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**What's the most interesting thing you've done outside of work in the last 12 months?**

I ticked the box on a key personal milestone – I ran three major world marathons, in London, Chicago and Boston. I loved the process of training for it and being disciplined about managing my time and nutrition. Overall, it was a humbling experience. Of the six big world marathons, I've done two in the past, three over the last year and am keeping the sixth one for next year.

**Name a brand marketing executive or corporate personality - Indian or international - you admire. And tell us what about her/him is admirable.**

Jeff Bezos, for his leadership style, which is very relevant in today's hyperdynamic business environment. He is showing us how to not just survive but grow in both traditional and new-age businesses. The Amazon model – based on experimentation, thinking big and strategic agility – is an extension of his personality.

**What was the biggest challenge you and your team faced in the last 6-12 months - and what did you learn from it?**

The challenge has been preparing to leverage the opportunities brought in by tech and data. Tremendous possibilities are emanating from the adoption of BOT, ML and Voice, which can help us connect with customers effectively and enhance business efficiencies. We're constantly thinking of ways to connect the dots within this voluminous data that's getting generated and maximise the potential of analytics. The idea is to get 'marketing actionables' out of this data.

**Which outside forces or trends impact consumer behaviour in your category most? Give an example.**

Key factors that influence consumers' approach to insurance include macroeconomic forces, stock market movements, industry regulations, technology and tax incentives. For example, market-linked insurance products attract huge consumer interest when the stock markets demonstrate an upward trend. March continues to witness a spike in new business premium collection on account of tax benefits offered by insurance products. However, we would like our customers to stay disciplined for a longer period of time regardless of external factors.

**Marketers across segments have fetishised the millennial. But hand on heart, which demographic will drive growth for your brand over the next 12 months?**

Essentially, the age group between 28 and 45 years has a dominant revenue share and will continue to drive growth for the next 12 months. However, given the demographic skew towards millennials, it is obvious that brands will have to figure out ways to deepen their understanding of them. Our recent research (Bajaj Allianz Life India's Life Goals Preparedness Survey) reveals that millennials are seeing life goals from a very different perspective – unconventional

goals related to entrepreneurship, travel, health and fitness are gaining prominence amongst this group.

**Nowadays brands get trolled all too frequently on social media. As a marketer, have your views on trolling changed in the last couple of years?**

I believe in sticking to fundamentals, like empathy towards a large set of stakeholders and all the participants of the business ecosystem we operate in. As long as the brand consistently delivers on its purpose, it will continue to accumulate fans who will, in turn, become custodians and drivers of positive sentiments for it.

**If you could advertise on only one medium for the next 6 months, what would that be - and why?**

The choice of medium depends on the marketing objective at hand. Largely, we will stick to an integrated approach with an increasing focus on digital. ■