%).	18.	PNB MetLife , established in 2001, is majority owned by MetLife International Holdings (MIHL), and Punjab National Bank (PNB).	24.	Tata AIA Life is a JV by Tata Sons (74%) and AIA Group (26%). It combines Tata's leadership position in India and AIA's presence as the largest, independent listed pan-Asia life insurance group in the world.

POPULAR WEB FEATURES

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A Drive to Web

With over 460 million internet users in India, which is now the second largest online market, ranked only behind China, it is no surprise brands are investing in e-Commerce. Starting with the most basic element - 22 out of 24 life insurers offer the ability to purchase at least one type of product online.

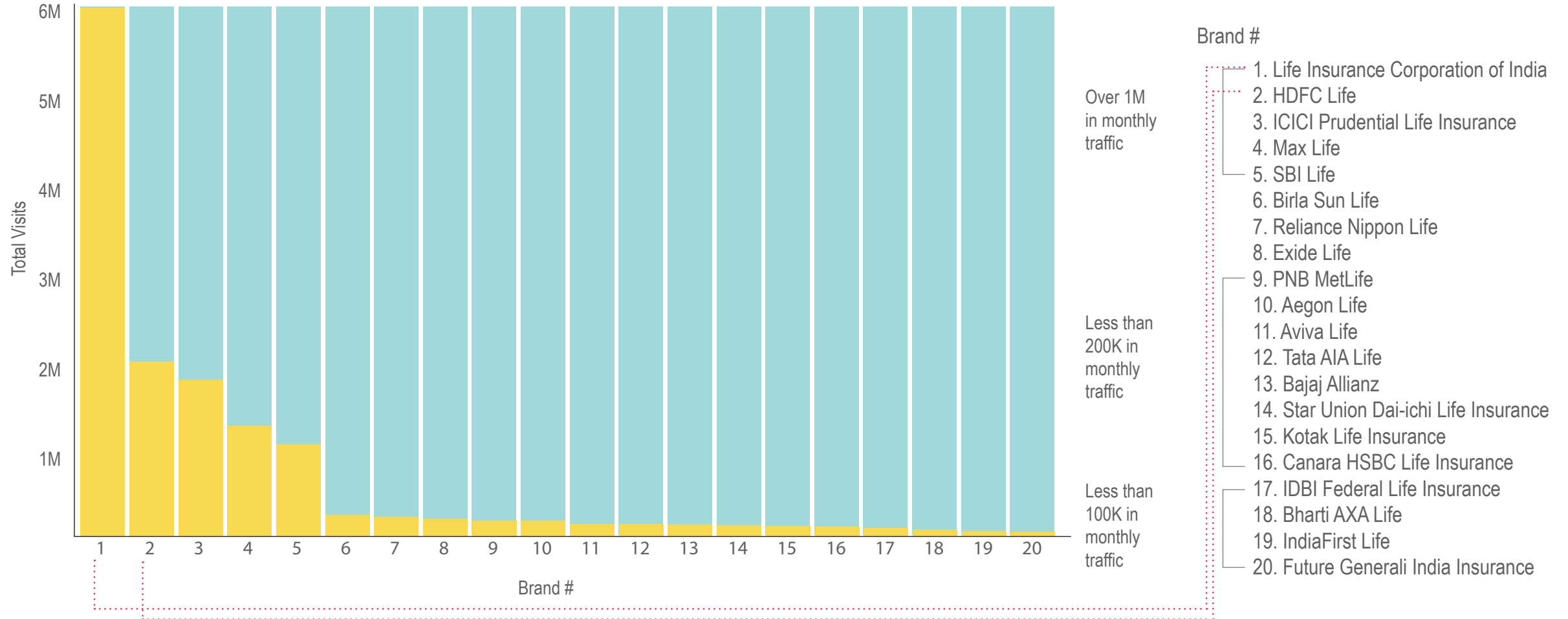
Majority of insurers have moved past the standard 'Get a Quote' and 'Quick Pay' features. In fact, it is almost easier to name the outliers – those that do a poor job of offering services online such as Sahara Life Insurance and IDBI Federal Life Insurance, all things relative.

Of course, offering a feature and offering a pleasant user experience are two different things; an insight yet to be acted upon by the likes of Life Insurance Corporation of India. Last, it is worth noting the first movers into chat, be it live chat or chatbot when it comes to servicing and/or purchasing coverage.



LIFE INSURANCE CORPORATION OF INDIA LEADS IN MONTHLY WEB TRAFFIC

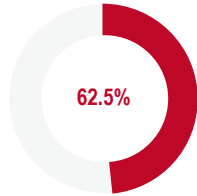
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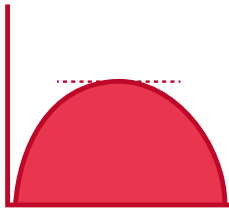
Analysis gathered for November, according to SimilarWeb.

BENCHMARK: DESKTOP PAGE SPEED

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62.5% of sites have room to improve their site speed performance.



Average web speed score is 56 / 100, according to Google PageSpeed Insights.



At times, server response time reached 1.7 seconds.

Normally, no special feedback is necessary during delays of more than 0.1 but less than one second.

0.1 second is the limit for having the user feel that the site is reacting instantaneously.

1.0 second is the limit for the user's flow of thought to stay uninterrupted.

Future Generali India Life Needs Work 81/100	Bharti AXA Life Needs Work 78/100	Max Life Needs Work 76/100	Aviva Life Needs Work 76/100	Sahara Life Insurance Needs Work 74/100	PNB MetLife Needs Work 72/100
Birla Sun Life Needs Work 72/100	Aegon Life Needs Work 69/100	Exide Life Needs Work 67/100	HDFC Life Needs Work 66/100	DHFL Pramerica Needs Work 66/100	SBI Life Poor 63/100
Bajaj Allianz Poor 63/100	Edelweiss Tokio Life Poor 60/100	SUD Life Poor 58/100	Kotak Life Insurance Poor 52/100	Reliance Nippon Life Poor 48/100	ICICI Prudential Life Poor 48/100
Life Insurance Corporation of India Poor 40/100	Tata AIA Life Poor 39/100	Canara HSBC Life Poor 36/100	Shriram Life Insurance Poor 28/100	IDBI Federal Life Insurance Poor 11/100	IndiaFirst Life Poor 9/100

SEM: TOP KEYWORDS SUGGESTIONS ACCORDING TO SEMRUSH (1/3)

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Top Google India life insurance search terms.

Keyword	Volume	CPC (\$)	Keyword	Volume	CPC (\$)
max life insurance	90,500	1.24	edelweiss tokio life insurance	5,400	0.62
sbi life insurance	60,500	0.68	future generali life insurance	5,400	0.59
kotak life insurance	40,500	0.71	life insurance plans	4,400	2.11
exide life insurance	40,500	0.37	tata aig life insurance	4,400	1.49
reliance life insurance	33,100	1.32	aegon life insurance	4,400	0.93
icici prudential life insurance	33,100	0.36	kotak life insurance login	4,400	0.89
life insurance	27,100	2.53	exide life insurance login	4,400	0.74
sbi life insurance ipo	27,100	0.84	reliance life insurance login	3,600	5.09
bajaj allianz life insurance	27,100	0.74	hdfc life insurance login	3,600	1.8
hdfc life insurance	22,200	1.69	bajaj life insurance	3,600	1.53
birla sun life insurance	22,200	0.83	birla sun life insurance login	3,600	0.79
aviva life insurance	18,100	0.8	kotak mahindra life insurance	3,600	0.71
icici prudential life insurance share price	14,800	3.51	lic life insurance	3,600	0.7
postal life insurance	14,800	0.33	term life insurance	2,900	6.53
bharti axa life insurance	12,100	0.48	life insurance of india	2,900	1.83
india first life insurance	9,900	0.5	policybazaar life insurance	2,900	1.83
tata aia life insurance	8,100	0.78	icici prudential life insurance policy status	2,900	0.56
sbi life insurance login	8,100	0.72	max life insurance premium receipt	2,900	0.46
reliance nippon life insurance	8,100	0.62	max life insurance mobile app	2,900	0.33
shriram life insurance	8,100	0.45	sbi life insurance premium payment	2,900	0.27
sbi life insurance online payment	8,100	0.34	what is life insurance	2,900	0.18
life insurance corporation of india login	6,600	2.88	life insurance companies in india	2,400	1.18
max life insurance online payment	6,600	0.72	bajaj allianz life insurance login	2,400	0.64
icici life insurance	6,600	0.67	bajaj allianz life insurance policy status	2,400	0.18
max life insurance login	6,600	0.65	types of life insurance	2,400	0.15
life insurance policy	5,400	1.89	life insurance corporation of india app	2,400	0.05
max newyork life insurance	5,400	0.86	max life insurance term plan	1,900	1.89
idbi federal life insurance	5,400	0.76	max life term insurance	1,900	1.67
canara hsbc obc life insurance	5,400	0.68	hdfc life insurance plans	1,900	1.57

SEM: TOP KEYWORDS SUGGESTIONS ACCORDING TO SEMRUSH (2/3)

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Top Google India life insurance search terms.

Keyword	Volume	CPC (\$)	Keyword	Volume	CPC (\$)
hdfc life insurance online payment	1,900	1.52	postal life insurance online payment	1,600	0.42
icici prudential life insurance login	1,900	0.96	postal life insurance app	1,600	0.32
sbi life insurance plans	1,900	0.95	star union dai ichi life insurance	1,600	0.26
dhfl pramerica life insurance	1,900	0.94	max life insurance policy status	1,600	0.14
sso max life insurance	1,900	0.83	sbi life insurance policy status	1,600	0.1
sbi life insurance policy	1,900	0.46	best term life insurance	1,300	4.92
icici pru life insurance	1,900	0.38	best life insurance policy in india	1,300	2.22
bajaj allianz life insurance company limited	1,900	0.36	hdfc life insurance policy	1,300	1.26
sbi life insurance payment	1,900	0.35	bajaj allianz life insurance online payment	1,300	1.18
sbi life insurance policy statement	1,900	0.28	max life insurance plans	1,300	1.17
max life insurance customer care	1,900	0.27	bajaj allianz life insurance customer care	1,300	1.12
life insurance meaning	1,900	0.25	max life insurance wiki	1,300	1.08
reliance life insurance policy status	1,900	0.23	kotak life insurance plans	1,300	1.02
birla sun life insurance apps	1,900	0.1	kotak life insurance online payment	1,300	0.85
max life insurance premium payment	1,900	0	sahara life insurance	1,300	0.82
best life insurance policy	1,600	2.19	reliance life insurance online payment	1,300	0.77
life insurance companies	1,600	1.79	hdfc life insurance customer care	1,300	0.71
max life insurance payment	1,600	1.76	sahara india life insurance	1,300	0.7
hdfc standard life insurance	1,600	1.63	tata life insurance	1,300	0.68
icici prudential life insurance share price today	1,600	1.11	max life insurance online premium payment	1,300	0.59
max life insurance branches	1,600	1.09	sbi life insurance money back plan	1,300	0.57
sbi life insurance share price	1,600	1.01	postal life insurance gov 7778 forms frmServlet	1,300	0.51
lic life insurance plans	1,600	0.89	bajaj allianz life insurance policy details	1,300	0.5
state life insurance	1,600	0.88	sbi life insurance customer care no	1,300	0.49
sbi life insurance 5 years plan	1,600	0.7	ing vysya life insurance	1,300	0.46
sbi life insurance online	1,600	0.64	hdfc life insurance policy status	1,300	0.42
birla life insurance	1,600	0.57	sbi life insurance policy number	1,300	0.36
sbi life insurance online premium payment	1,600	0.54	sbi life insurance premium	1,300	0.36
top 10 life insurance companies in india	1,600	0.51	postal life insurance login	1,300	0.35


SEM: TOP KEYWORDS SUGGESTIONS ACCORDING TO SEMRUSH (3/3)

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Top Google India life insurance search terms.

Keyword	Volume	CPC (\$)
exide life insurance online payment	1,300	0.27
aviva life insurance login	1,300	0.06
share price of icici prudential life insurance	1,300	0
hdfc life term insurance	1,000	2.53
hdfc life insurance branch locator	1,000	1.6
birla sun life insurance online payment	1,000	1.26
hdfc life insurance payment	1,000	1.26
lic life insurance policy	1,000	0.91
exide life insurance plans	1,000	0.89
icici life insurance share price	1,000	0.69
first life insurance company in india	1,000	0.68
types of life insurance policies	1,000	0.63
sbi life insurance child plan	1,000	0.56
postal life insurance plans	1,000	0.53
icici prudential life insurance online payment	1,000	0.49
max life insurance agent portal	1,000	0.48
postal life insurance for government employees	1,000	0.47
postal life insurance premium calculator	1,000	0.47
reliance life insurance customer care	1,000	0.46
rural postal life insurance	1,000	0.45
reliance life insurance customer login	1,000	0.42
sbi life insurance customer care	1,000	0.38
ing life insurance	1,000	0.37
sbi life insurance policy details	1,000	0.36
max life insurance career	1,000	0.19
life insurance definition	1,000	0.16

Read in the Context of...

 Keyword	Volume	CPC (\$)
life insurance	165,000	37.66
term life insurance	40,500	37.62
globe life insurance	33,100	8.91
life insurance quotes	27,100	47.82
whole life insurance	27,100	34.24
gerber life insurance	27,100	9.86
life insurance policy	22,200	32.11
new york life insurance	22,200	9.7
life insurance companies	18,100	27.28
prudential life insurance	18,100	13.48

SEO: INSURANCE BLOGS ARE DEAD

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A Before B, or C

● N/A

Blog is defined as “a regularly updated website or web page, typically one run by an individual or small group, that is written in an informal or conversational style.” Very few insurers are blogging their way to more sales. In fact, 37.5% considered blogging as a strategy to educate the average consumer on life insurance.

Many of these insurers are managing **A**rticles as opposed to current blog posts with a timestamp. After all, no one wants to read about insurance. **No one wants to read about insurance.** Because some things are worth repeating.

These articles may as well be translated to FAQ or be handled via a **C**hatbot, as noted by the count of insurers that adopted this tactic as part of their content strategy, to later neglect it. Think: IndiaFirst life, Kotak Life and PNB MetLife.



		Last Blog Date	Days Since Last Blog
Aditya Birla Sun Life	●		
Aegon Life	●		
Aviva India	https://www.avivaindia.com/blog	11/20/17	11
Bajaj Allianz	https://blogs.bajajallianzlife.com/	12/1/17	0
Bharti AXA Life	●		
Canara HSBC Life	●		
DHFL Pramerica	●		
Edelweiss Tokio Life	https://www.edelweisstokio.in/buzz/blog	12/1/17	0
Exide Life	https://www.exidelife.in/knowledge-centre/blogs-and-articles	●	
Future Generali India Life	●		
HDFC Life	●		
ICICI Prudential Life	https://www.iciciprulife.com/insurance-library/insurance-basics/basics-of-life-insurance.html	●	
IDBI Federal Life	●		
IndiaFirst Life	http://indiafirstlife.com/Blog/	3/23/16	618
Kotak Life Insurance	https://insurance.kotak.com/insurance-guide/protection	11/16/16	380
Life Insurance Corporation of India	●		
Max Life	https://www.maxlifeinsurance.com/knowledge-centre/life-insurance/life-insurance-was-not-for-you.aspx	●	
PNB MetLife	https://www.pnbmetlife.com/articles/protection/the-importance-of-life-insurance-for-financial-security.html	8/18/15	836
Reliance Nippon Life	●		

DID YOU KNOW? SELECT INSURERS LIST AGENTS TERMINATED DUE TO FRAUD

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New Customers

Existing Customers

Life Advisors

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[Online Plans ▾](#)
[Insurance Plans ▾](#)
[Group Plans ▾](#)
[Fund Performance ▾](#)
[Why Kotak Life? ▾](#)
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Agents Terminated due to malpractices



OUR PLANS

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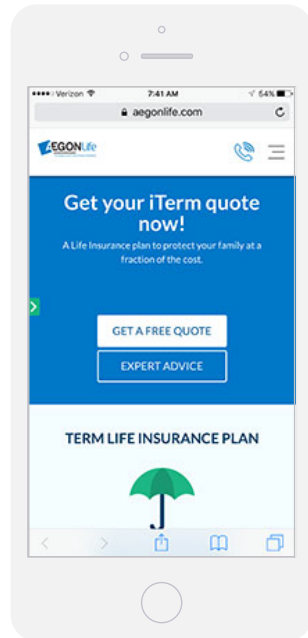
Name of Agent	Agent Code	Agent Name	Termination Date
Kshama Uday Sabnis	IFL1000122392	Asha Sinha	11/13/17
Jayendra Ramjibhai Jadav	IFL1000121359	Abhinandan Kumar	11/13/17
Vaidehi Kulkarni	IFL1000046923	Dayanand Saini	06/30/15
Tejas Rajendra Gohil	IFL1000046267	Sreelatha Manoj Nair	07/15/15
Balu Sopan Totre	IFL1000054427	Najmun Nisha	07/20/15
	IFL1000056842	Komal Shaw	08/17/15
	IFL1000056819	Kirti Sanjay Mishra	08/27/15

BENCHMARK: MOBILE PAGE SPEED (1/6)

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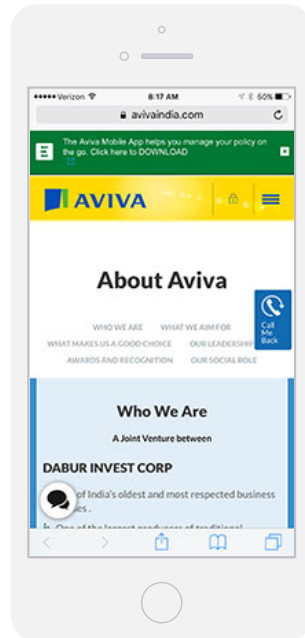
Mobile Page Speed

Poor
53/100



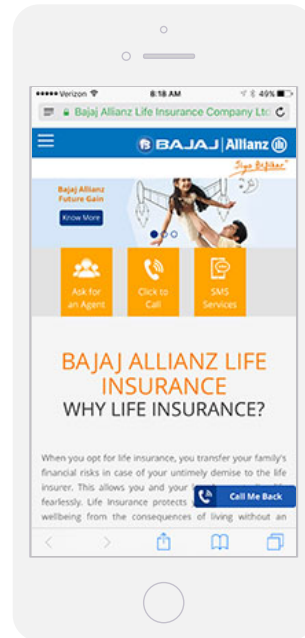
Mobile Page Speed

Poor
56/100



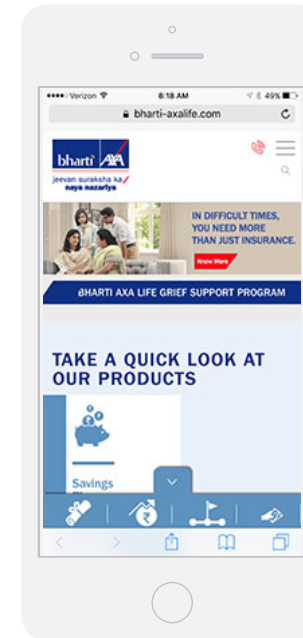
Mobile Page Speed

Poor
54/100



Mobile Page Speed

Poor
59/100



Aegon Life page is not optimized and is likely to deliver a slow user experience. It has 1 blocking script resources and 5 blocking CSS resources.

Aviva India page is not optimized and is likely to deliver a slow user experience. Its server responded in 2.1 seconds.

Bajaj Allianz Life page is not optimized and is likely to deliver a slow user experience. Its page has 11 blocking CSS resources.

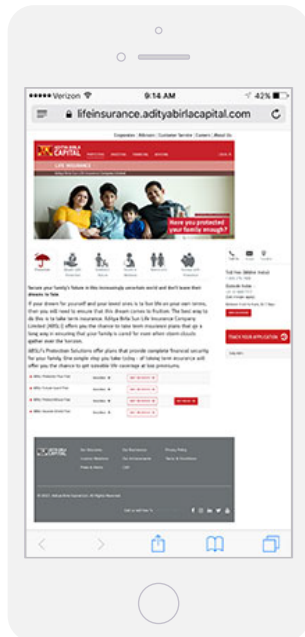
Bharti AXA page is not optimized and is likely to deliver a slow user experience. It has 6 blocking script resources and 5 blocking CSS resources, images are not properly formatted and the page requires additional network round trips to render the above-the-fold content.

BENCHMARK: MOBILE PAGE SPEED (2/6)

coverager

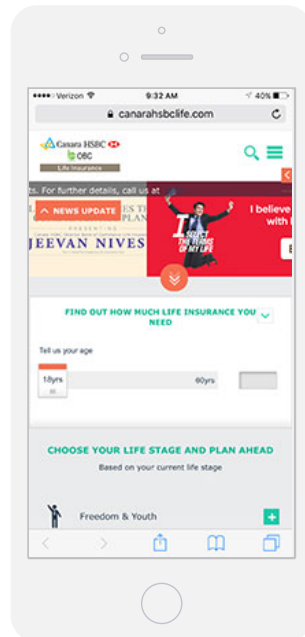
Mobile Page Speed

Poor
59/100



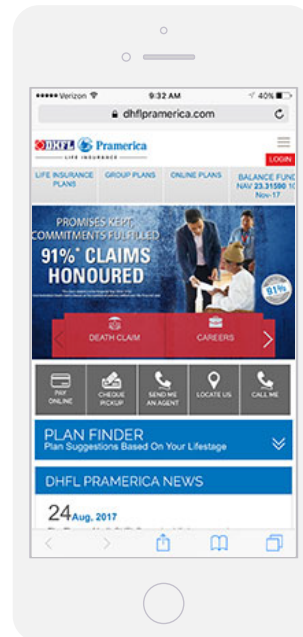
Mobile Page Speed

Poor
29/100



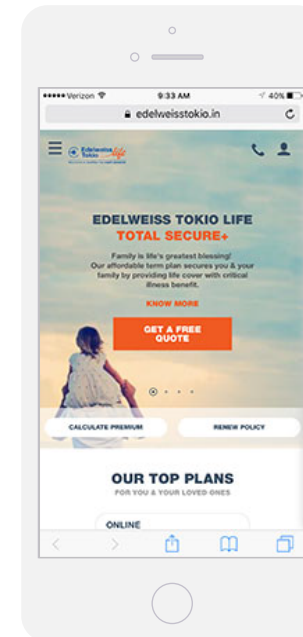
Mobile Page Speed

Poor
51/100



Mobile Page Speed

Needs Work
73/100



Aditya Birla Sun Life page is not optimized and is likely to deliver a slow user experience. It has 11 blocking script resources and 10 blocking CSS resources that cause a delay in rendering webpages.

Canara HSBC Life page is not optimized and is likely to deliver a slow user experience. Please prioritize and apply the recommendations below. Images are not properly formatted, page has 13 blocking script resources and 9 blocking CSS resources and server responded in 0.23 seconds.

DHFL Pramerica page is not optimized and is likely to deliver a slow user experience. Server responded in 0.64 seconds and page requires additional network round trips to render the above-the-fold content.

Edelweiss Tokio Life Insurance page is missing some common performance optimizations that may result in a slow user experience. Server responded in 0.74 seconds and page has 1 blocking CSS resources.

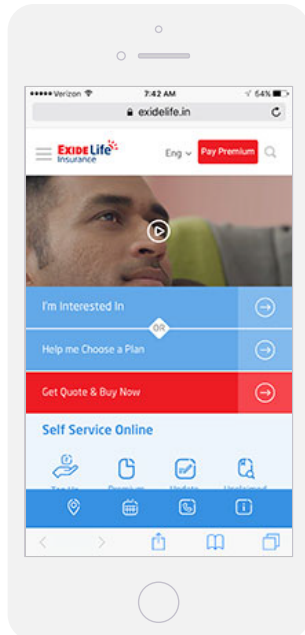
BENCHMARK: MOBILE PAGE SPEED (3/6)

coverager

Mobile Page Speed

Poor
46/100

EXIDE Life



Mobile Page Speed

Needs Work
76/100

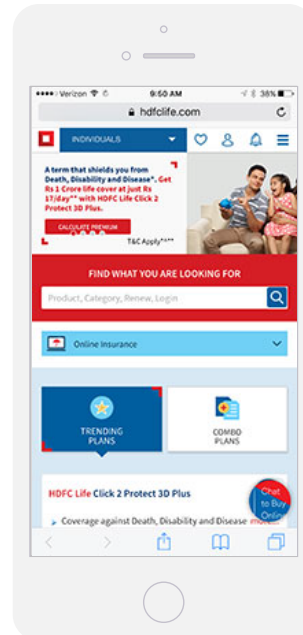
FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS



Mobile Page Speed

Poor
45/100

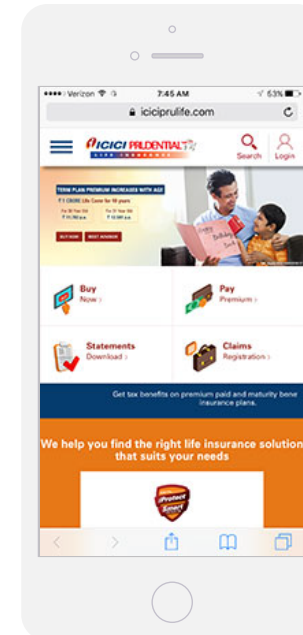
HDFC Life



Mobile Page Speed

Poor
43/100

ICICI PRUDENTIAL



Exide Life page is not optimized and is likely to deliver a slow user experience. Server responded in 0.52 seconds and page has 13 blocking script resources and 2 blocking CSS resources.

Future Generali India Life page is missing some common performance optimizations that may result in a slow user experience. Server responded in 0.46 seconds and images are not properly formatted.

HDFC Life page is not optimized and is likely to deliver a slow user experience. Page has 6 blocking script resources and 3 blocking CSS resources.

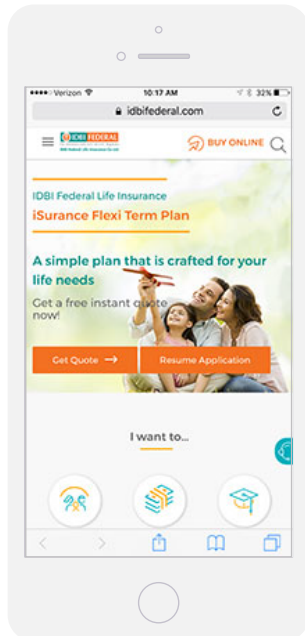
ICICI Prudential Life page is not optimized and is likely to deliver a slow user experience. Page has 4 blocking script resources and 3 blocking CSS resources and images are not properly formatted.

BENCHMARK: MOBILE PAGE SPEED (4/6)

coverager

Mobile Page Speed

Poor
22/100



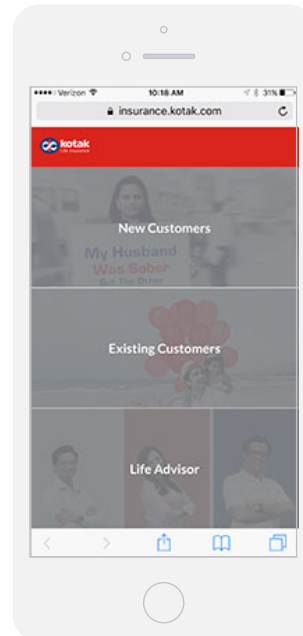
Mobile Page Speed

Poor
9/100



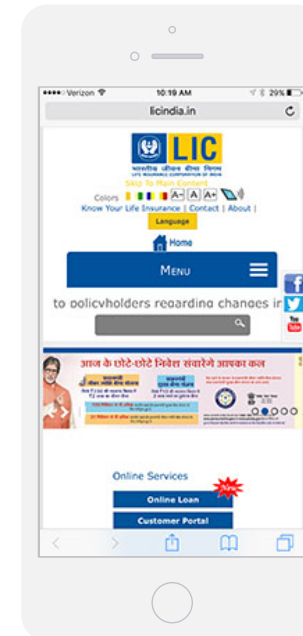
Mobile Page Speed

Needs Work
83/100



Mobile Page Speed

Poor
28/100



IDBI Federal Life page is not optimized and is likely to deliver a slow user experience. Page has 21 blocking script resources and 15 blocking CSS resources. Server responded in 0.32 seconds and images are not properly formatted.

IndiaFirst Life page is not optimized and is likely to deliver a slow user experience. Page has 35 blocking script resources and 20 blocking CSS resources and server responded in 1.4 seconds.

Kotak Life page is missing some common performance optimizations that may result in a slow user experience. Page has 1 blocking CSS resource.

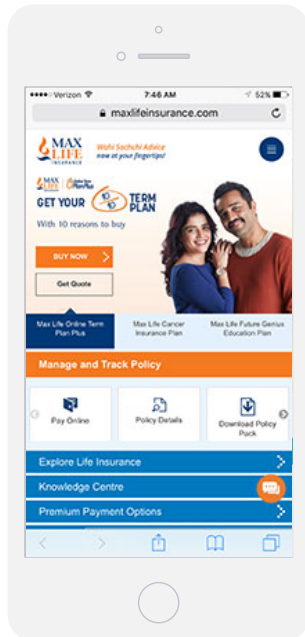
Life Insurance Corporation of India page is not optimized and is likely to deliver a slow user experience. Page has 13 blocking script resources and 6 blocking CSS resources and server responded in 0.40 seconds.

BENCHMARK: MOBILE PAGE SPEED (5/6)

coverager

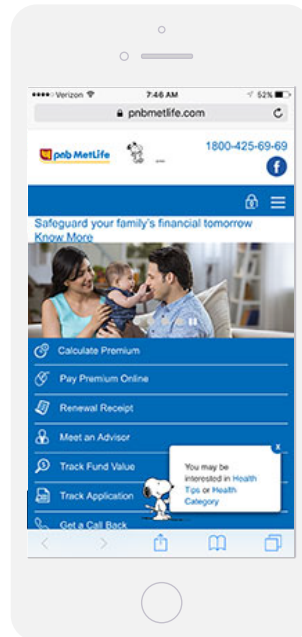
Mobile Page Speed

Poor
49/100



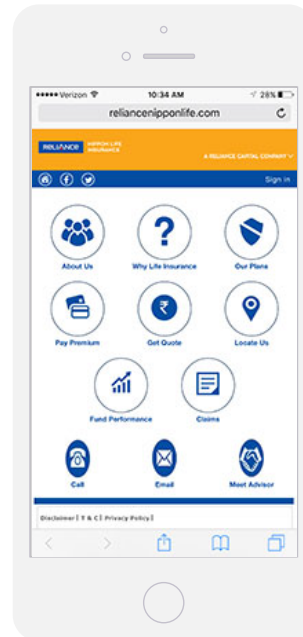
Mobile Page Speed

Poor
53/100



Mobile Page Speed

Poor
40/100



Mobile Page Speed

Poor
63/100



Max Life page is not optimized and is likely to deliver a slow user experience. Page has 12 blocking script resources and 2 blocking CSS resources. Also, page has 3 redirects, which introduce additional delays before the page can be loaded. Server responded in 0.27 seconds.

PNB MetLife page is not optimized and is likely to deliver a slow user experience. Page has 1 blocking script resources and requires additional network round trips to render the above-the-fold content.

Reliance Nippon Life page is not optimized and is likely to deliver a slow user experience. Page has 16 blocking script resources and 6 blocking CSS resources. Only about 69% of the final above-the-fold content could be rendered with the HTML delivered within 2 round-trips.

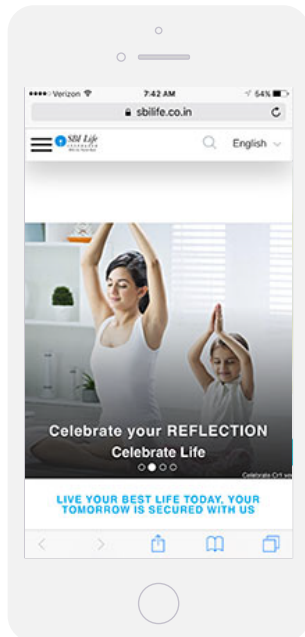
Sahara Life Insurance page is not optimized and is likely to deliver a slow user experience. page has 2 blocking script resources and 2 blocking CSS resources and images are not properly formatted. Server responded in 0.28 seconds.

BENCHMARK: MOBILE PAGE SPEED (6/6)

coverager

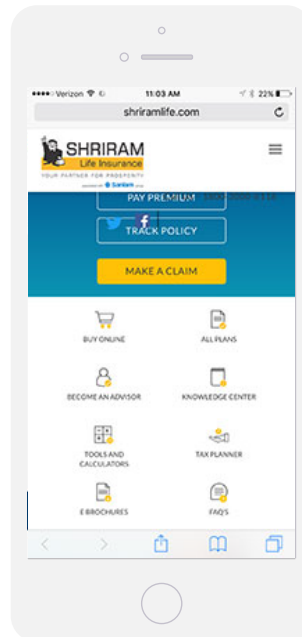
Mobile Page Speed

Poor
51/100



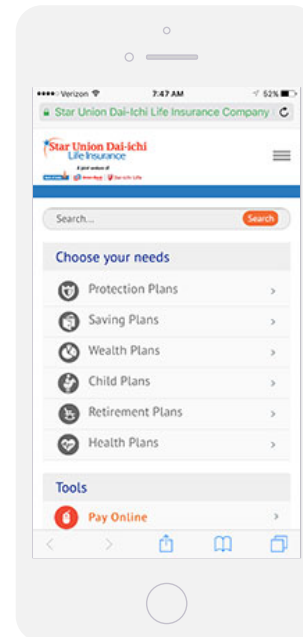
Mobile Page Speed

Poor
22/100



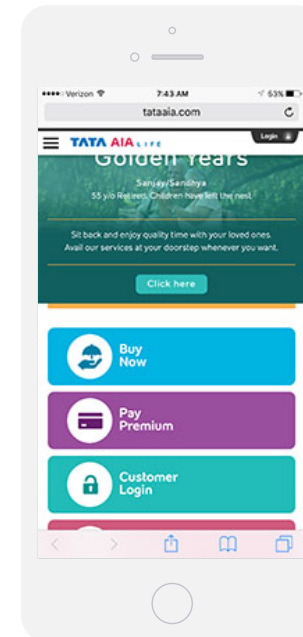
Mobile Page Speed

Poor
44/100



Mobile Page Speed

Poor
21/100



SBI Life page is not optimized and is likely to deliver a slow user experience. Page has 17 blocking script resources and 8 blocking CSS resources and images are not properly formatted.

Shriram Life Insurance page is not optimized and is likely to deliver a slow user experience. Page has 1 blocking CSS resources and server responded in 1.2 seconds.

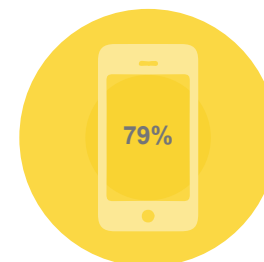
Star Union Dai-ichi Life page is not optimized and is likely to deliver a slow user experience. Page has 1 blocking CSS resources and server responded in 2.1 seconds.

Tata AIA page is not optimized and is likely to deliver a slow user experience. Page has 1 blocking script resources and 3 blocking CSS resource.

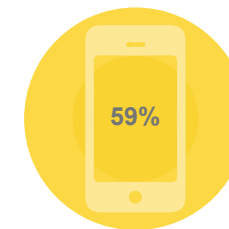
DEEP DIVE: MOBILE STRATEGY (1/3)

coverage

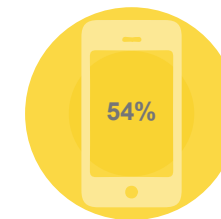
Insurer	Mobile App	Store	MODEL	
			B2C	B2B2C
Aegon Life	Aegon Life M-Power	Google		X
Aviva India	Aviva Life Insurance	Google, Apple	X	
Bajaj Allianz	Insurance Wallet	Google, Apple	X	
Bharti AXA Life	Bharti AXA In-My-Pocket	Google		X
	Bharti AXA Life Benefit Calculator	Google	X	
DHFL Pramerica	DPLI-Sampark	Google	X	
	AceApp	Google		X
Edelweiss Tokio Life Insurance	Edelweiss Tokio Life Vijaypath	Google	X	
	Edelweiss Tokio Life CalcuPro.	Google	X	
	Edelweiss Tokio Life ELMS	Google		X
Exide Life	Exide Life Insurance Mobile	Google	X	
	My Connect	Google, Apple	X	
Future Generali India Life	FG Life	Google	X	
HDFC Life	HDFC Life Insurance App	Google, Apple	X	
ICICI Prudential Life Insurance	iPruLife	Google, Apple		X
IDBI Federal Life Insurance	IDBI Federal Life Insurance	Google, Apple	X	
IndiaFirst Life	Connectify	Google		X
Kotak Life Insurance	My Goal Calculator	Google	X	
	Kotak Income Protection Plan	Google, Apple	X	
	Kotak Life	Apple	X	
Life Insurance Corporation of India	LICMobile	Google	X	
Max Life	Max Life CSG	Google		X
Reliance Nippon Life	Reliance Life Customer App	Google	X	
SBI Life	SBI Life Easy Access	Google, Apple	X	
	SBI Life Smart Advisor	Google		X
	SBI Life Mobcast	Google, Apple		X
Star Union Dai-ichi Life Insurance	SUD Life My Office	Google		X
Tata AIA Life	Tata AIA Life Secure Life	Google, Apple	X	



79% of insurers offer a mobile app.



58% of apps are only available on Android.



54% of insurers' apps target end-user.

Aegon Life M-Power is specifically available for the insurer's salesforce and business partners to illustrate product benefits with minimum inputs, and showcase clear-cut benefits to customers.

Aviva Life Insurance is a one-stop shop for all policy needs. Customers can view their policy details, fund details, pay renewal and top-up premium, request renewal receipts and update their contact details, among a host of other features.

Bajaj Allianz Insurance Wallet allows to purchase and manage insurance; from buying insurance, and policy renewal alerts, to initiating claims.

Bharti AXA In-My-Pocket offers digital tools for its salesforce: tracking their performance, viewing policy status, receiving renewal alerts and understanding their earnings; to name a few.

Bharti AXA Life Benefit Calculator allows users to compute the exact value of benefits that policies offer.

DHFL Pramerica's DPLI-Sampark helps customers track the latest status of their policies, premium due, due date and get in touch with a sales manager.

DEEP DIVE: MOBILE STRATEGY (2/3)

coverager

Insurer	Mobile App	Store	MODEL	
			B2C	B2B2C
Aegon Life	Aegon Life M-Power	Google		X
Aviva India	Aviva Life Insurance	Google, Apple	X	
Bajaj Allianz	Insurance Wallet	Google, Apple	X	
Bharti AXA Life	Bharti AXA In-My-Pocket	Google		X
	Bharti AXA Life Benefit Calculator	Google	X	
DHFL Pramerica	DPLI-Sampark	Google	X	
	AceApp	Google		X
Edelweiss Tokio Life Insurance	Edelweiss Tokio Life Vijaypath	Google	X	
	Edelweiss Tokio Life CalcuPro.	Google	X	
	Edelweiss Tokio Life ELMS	Google		X
Exide Life	Exide Life Insurance Mobile	Google	X	
	My Connect	Google, Apple	X	
Future Generali India Life	FG Life	Google	X	
HDFC Life	HDFC Life Insurance App	Google, Apple	X	
ICICI Prudential Life Insurance	iPruLife	Google, Apple		X
IDBI Federal Life Insurance	IDBI Federal Life Insurance	Google, Apple	X	
IndiaFirst Life	Connectify	Google		X
Kotak Life Insurance	My Goal Calculator	Google	X	
	Kotak Income Protection Plan	Google, Apple	X	
	Kotak Life	Apple	X	
Life Insurance Corporation of India	LICMobile	Google	X	
Max Life	Max Life CSG	Google		X
Reliance Nippon Life	Reliance Life Customer App	Google	X	
SBI Life	SBI Life Easy Access	Google, Apple	X	
	SBI Life Smart Advisor	Google		X
	SBI Life Mobcast	Google, Apple		X
Star Union Dai-ichi Life Insurance	SUD Life My Office	Google		X
Tata AIA Life	Tata AIA Life Secure Life	Google, Apple	X	

DHFL Pramerica's AceApp offers 24/7 mobile office on-the-go to its sales advisors.

Edelweiss Tokio Life Vijaypath is a mobile app to assess financial needs with tools for understanding one's risk appetite.

Edelweiss Tokio Life CalcuPro offers product information guide and premium calculator.

Edelweiss Tokio Life ELMS is a training tool that helps users access course modules, view course files when offline and learn and earn certifications at their own pace.

Exide Life Insurance Mobile offers instant premium, payment options, and financial assessment calculators.

Exide Life MyConnect provides access to vital information anytime, anywhere to help users conduct daily business activities with ease.

FG Life offers an easy way to manage policies: view complete policy details, pay premium, download statements and more.

HDFC Life Insurance app allows for purchase of coverage and service: users can browse through various online insurance plans, review benefits, purchase and renew coverage.

iPruLife is an app for employees, agents, and advisors to quote life insurance online.

IDBI Federal Life Insurance allows users to view policy details, pay premium, locate branch and modify coverage.

Connectify allows BDM to share different types of Images and PDFs related to products with their customers.

DEEP DIVE: MOBILE STRATEGY (3/3)

coverager

Insurer	Mobile App	Store	MODEL	
			B2C	B2B2C
Aegon Life	Aegon Life M-Power	Google		X
Aviva India	Aviva Life Insurance	Google, Apple	X	
Bajaj Allianz	Insurance Wallet	Google, Apple	X	
Bharti AXA Life	Bharti AXA In-My-Pocket	Google		X
	Bharti AXA Life Benefit Calculator	Google	X	
DHFL Pramerica	DPLI-Sampark	Google	X	
	AceApp	Google		X
Edelweiss Tokio Life Insurance	Edelweiss Tokio Life Vijaypath	Google	X	
	Edelweiss Tokio Life CalcuPro.	Google	X	
	Edelweiss Tokio Life ELMS	Google		X
Exide Life	Exide Life Insurance Mobile	Google	X	
	My Connect	Google, Apple	X	
Future Generali India Life	FG Life	Google	X	
HDFC Life	HDFC Life Insurance App	Google, Apple	X	
ICICI Prudential Life Insurance	iPruLife	Google, Apple		X
IDBI Federal Life Insurance	IDBI Federal Life Insurance	Google, Apple	X	
IndiaFirst Life	Connectify	Google		X
Kotak Life Insurance	My Goal Calculator	Google	X	
	Kotak Income Protection Plan	Google, Apple	X	
	Kotak Life	Apple	X	
Life Insurance Corporation of India	LICMobile	Google	X	
Max Life	Max Life CSG	Google		X
Reliance Nippon Life	Reliance Life Customer App	Google	X	
SBI Life	SBI Life Easy Access	Google, Apple	X	
	SBI Life Smart Advisor	Google		X
	SBI Life Mobcast	Google, Apple		X
Star Union Dai-ichi Life Insurance	SUD Life My Office	Google		X
Tata AIA Life	Tata AIA Life Secure Life	Google, Apple	X	

My Goal Calculator helps users plan their protection and long term savings needs.

Kotak Income Protection Plan is an app to allow users to purchase this specific product.

Kotak Life allows users to access their Kotak Life policy details.

LICMobile offers information about LIC products and services: premium calculation, policy details, branch locator and contact information.

Max Life CSG is a lead management app that can be used by sellers to create leads, record meetings and share product illustrations with customers.

Reliance Life Customer App allows users to update their life insurance details and download statements for tax-related purposes.

SBI Life Easy Access allows users to view policy details, renew coverage, pay premium, calculate premium and contact customer service.

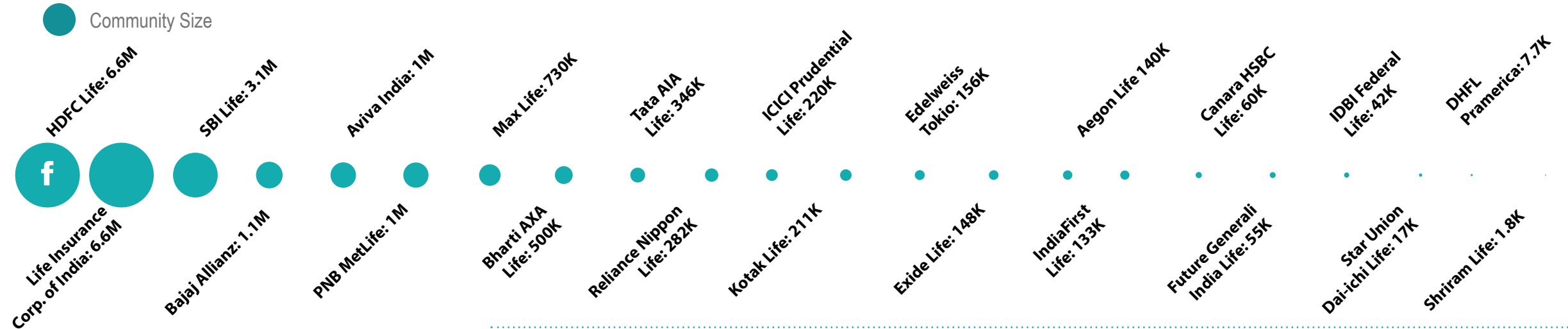
SBI Life Smart Advisor allows advisors to access their key business data such as: policy and customer details, product and premium details, and any news and updates on the company. Also includes: planner and commission details reports.

SBI Life Mobcast is a training tool for advisors.

SUD Life's My Office allows sales employees on-the-go access to their business data like app tracker, service tracker, and target vs. achievement etc.

Tata AIA Life Secure Life is a guide to savings and protection needs. The app tells users the exact premium they need to pay and helps them decide adequate savings and protection needs.

SOCIAL PLATFORMS: FACEBOOK, TWITTER ADOPTION



HIGHLIGHTS

- 95% of India's life insurers are active on Facebook and Twitter; all excluding Sahara Life Insurance.
- Average community size on Facebook is 1,175,804, on Twitter 38,063.
- 3 out of 22 insurers (14%) have Facebook Reviews enabled: Tata AIA Life, Star Union Dai-ichi Life Insurance, and IDBI Federal Life Insurance.
- The average Facebook Reviews rating is 4.03 based on 147 reviewers cumulatively.

Aegon Life @AegonLife

You don't always get to choose what you should have. But with Aegon Life, you can #iDecide your insurance plans. #BurgerEmoji

12:48 AM - 2 Nov 2017

2 Retweets 4 Likes

A GREAT USE CASE

As defined by Merriam-Webster dictionary, a cheeseburger is a "hamburger topped with a slice of cheese." Yet Google has been building burger emojis upside down for years. This has been pointed out by media analyst Thomas Baekdal during late October, in a tweet that went viral. Aegon Life leveraged the momentum, to make a point. **All in all, a good social media strategy is a dynamic social media strategy that revolves and evolves with current events.**

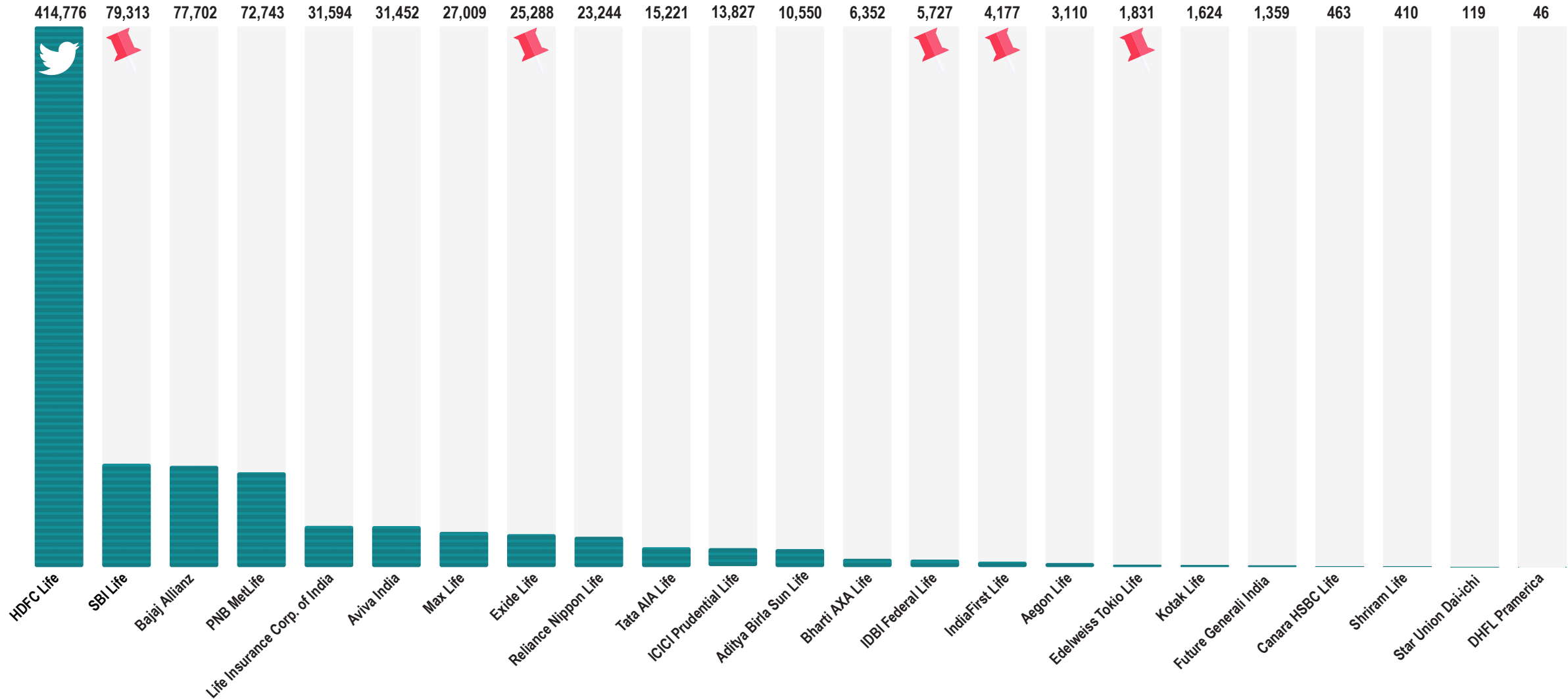
Apple

Google

22.7% OF INSURERS USE TWITTER'S PINNED TWEET FEATURE

























coverager

Community Size



POPULAR BRAND HASHTAGS

★ Not life insurance specific ★ Contest ❌ N/A

 Aegon Life #BeSafeNotSorry	 DHFL Pramerica #DengueShield ★	 IDBI Federal Life #BabyGotPlans ★	 Reliance Nippon Life #WealthSetsYouFree ★
 Aviva India #GoodThinking	 Edelweiss Tokio Life #MyRisingStar ★	 IndiaFirst Life #LittleScribbles ★	 Sahara Life ❌
 Bajaj Allianz #JiyoBefikar	 Exide Life #PartnershipsForLife ★	 Kotak Life #LaterMaybeLate	 SBI Life #WeArePrepared
 Bharti AXA Life #GoBeyond	 Future Generali India Life #KalkiTaiyaari ★	 Life Insurance Corporation of India ❌	 Shriram Life ❌
 Birla Sun Life #DearMoney ★	 HDFC Life #MeriChildishSide ★	 Max Life ❌	 Star Union Dai-ichi Life #MakeTheMostOfHealth
 Canara HSBC Life #Connectedtocare	 ICICI Prudential Life #NayaProtection	 PNB MetLife #LifeOnYourOwnTerms	 Tata AIA Life #MakingGoodHappen

coverager

It's common for insurers to use several hashtags to convey different messages.



Send us a picture of your time together with your kid and we will throw a little surprise your way.

To participate, share your 'together time' picture in the comments below, with the hashtag **#GiftTime** & **#AvivaIndia** and share the post on your page!



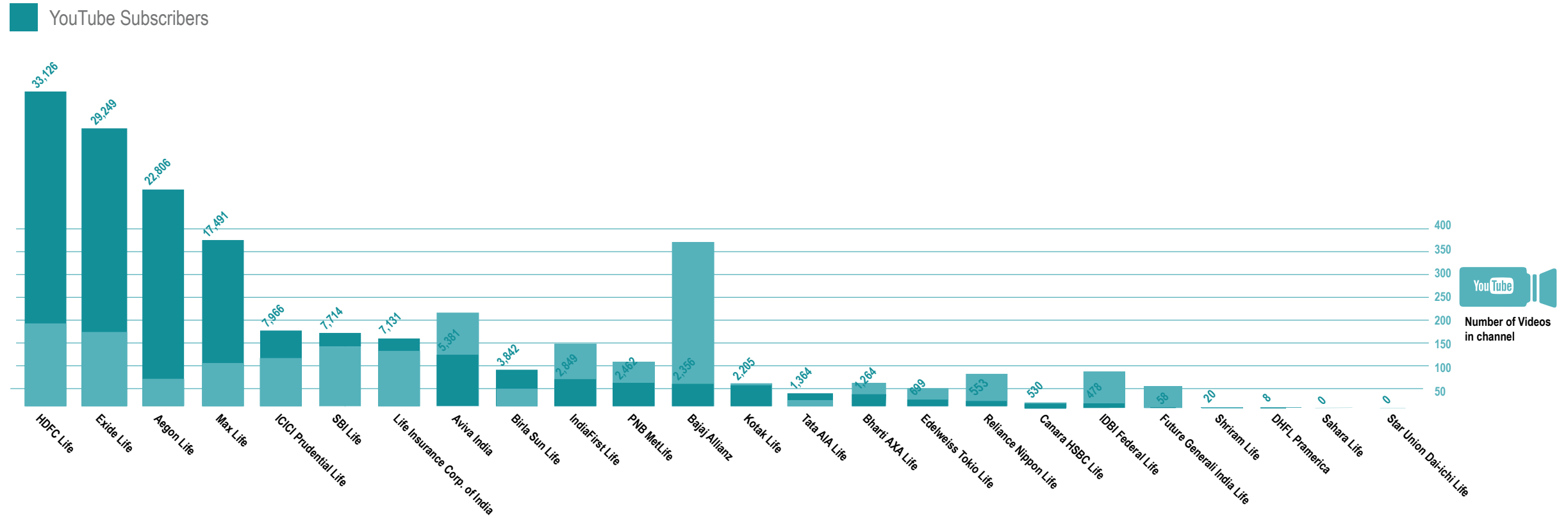
2:25 AM - 13 Oct 2017

13 Retweets 20 Likes

11 13 20

YOUTUBE COMMUNITY SIZE

coverager



87.5%

21 out of 24 insurers have a YouTube channel, with 20 out of 21 insurers directing their site visitors to the channel.



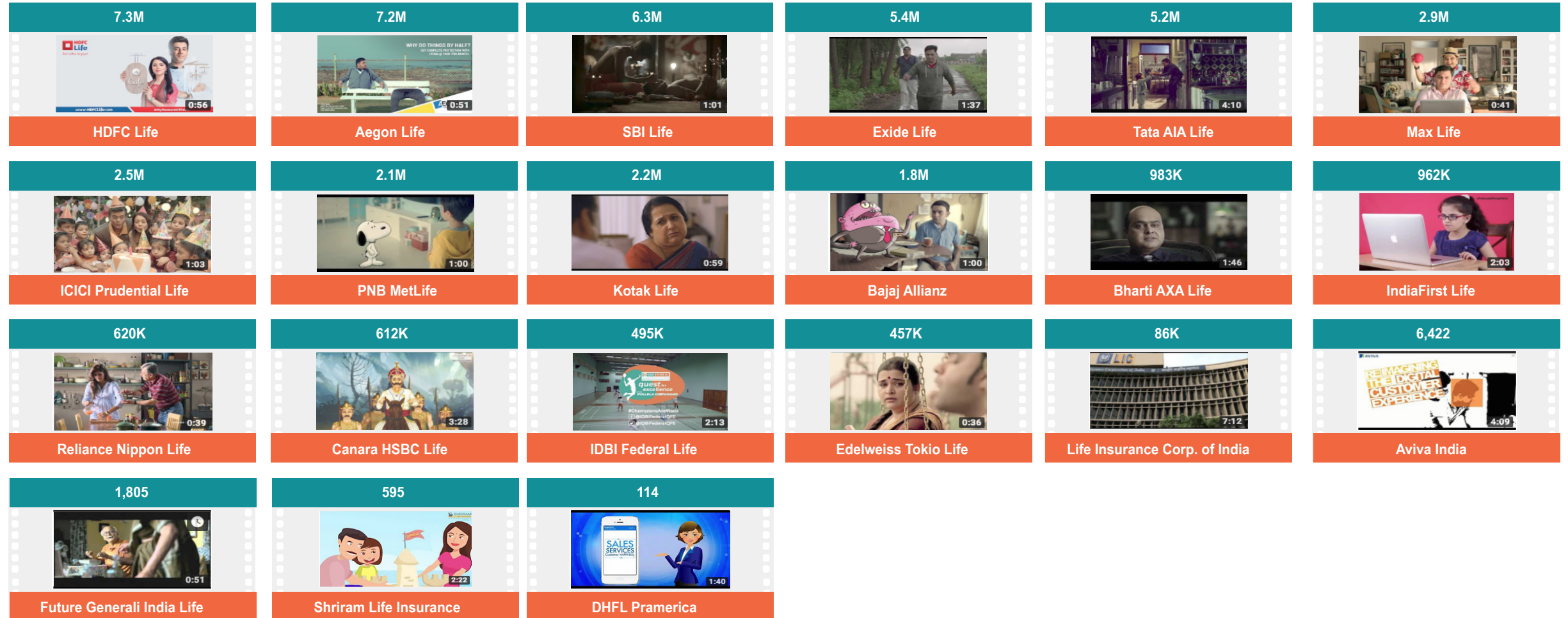
On average a channel's playlist includes 95 videos.

Average video time is 2.04 minutes.



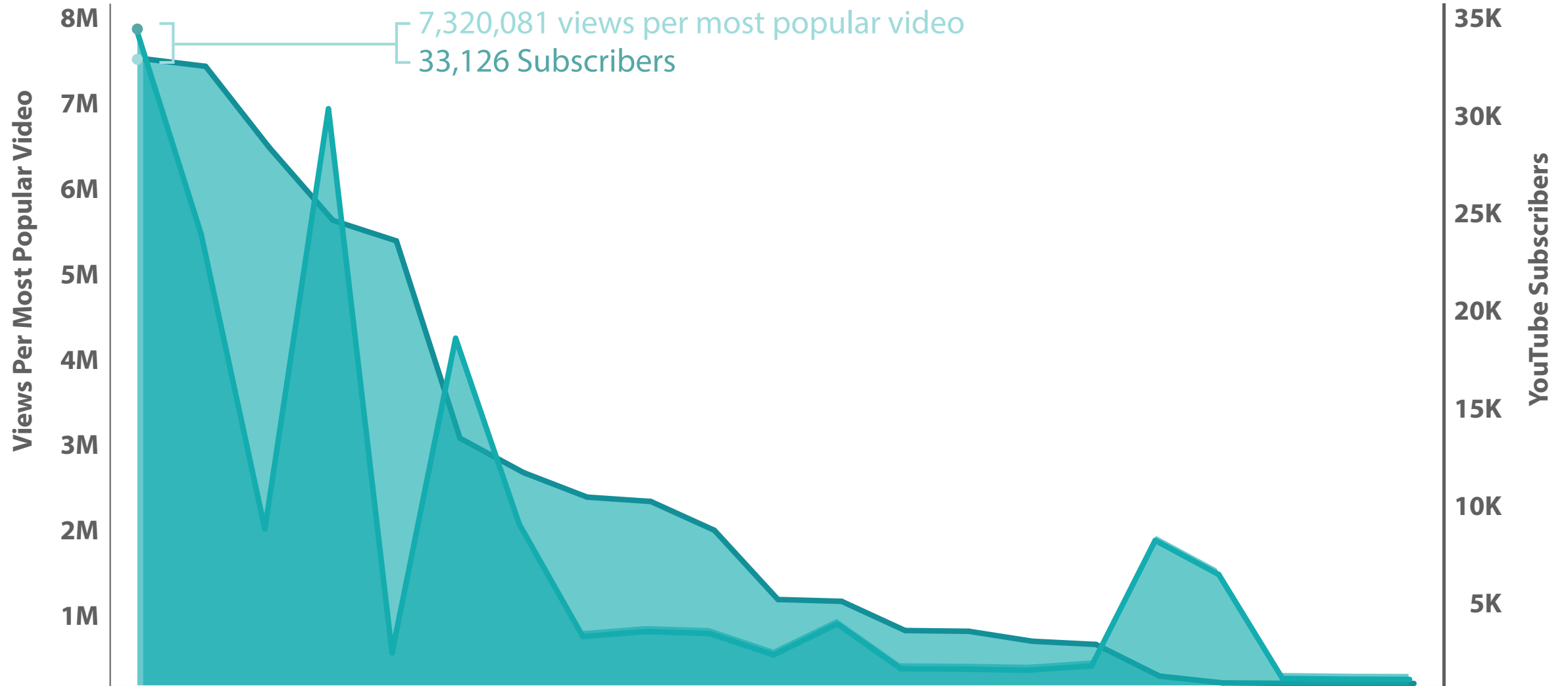
MOST POPULAR VIDEOS BY BRAND, BY VIEWS

coverager

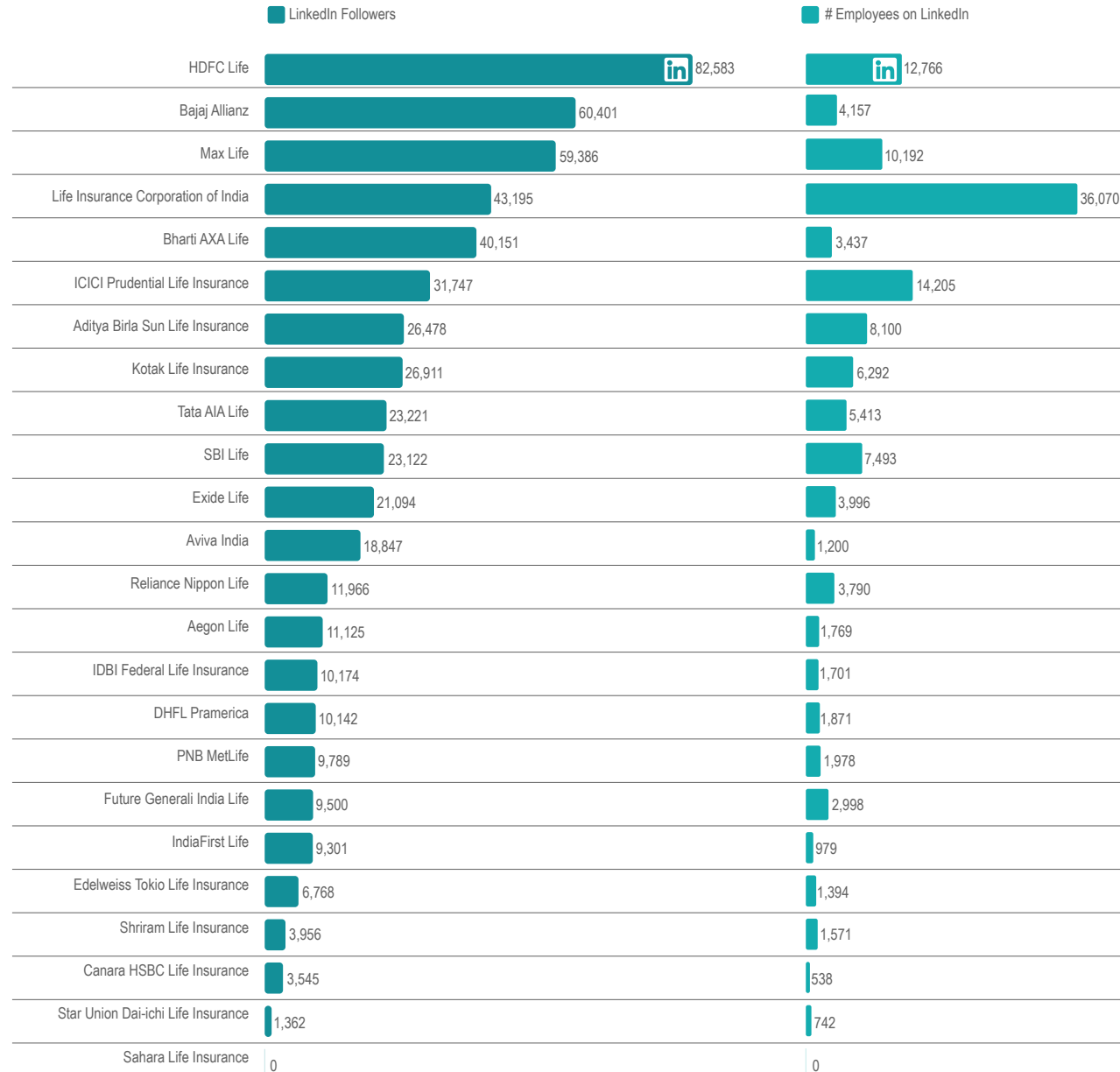


NO CORRELATION BETWEEN YOUTUBE COMMUNITY SIZE AND VIDEO VIEWS

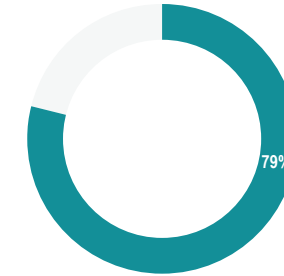
coverager



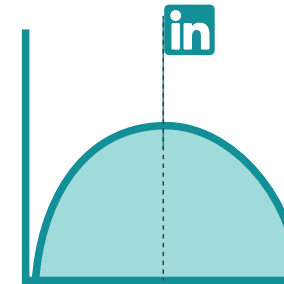
HDFC LIFE ENJOYS LARGEST BASE OF EMPLOYEES ON LINKEDIN



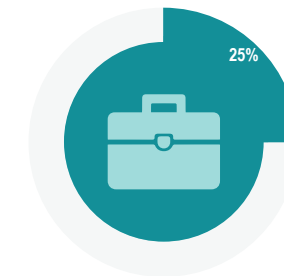
coverager



79% of companies' CEOs and/or Managing Directors have a LinkedIn profile.



Average LinkedIn followers per brand is 23,137



25% of brands posted a job opening on LinkedIn, reaching an average of 1,535 views per post.

TAKEAWAY: BAJAJ ALLIANZ GETS IT - RELEVANT CONTENT AT THE POS

coverager

Content is King, if The Kingdom is Interested

In insurance, content marketing primarily boils down to building enough confidence to encourage user to purchase coverage online. Offering the right content at the right time allows brands to reach prospects at a time when they are showing interest in a brand's products. This is the approach taken by Bajaj Allianz; the insurer combines text and visual content on a product's landing page to explain prospects key benefits, provide a sample illustration of product, answer most frequent questions and share testimonials.

Our Customer's Review...

What are people saying?

Average Rating: **3.82** (Based on 61 reviews & ratings)

5 Star	17
4 Star	23
3 Star	16
2 Star	6
1 Star	1

Showing 61 reviews

- ★★★★★ Jacklin C (20 Mar 2016, Bangalore) Nothing as such
- ★★★★★ Shantnu Ramratan Sahani (20 Mar 2016, Thane) Nice guidance.
- ★★★★★ Shaobhi Yadav (01 Feb 2016, Gurgaon) Good Experience
- ★★★★★ Lokesh Tewari (01 Feb 2016, South West Delhi) Very helpful and informative staff with complete information of the product.
- ★★★★★ Sriji Sen (01 Feb 2016, Bangalore Urban) good

Note: The feedback displayed above has been provided by actual Bajaj Allianz Life customers who bought or renewed their policy online.

Life Insurance NEED CALCULATORS Work with us BECOME AN AGENT Renew Onl

NEW CUSTOMERS EXISTING CUSTOMERS

Life Insurance Buy Online Our Plans Why Us Pay Renewal Premium Claims

What this Unit-linked endowment plan can do for you and your family? depending on the annualized premium

In this policy, the investment risk in investment portfolio is borne by the policy holder

Gain maximum benefits at the least cost

with

Bajaj Allianz Future Gain

A Unit-linked Endowment Plan

- Maximum premium allocation
- Choice of 2 investment portfolio strategies
- Choice of seven (7) funds
- Option to make partial withdrawals from the funds

BUY ONLINE



Call back for New Product Enquiry

Home / Our Plans / ULIP / Future Gain

Share This Page

Bajaj Allianz Future Gain ULIP Plans

Growing your money to meet your future financial needs is now easier with Bajaj Allianz Future Gain – A Unit Linked Endowment Plan that gives you maximum benefits at the lowest cost.

Bajaj Allianz Future Gain provides for maximum premium allocation to ensure you get the most value for your money. Along with a life cover that protects the financial wellbeing of your loved ones, the plan also provides you with one of the easiest avenues to build more wealth for your future financial goals.

When you opt for Bajaj Allianz Future Gain, you get a choice of 7 different fund options along with varied premium payment frequencies & settlement options. All this ensures that your plan provides you with the maximum value in a way that your valuable money is fully utilized towards your dream future.

RightInvest Calculator Tax Calculator
(Toll Free) 1800-209-0144 SMS LIFE @ 56070

The Benefits of Bajaj Allianz Future Gain

- ULIP Policy with maximum premium allocation
- Choice of 2 investment portfolio strategies
- Choice of seven (7) funds
- Option to make partial withdrawals from the funds
- ULIP plan with option to pay top-up premium
- Option to decrease sum assured
- Option to alter premium payment frequency
- Option to take maturity benefit in installments (Settlement Option)

How does your ULIP plan work?

Policy Benefits & Features

Sample illustration

Portfolio Strategies

TAKEAWAY: ORGANIZE VIDEOS TO ATTRACT MORE VIEWS

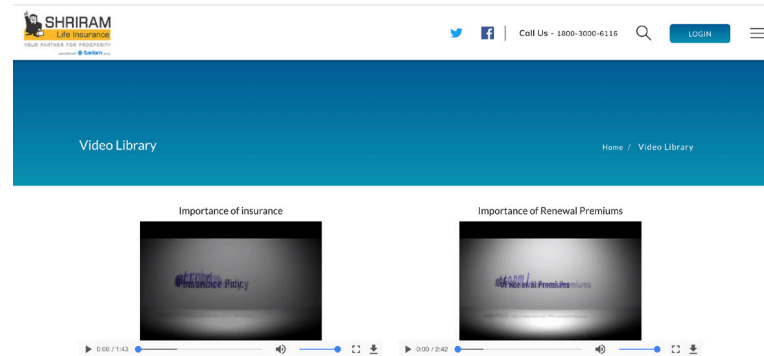
Invest in Placement

Videos require a lot more know-how and effort.

Though the average popular YouTube video can garner over 2 million views in the life insurance space, reach or engagement aren't evenly distributed. For instance, DHFL Pramerica, which has only begun to use YouTube 4 months ago, is 'enjoying' an average of 200 views for the two videos it has uploaded.

The good news for those starting out in the space, is that reach and engagement isn't a factor of YouTube subscribers. Instead of focusing on growing channel subscribers, brands already investing in the space, should strategically display videos across their web and social media content, adopting two strategies; one for educational videos and one for promotional videos.

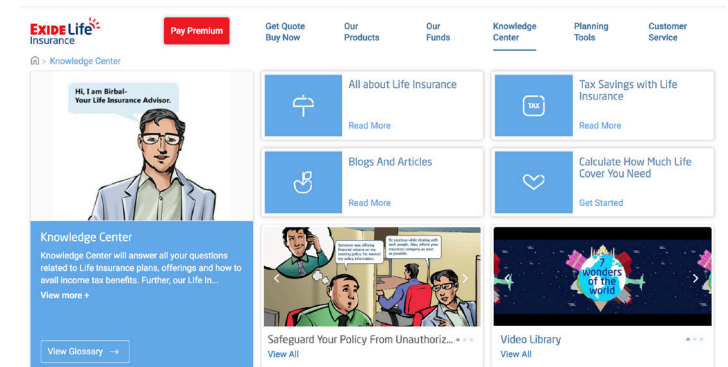
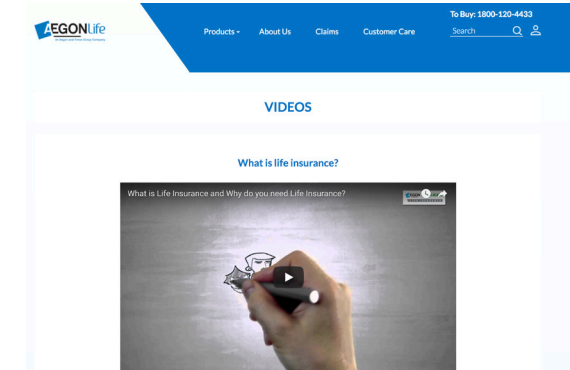
Shriram Life, Exide Life, and Aegon Life offer video libraries directly from their homepage or knowledge center. At times, these videos are out of the way. In other words, they don't enhance a user's specific call-to-action but rather are available as a stand-alone vehicle to convey a message, better conveyed via a different channel.



Clearly, the opportunity is to embed videos during different customer journeys, which entails coordinating content deployment and investing in videos with a specific goal in mind, beyond the simple 'brand awareness' objective.

Ultimately, brands must track responses to videos from both web and social to develop a cross channel integration with a high ROI.

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TAKEAWAY: THE CASE FOR PLAN FINDERS

Knowledge-Rich?

Without exemptions, every insurance site is information-rich; it is simply the nature of the products being sold. With so much information that's typically associated with unique terminology, it can be a challenge for consumers to navigate their way to the right plan.

Surprisingly, very few insurers guide prospects on the right life insurance product for them. Most opt for a long list of products display that assumes the user

will do all the heavy lifting of understanding which coverage is right for their needs.

Unlike different insurance products, life insurance is a long-term purchase; hence requiring an extra level of confidence on what that right product is. Product personalization such as 'plan finders' that begin with asking the prospect to share a bit about himself are a useful strategy to make sure one's information-rich website leaves the user knowledgeable.

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HOME » CALCULATORS » FUTUREREADY

FutureReady



TAKEAWAY: EDELWEISS TOKIO LIFE: EASIEST ONLINE CLAIM INITIATION FORM

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WHY INSURANCE • WHY US • OUR PRODUCTS • GUIDANCE • CUSTOMER SERVICE

REPORT A CLAIM  

report a claim

claim intimation

claim philosophy

claim stories

claim articles

Claims Settlement Ratio in FY 2016-17 is at 93.29%

We ensure prompt settlement of all genuine claims in 24 hrs. for any delays, we shall pay interest @ 10% p.a.**

*The claims ratio is for individual death claims computed basis claims settled over total claims for the financial year.
**Above assurance is applicable to individual policies with a sum assured of up to INR 5 Cr. & on receipt of all required document.

an **easy 3 step** claim processing



death claim critical illness/hospital cash benefit claim disability claim

following documents need to be submitted*


*(the company has a right to call for additional documents other than the one's mentioned below)

- original policy document
- claimant photoidentity & address proof

nominee name

nominee number

policy number

I'm not a robot 

The screenshot shows the same form as above, but with a white modal box overlaying the top half. The modal contains a cartoon character icon and the text 'Your Claim Intimation Submitted Successfully!!'. The background is dimmed, showing the form fields and the 'submit now' button.

TAKEAWAY: WRITE FOR THOSE THAT SCAN, NOT READ

Mind Your Language

On average a user will only read 20% to 28% of the words on a site. It's safe to assume that people don't read a web page but rather browse looking for helpful information. There are several ways to write for scanners, including using: descriptive subheadings, plenty of white space, and short paragraphs. Select insurers use terms like 'Trending Plans', Buy Now' and 'Online Plans' to attract scanners.

The screenshot shows the HDFC Life website interface. At the top, there's a navigation bar with the logo and menu items like 'Online Plans', 'All Plans', 'Fund Performance', 'Help Me Decide', and 'Customer Service'. Below this is a large banner for the 'HDFC Life Cancer Care plan'. The banner text reads: 'HDFC Life Cancer Care plan covers major stages of cancer. Get Rs 20 lakh cover for Rs 6 /day*'. Below the text are two buttons: 'KNOW MORE' and 'CALCULATE PREMIUM'. To the right of the text is a portrait of a woman. At the bottom of the banner, there's a search bar with the text 'FIND WHAT YOU ARE LOOKING FOR' and a search button. Below the search bar are several icons representing different plan categories: Trending Plans, Combo Plans, Term Plans, Retirement Plans, Investment Plans, Health Plans, and Child Plans.

Mind Your Design

Insurers like Kotak Life and Bajaj Allianz offer one-click access to online plans, separating the flow for those looking to complete the process online, from those looking to research products.

The screenshot shows the Kotak Life website interface. At the top, there's a navigation bar with the logo and menu items like 'New Customers', 'Existing Customers', and 'Life Advisors'. Below this is a secondary navigation bar with links like 'Home', 'How Do I?', 'Online Plans', 'Insurance Plans', 'Group Plans', 'Fund Performance', 'Why Kotak Life?', and 'Insurance Guide'. Below the navigation bar are three main categories: 'Protection Plan' (with a sub-link 'Kotak e-Term Plan'), 'Savings Plan' (with a sub-link 'Kotak e-Assured Savings Plan'), and 'Retirement Plan' (with a sub-link 'Kotak e-Lifetime Income Plan'). Below this is a large banner for 'Future Generali Cancer Protect Plan'. The banner text reads: 'I WANT TO PLAN FOR' followed by a dropdown menu, 'CALCULATE PREMIUM', and 'CALL ADVISOR'. Below the banner is a vertical list of plan categories: ONLINE PLANS, PROTECTION PLANS, HEALTH PLANS, SAVINGS PLANS, CHILD PLANS, RETIREMENT PLANS, and UNIT LINKED PLANS. To the right of the list is a large image of a family with a person in a wheelchair, and a badge that says 'BEST CANCER INSURANCE IN INDIA CONSUMER VOICE'. Below the image is a 'KNOW MORE' button and a 'BUY ONLINE' button. At the bottom of the banner, there's a small text: 'As declared by June 2017 issue of Consumer Voice Magazine issued by (VOICE) Voluntary Organisation in the interest of Consumer Education.'

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TAKEAWAY: ICICI PRUDENTIAL LIFE: MORE CHOICES FOR CLAIM INITIATION

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The screenshot shows the ICICI Prudential Life Insurance website. At the top left is the logo with the tagline 'LIFE INSURANCE'. To the right is a search bar with the text 'What Are You Looking For?' and a magnifying glass icon, followed by a 'LOGIN' button with a dropdown arrow. Further right are links for 'About Us', 'Join Us', 'Contact Us', and 'Track Application'. Below this is a dark red navigation bar with white text for 'PLANS', 'FUND PERFORMANCE', 'CLAIMS', 'NRI CORNER', 'LIBRARY', and 'SERVICE'. A large orange banner below the navigation bar states 'Our claim settlement ratio is 96.87% for FY 2016-17'. Underneath the banner is a white horizontal bar with four service options, each with an icon and a right-pointing arrow: 'Contact ClaimCare', 'FAQs on Claims', 'Track Claim Status', and 'Intimate a Claim'.

Step 1 - Claim Reporting

The first step involves reporting your claims. You can report your claims online, at our branches or through an SMS as per your convenience.

The image displays five distinct icons for claim reporting, each enclosed in a light gray rounded square with an orange circular border. From left to right: 1. 'Submit Online' with an icon of a person sitting at a desk with a laptop. 2. 'Call ClaimCare' with an icon of three people and a signal wave. 3. 'Visit Branch' with an icon of a multi-story building. 4. 'E-mail Claim or Send SMS' with an icon of an envelope and a signal wave. 5. 'Direct Mail' with an icon of a smartphone with a speech bubble.

Please note that your claim will be formally registered only after you provide us a written request of claim settlement at our branch or Claims Cell office.

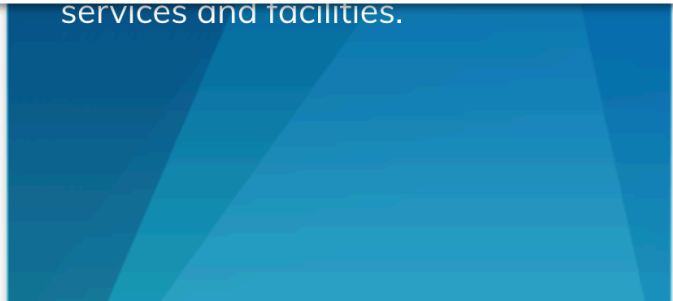
STAY AWAY: INACTIVE BLOGS

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Call Us - 1800-3000-6116

LOGIN



Benefit, Maturity Payout and Auto Cover helped me make an informed decision.
- Rishikesh Maru, SL Genius Plan



Unclickable content

MEDIA SPEAK
"We will try to reach out to more families in the rural space." says Casparus Hendrik Kromhout, MD & CEO, Shriram Life Insurance in his interview with Moneycontrol where he talks about the company's business strategy and future plans.
[READ THE FULL INTERVIEW HERE...](#)

PARTNER SPEAK

"An investment in Shriram, ensures a better alignment with our India partner and is also in line with our strategy to diversify, both geographically and into broader financial services."
- Dr Johan van Zyl, Sanlam's group chairman.

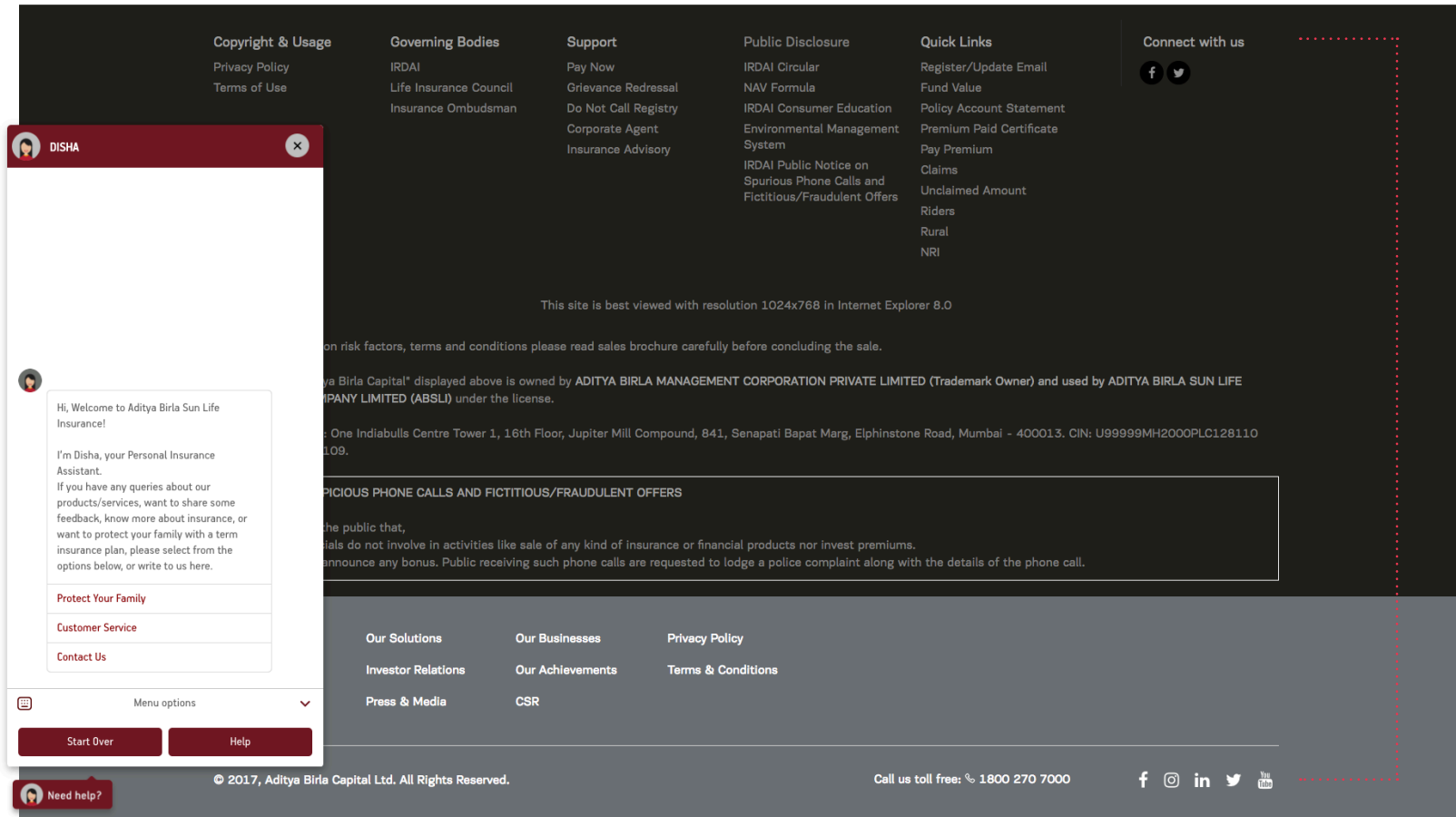
SOCIAL MEDIA

Protect the one's you love with Shriram Life Insurance! SLIC offers Premium Life Insurance Policies in India! Click here to know more - <https://t.co/GpJwwouhBV>

STAY AWAY: ADITYA BIRLA SUN LIFE SOCIAL HANDLING

Unnecessarily Confusing

Aditya Birla Sun Life Insurance: webpage includes two areas for social media accounts; of which one redirects to an inactive Twitter account.

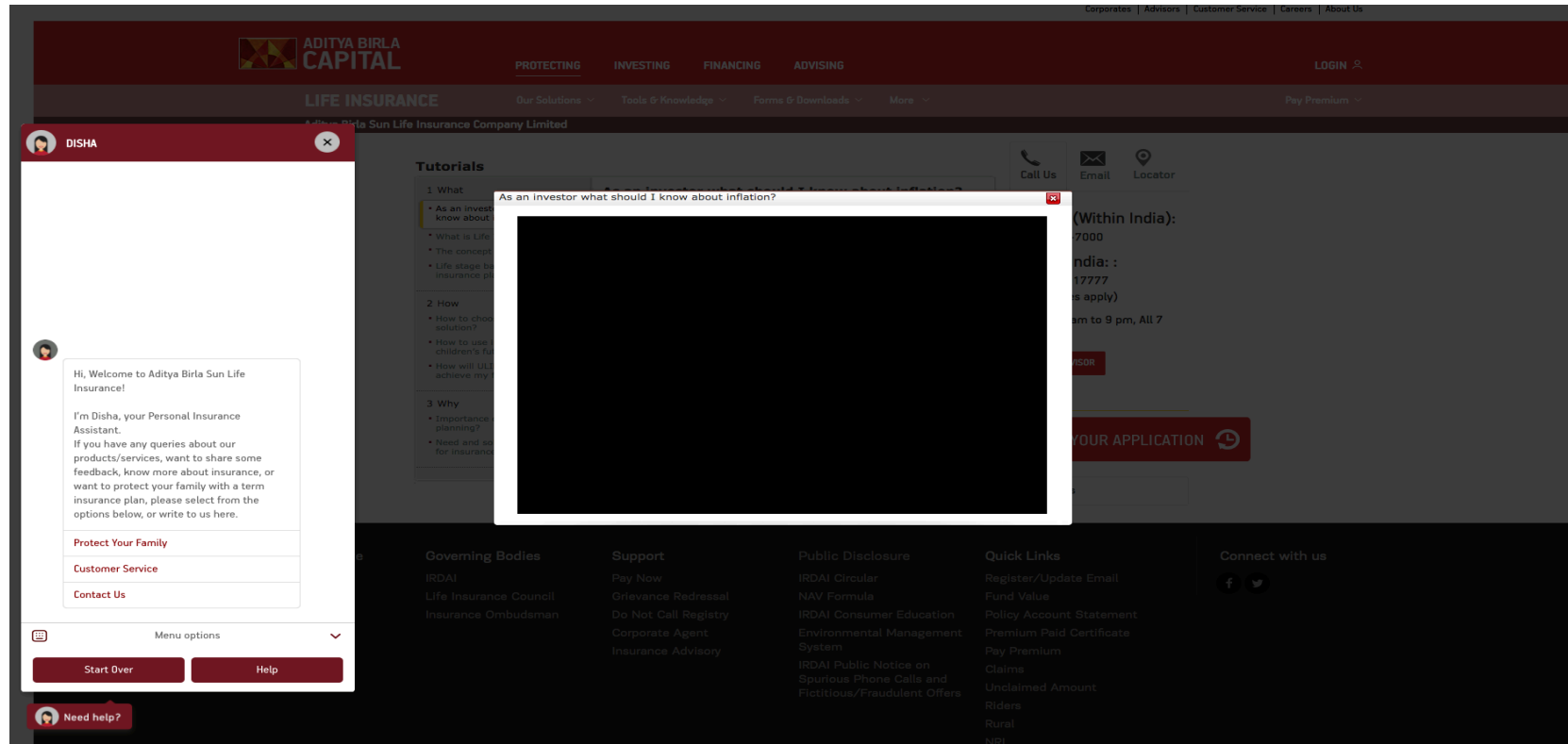


STAY AWAY: VIDEO AS PRIMARY CHANNEL TO ADDRESS FAQ

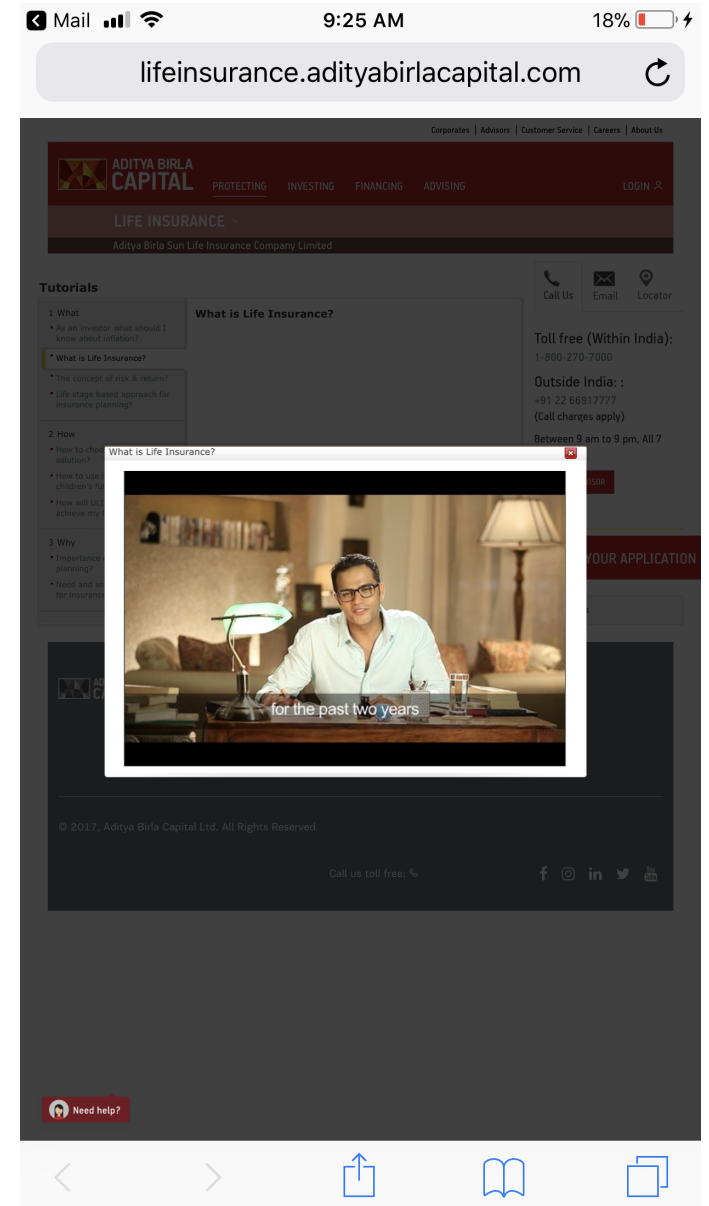
The Case for Text Over Visual

Aditya Birla offers in-depth understanding of life insurance via a series of tutorials that are meant to answer questions such as: “What is Life Insurance?”, “Life stage based approach for insurance planning?”, and “How to use insurance for children’s future planning?” Coverager findings discovered that user experience varies between

web and mobile. Users accessing the tutorials via the web encountered videos that weren’t loading properly, while users that visited the same section via a smartphone device were successful viewing the videos. In general, it’s easier and faster to navigate FAQ via text or chatbot.



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This report is created by Coverager, a media company offering news and insights tailored to the insurance sector.

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