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Insurance needs to move from distributor-led to customer-first approach: Kamlesh Rao

Kamlesh Rao, MD & CEO, Aditya Birla Sun Life Insurance, shares, how the company is approaching marketing, with a clear move towards digital-first, influencer-led and conversation-driven strategies



by **Sunidhi Vijay**

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At a time when life insurance penetration in India continues to lag despite rising awareness, Kamlesh Rao, MD & CEO, Aditya Birla Sun Life Insurance, is pushing for a shift in how the category is designed, marketed and consumed - moving from distributor-led thinking to a more customer-first approach.

That shift is also reflected in how the company is approaching marketing, with a clear move towards digital-first, influencer-led and conversation-driven strategies.

The company is increasingly leaning on digital platforms, video formats and influencers, with media mix varying sharply depending on the audience cohort and product being marketed. While high-impact properties like the IPL or global sporting events continue to be leveraged for reach and salience, Rao said most product-led campaigns today are built with a digital-first mindset, prioritising platforms where consumers are actively discovering and evaluating financial products.

“Wherever we can start conversations, that is where we want to be present,” Rao said.

He added that influencers are playing a critical role in this shift, particularly for category-building campaigns. Instead of focusing on product specifics, influencer-led content is being used to drive awareness, shape perception and initiate discussion, especially in a highly regulated category like life insurance where product-level communication comes with constraints.

At the same time, traditional media such as television and print are being used more selectively. While television continues to play a role during large-scale moments, print is now largely tactical, deployed in specific contexts or markets rather than as a primary medium.

This evolving media mix is evident in its recent ‘Her Insurance’ campaign, which looks to build a dedicated category around women, a segment Rao believes remains underrepresented in policy ownership despite growing financial participation.

The campaign also adopted a contextual media strategy, extending communication beyond clutter-heavy moments like Women’s Day and exploring multiple touchpoints, including digital content, social platforms and on-ground integrations, to sustain engagement over a longer period.