

STRATEGIC BRAND & MARKETING EVOLUTION OF PHONEPE'S MSME INSURANCE OFFERING



PhonePe

GROUP 5 :

Angel Rose Shajan (HAHM24011)

Ankit Agrawalla (HAHM24013)

Avantika Srivastava (HAHM24019)

Manesvi Rautela (HAHM24044)

Neha Sahu (HAHM24050)

Rishwin Bhagat (HAHM24068)

Shruti Abhay Dhopte (HAHM24078)

MSME INSURANCE – KEY INSIGHTS & OPPORTUNITY

Market Insights

- MSMEs struggle with insurance complexity and lack clarity on risks.
- Low trust in digital-only platforms; prefer simple explanations and human reassurance.

Customer Needs

- Simple, easy-to-understand policy options.
- Clear comparisons (not 20+ choices).
- Hybrid support (digital + human reassurance).
- Smooth claims assistance and reminders.



Rahul Sharma
Kirana Shop Owner
Age: 38, Jaipur

Insurance Awareness	Low – finds policies confusing
Preferred Support Mode	Human guidance via PhonePe Partner
Motivations	Protect stock affordably & easily



Ananya Mehra
Small-Scale Manufacturer
Age: 33, Pune

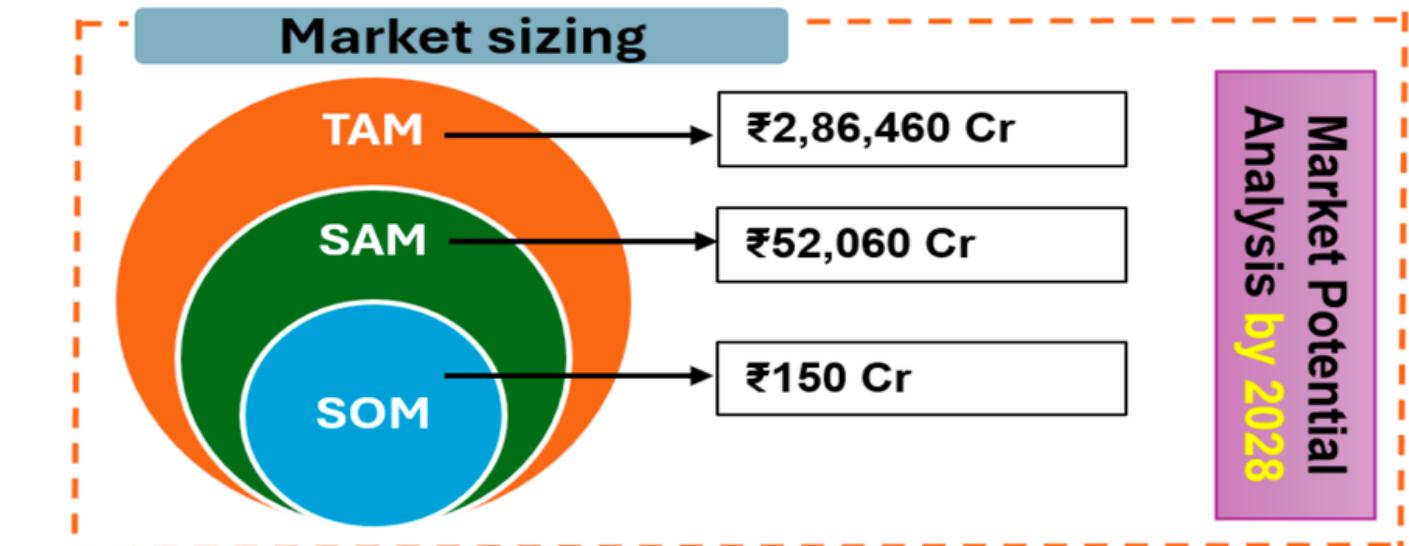
Medium – researches online
Hybrid: online comparison and expert call
Ensure operational continuity & compliance



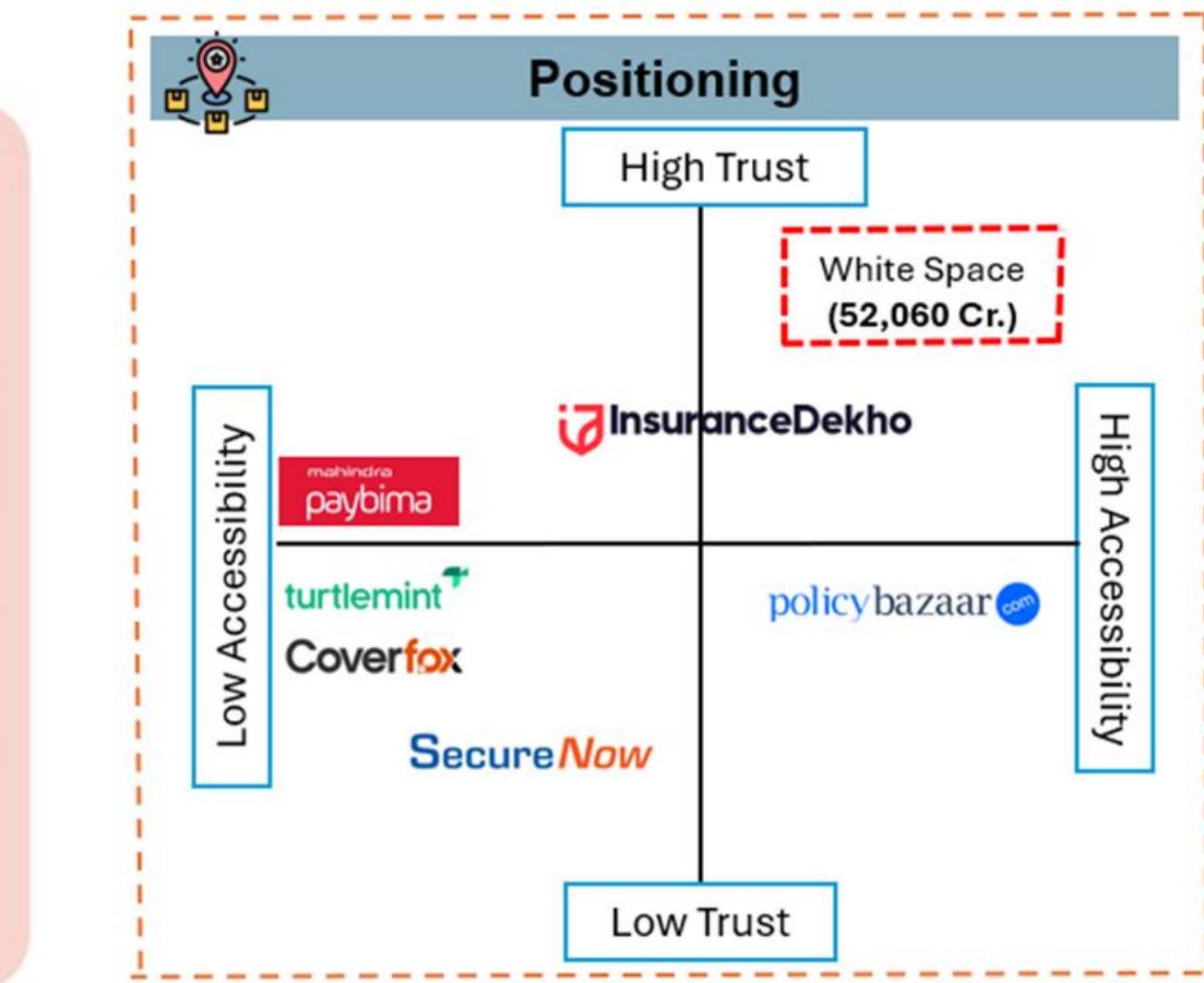
Karan Singh
Electronics Retailer
Age: 29, Raipur

Moderate – knows risks but unsure of policies
Quick digital journey with optional advisor
Protect high-value electronics inventory

TAM, SAM, and SOM Estimation



Positioning



MSMEs: Key driver of Indian economy

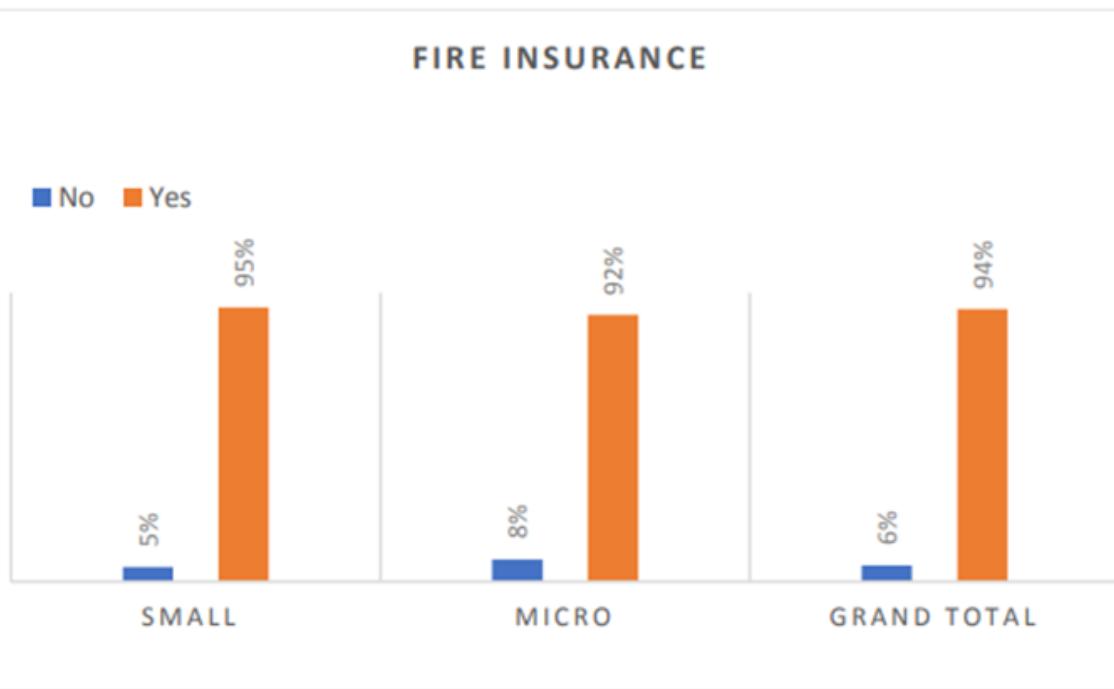
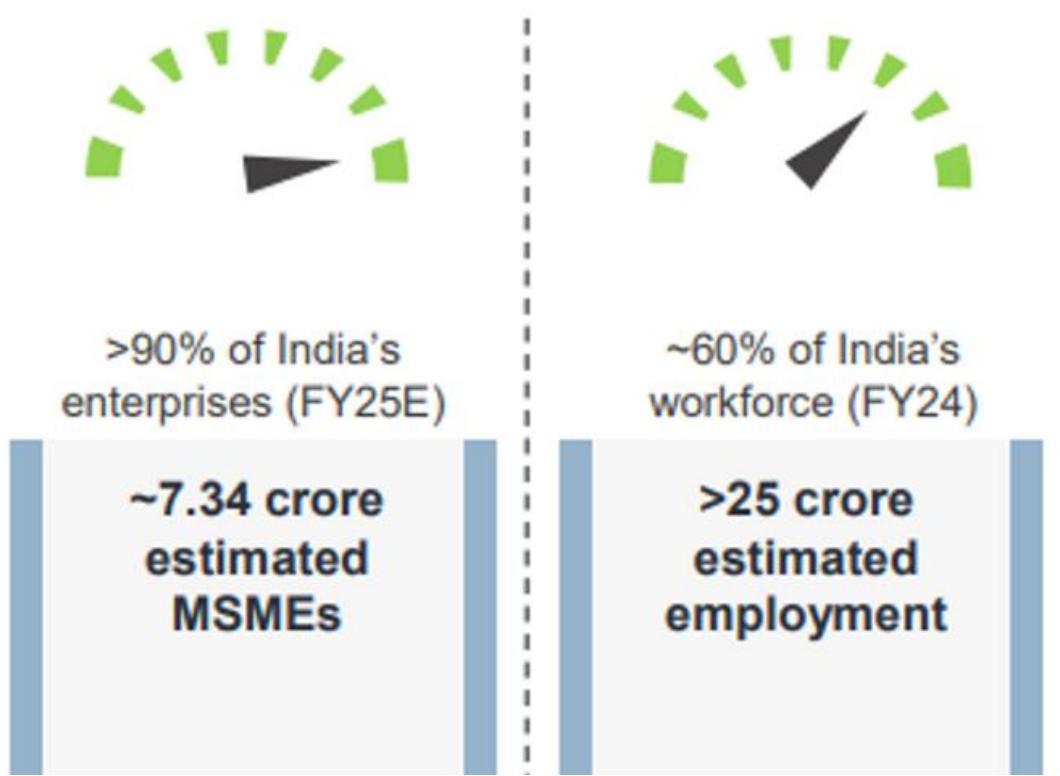


Figure 6: Incidence of Fire Insurance

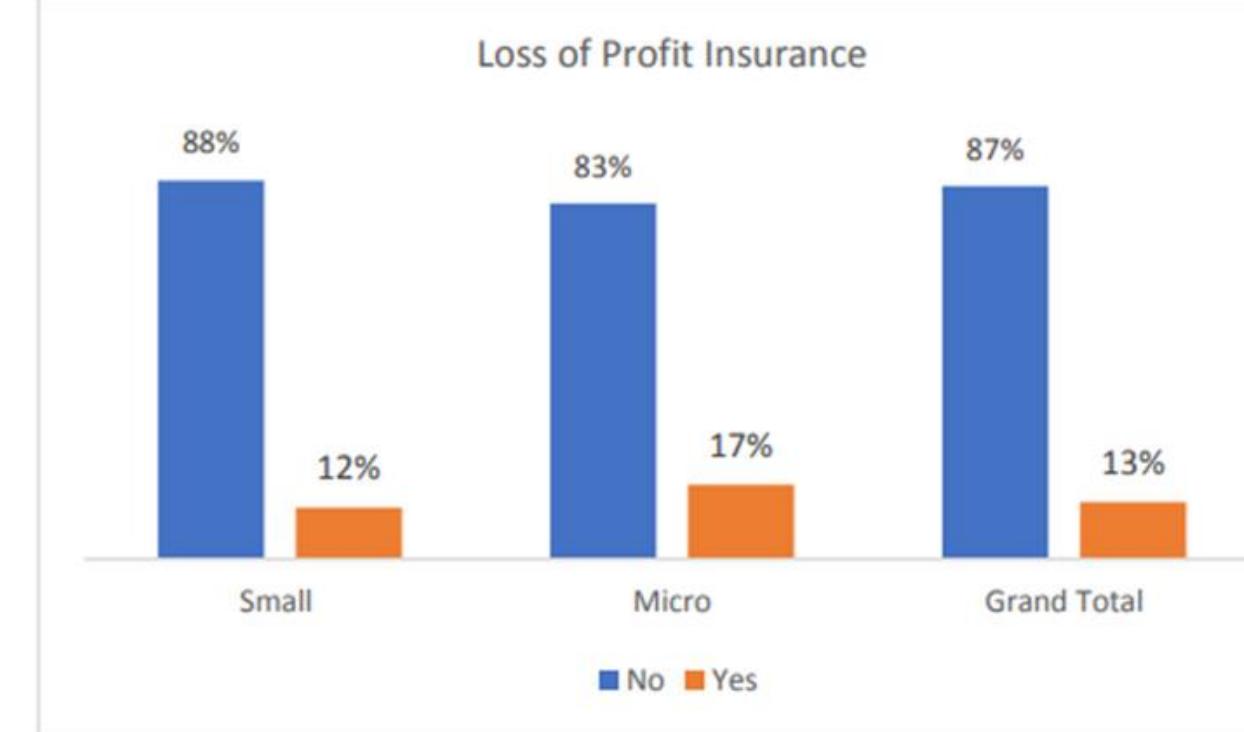


Figure 7: Incidence of Loss of Profit Insurance

Home ETP Prime Markets Market Data AI Masterclass News Industry SME Politics Wealth MF Tech AI Careers Opinion NRI Panache

stainability SME Sector Policy Trade Entrepreneurship Money IT Legal GST Marketing SME Summits MSME Awards

Business News > Small Biz > MSMEs in India and the insurance imperative: Closing the protection gap.

ADVERTORIAL

MSMEs in India and the insurance imperative: Closing the protection gap.

Spotlight Last Updated: Apr 02, 2025, 11:10:00 AM IST

Synopsis
Despite their significant contribution to the economy, business insurance penetration among MSMEs in India remains critically low. At the ET MSME Awards 2024, Girija Subramanian, Chairman-cum-Managing Director, The New India Assurance Co. Ltd., discusses the pressing challenges MSMEs face in adopting insurance and the steps needed to bridge this gap.

Despite being the backbone of India's economy, MSMEs remain critically underinsured. With less than 15% having adequate insurance coverage, millions of businesses are left vulnerable to financial shocks. Why, then, do so many small enterprises overlook such a crucial safety net?

ET Spotlight
EMPOWERING MSMEs THROUGH COMPREHENSIVE INSURANCE
BRIDGING THE PROTECTION GAP WITH NEW INDIA INSURANCE

MR. GIRJYA SUBRAMANIAN
CHAIRMAN & MD,
THE NEW INDIA INSURANCE CO. LTD.

Support for Natural Farming with Desi Cows
₹900 per month (₹10,800 per year)
assistance to farmer families
practicing 100% natural farming
based on desi cows.
Visit the 'Mari Yojana' portal for more such schemes
<https://mariyojana.punjab.gov.in>
All my schemes, on a single portal, on a single click.

360° ET SONICORNS SUMMIT '25
WarrIOR Partner
RAYMOND The Complete Man

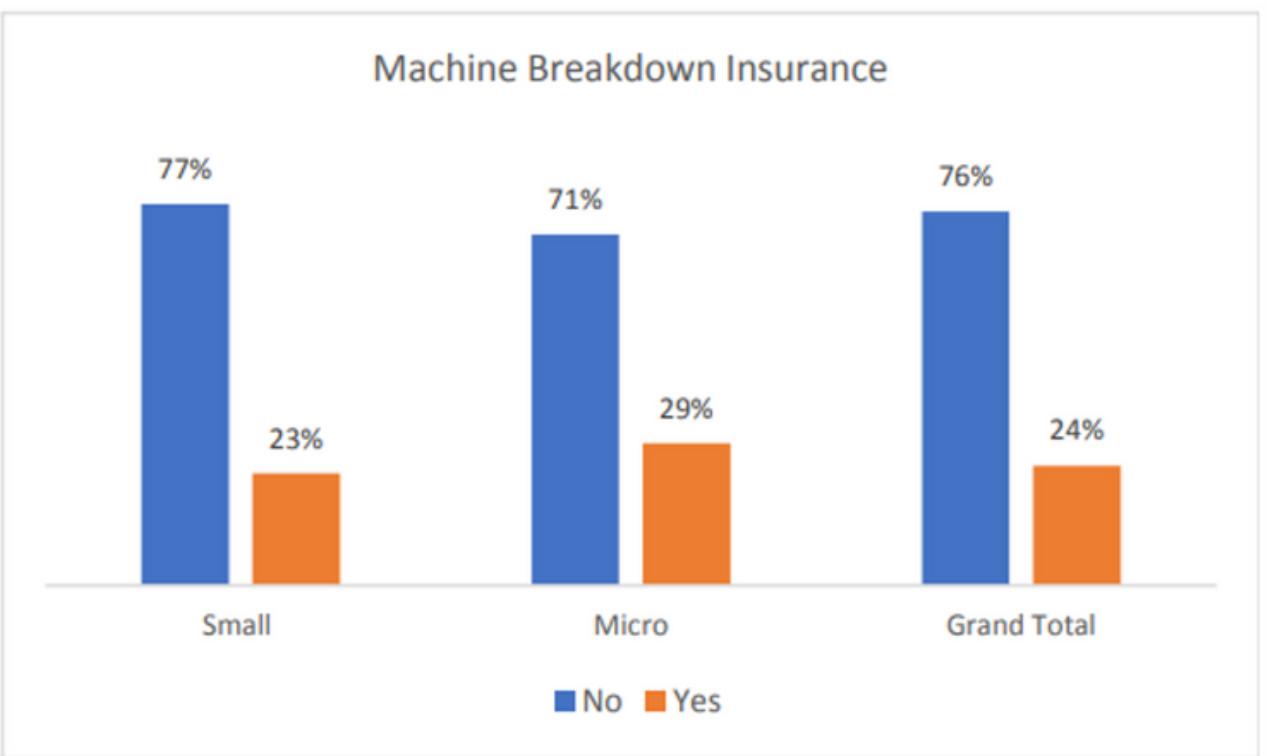


Figure 8: Incidence of Machine Breakdown Insurance

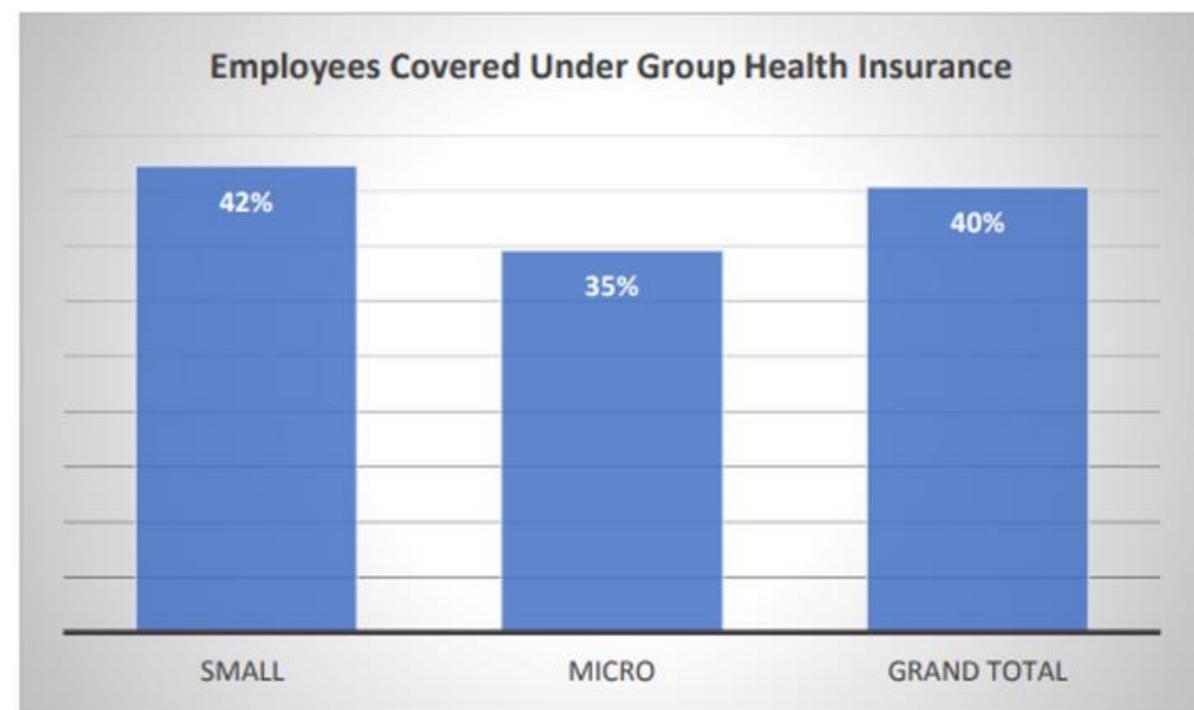
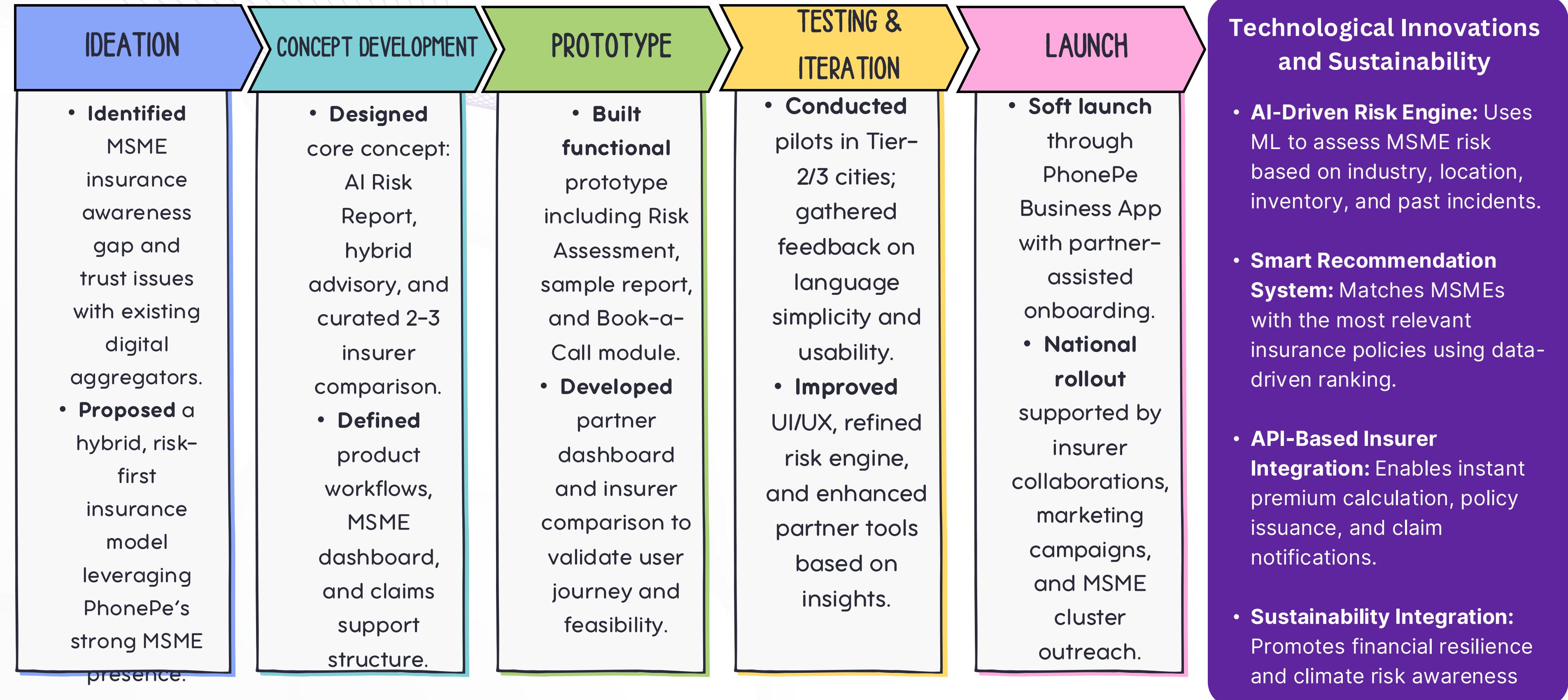
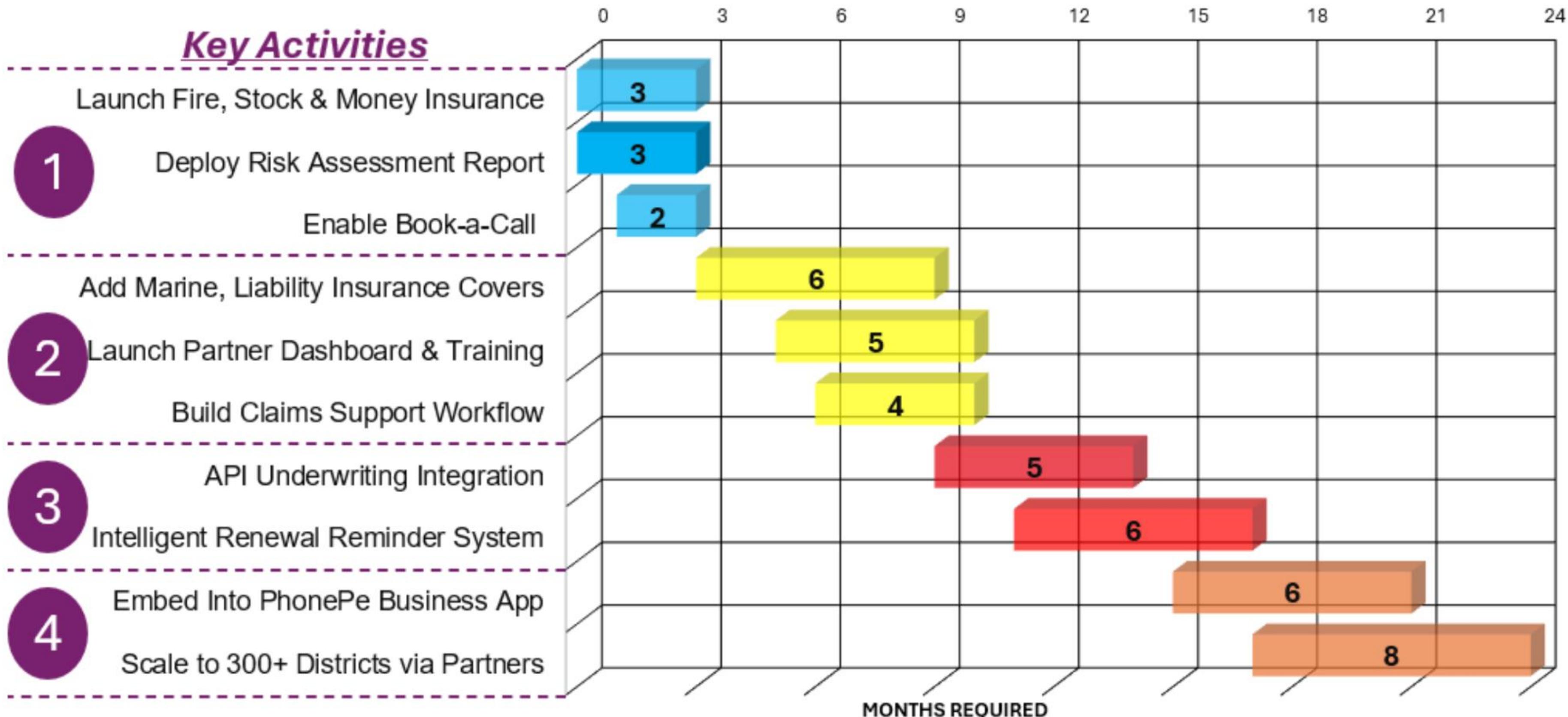


Figure 10: Incidence of Group Health Insurance

NEW PRODUCT DEVELOPMENT (NPD)



GANTT CHART - PHONEPE MSME INSURANCE ROADMAP



PRODUCT VALUE PROPOSITION & POSITIONING

DIFFERENTIATOR

1 AI-Based Risk Assessment - Personalized AI report tells each MSME exactly what risks they face and what insurance they actually need.

2 Hybrid Human + Digital Advisory Personalized AI report tells each MSME exactly what risks they face and what insurance they actually need.

3 Curated Insurance Comparison - Only 2–3 best-fit insurance options are shown so MSMEs don't get confused by too many choices.

4 Strong PhonePe Brand Trust - MSMEs already trust PhonePe for payments, so buying insurance feels easy and reliable.

5 Vernacular & Simple Communication - Insurance is explained in local languages with simple visuals for easy understanding.

“Understand your business risks clearly. Compare only what matters. Get insurance with PhonePe’s trust and support.”

Comparison of MSME Insurance Providers

Characteristic	PhonePe MSME Insurance	PolicyBazaar	InsuranceDekho	Local Agents
Focus	MSME-specific	Retail-focused	Retail-first, dealer-led	Offline only
Approach	Hybrid digital + human	Fully digital	Dealer-led	Offline
Simplicity	Very high	Confusing	Medium	Heavy paperwork
Risk Assessment	AI-based	Not MSME-specific	Limited	Lack structured evaluation
Trust	Strong existing trust	Not specified	Not specified	High personal trust
Support	High vernacular support	Not specified	Not specified	Inconsistent support
Claims	Centralized assistance	Partial support	Partial help	Agent-dependent

PRODUCT PORTFOLIO & BRAND ARCHITECTURE

Portfolio Fit

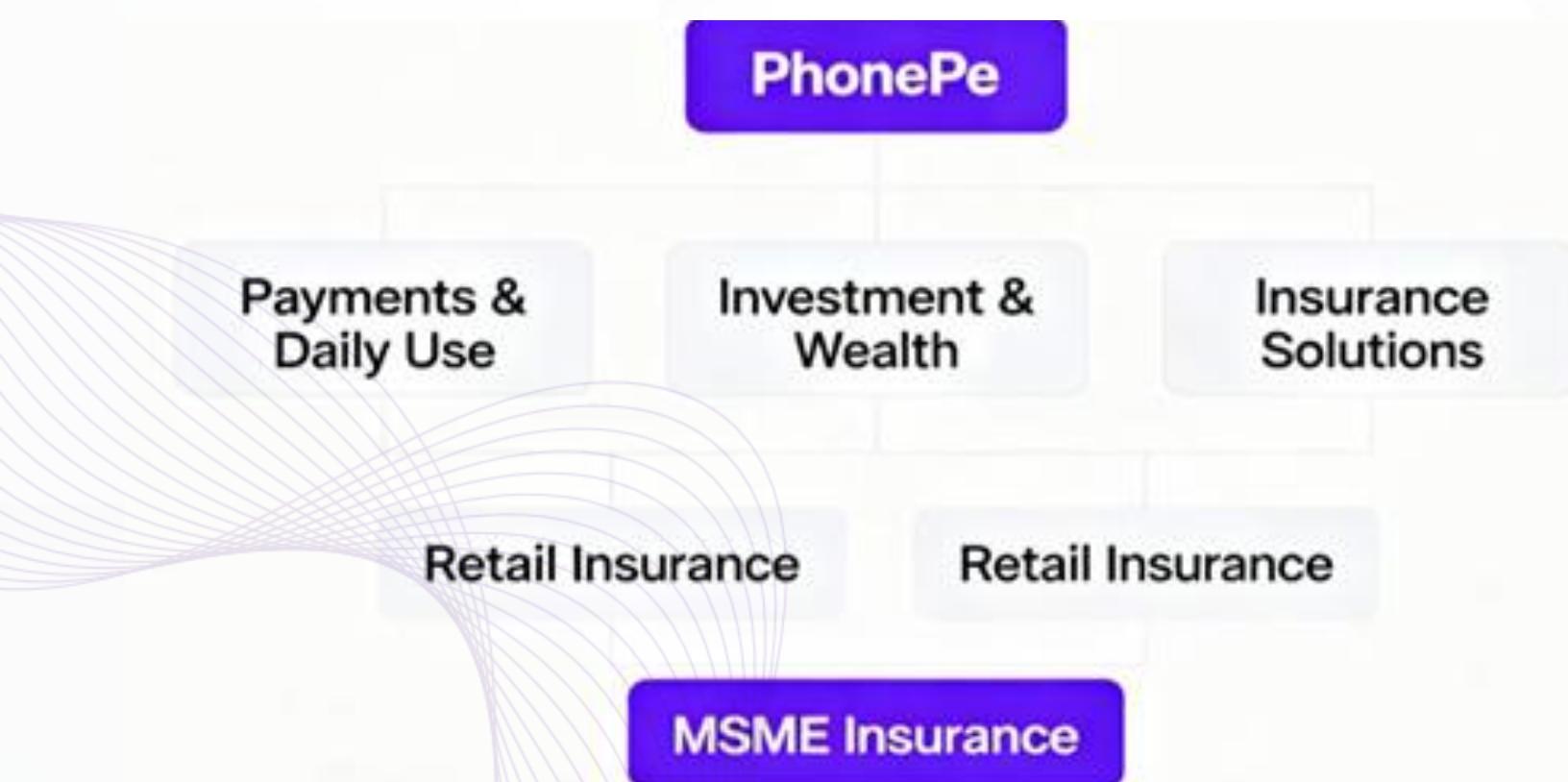
- Diversified digital financial ecosystem (payments → insurance → wealth)
- MSME Insurance extends PhonePe into small-business risk protection
- Supports PhonePe's mission: simplicity, trust, technology

Brand

- Branded House model (single PhonePe master brand)
- All insurance offerings as sub-categories under PhonePe
- MSME Insurance sits under PhonePe Insurance in the hierarchy

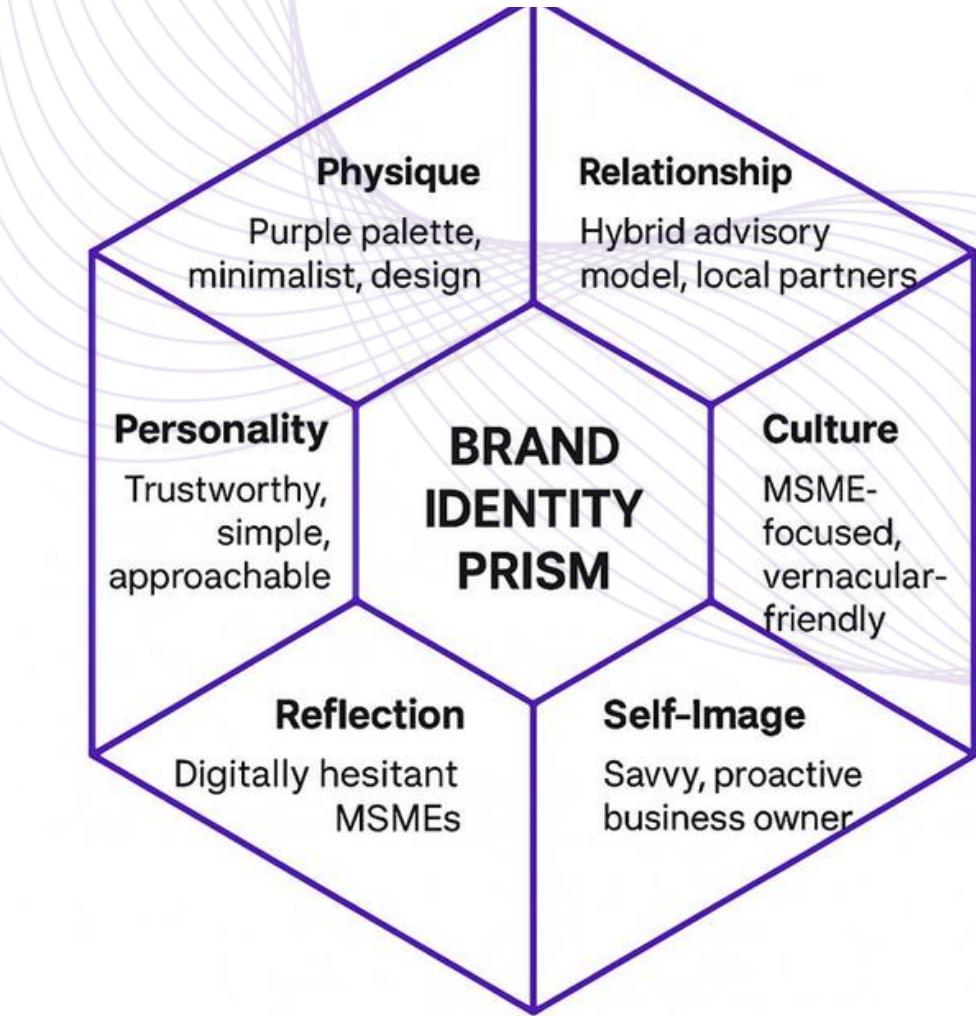
Parent Brand

- Brand values: trust, simplicity, innovation, accessibility
- Easy & low-cost policies
- Quick digital documentation
- Vernacular & personalized bundles for MSMEs



BRAND IDENTITY

- PhonePe is perceived as a trusted, simple, and digital-first financial brand.
- Strong MSME recall due to UPI dominance and wide offline partner presence.
- MSME Insurance strengthens PhonePe's role as a complete business solutions platform.
- Trustworthy, simple, and approachable brand personality
- MSME-focused culture with vernacular-friendly communication
- Empowers digitally hesitant owners to feel savvy, secure, and proactive



PERCEPTUAL MAPPING

- PhonePe MSME Insurance ranks high on trust + simplicity
- More reliable than local agents; more guided than PolicyBazaar
- Hybrid advisory + vernacular support creates unique differentiation
- Simplifies insurance for MSMEs by removing complexity & jargon
- Hybrid advisory builds both digital convenience & human trust



MARKETING MIX (4PS)

PRODUCT

- Hybrid, risk-first insurance model
- AI Risk Report for MSMEs
- Shows 2–3 insurer options
- Support via PhonePe advisors & partners
- Simple UI with vernacular support

PRICING

- Transparent, no hidden fees
- MSMEs pay only insurer premium
- PhonePe earns commission from insurers
- Value-focused pricing, not discounts
- Offers risk-based bundles for MSMEs

PLACE

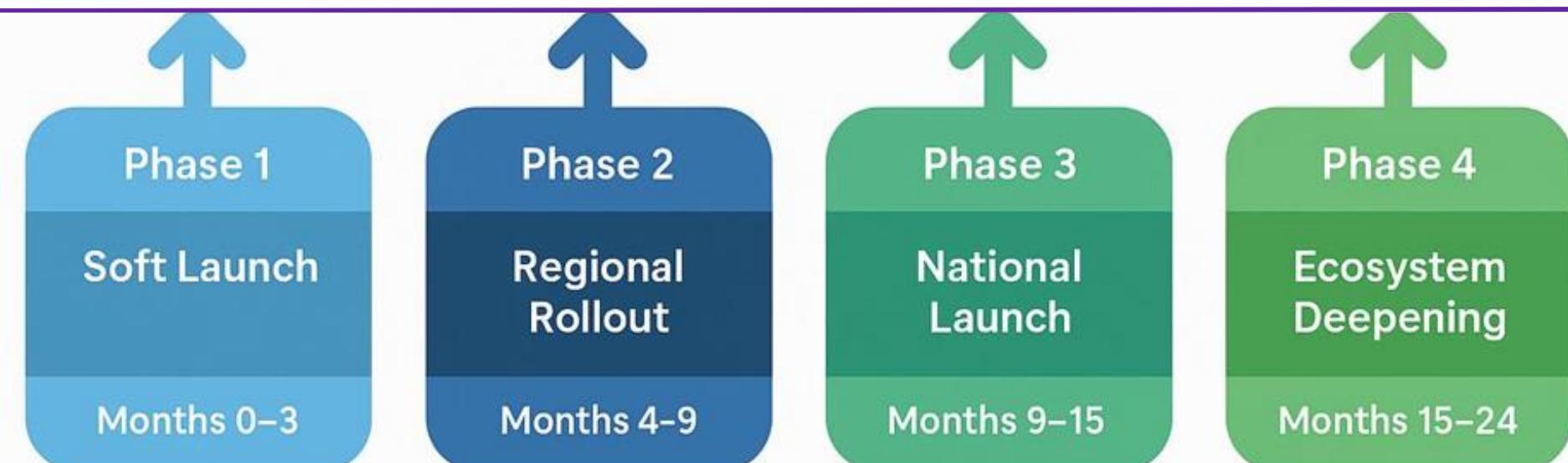
- Available via PhonePe Business App & MSME Insurance Web Portal
- Self-service option for digital MSMEs
- PhonePe Partners guide digitally hesitant MSMEs
- Partners explain risks, compare policies, assist with purchases

PROMOTION

- Storytelling-based marketing in vernacular
- Uses real-life risk scenarios (fire, theft, machinery failure, cash loss)
- Focus on awareness, education & trust building
- Helps MSMEs see insurance as valuable & reliable
- Builds familiarity by addressing common MSME fears

GO-TO-MARKET (GTM) STRATEGY

The Go-To-Market strategy introduces PhonePe MSME Insurance in phased stages, aligning product rollout with MSME digital readiness. It focuses on building trust, expanding regional reach, and driving adoption through partner support, API integrations, seasonal campaigns, and ecosystem-based bundling. This structured approach ensures smooth onboarding, wider market penetration, and sustained long-term usage.



- | Phase | Activities |
|---------|---|
| Phase 1 | <ul style="list-style-type: none">• Launch MVP Risk Assessment Report• Pilot with PhonePe Partners• Usability Testing |
| Phase 2 | <ul style="list-style-type: none">• Expand to 50–80 Cities• Train PhonePe Partners• Vernacular Digital Ads |
| Phase 3 | <ul style="list-style-type: none">• Launch in PhonePe App• API Integrations• Seasonal Campaigns |
| Phase 4 | <ul style="list-style-type: none">• Bundling with Other Offerings• Expand to Rural Markets• Auto-Renewal Reminders |

ON-GROUND ACTIVATION PLAN

HYPER-LOCAL ENGAGEMENT THROUGH CLUSTER-BASED ACTIVATIONS & PARTNER EMPOWERMENT.

Cluster Strategy

- Wholesale Mandis**
High cash/stock risk. Focus: Fire + Money cover.
Azadpur Vashi Koyambedu
- Industrial Estates**
Machinery/Inventory risk. Focus: Burglary + Fire.
Peenya Manesar Okhla
- Retail High Streets**
Shopkeeper density. Focus: Shopkeeper Package.
T. Nagar Linking Rd Hazratganj

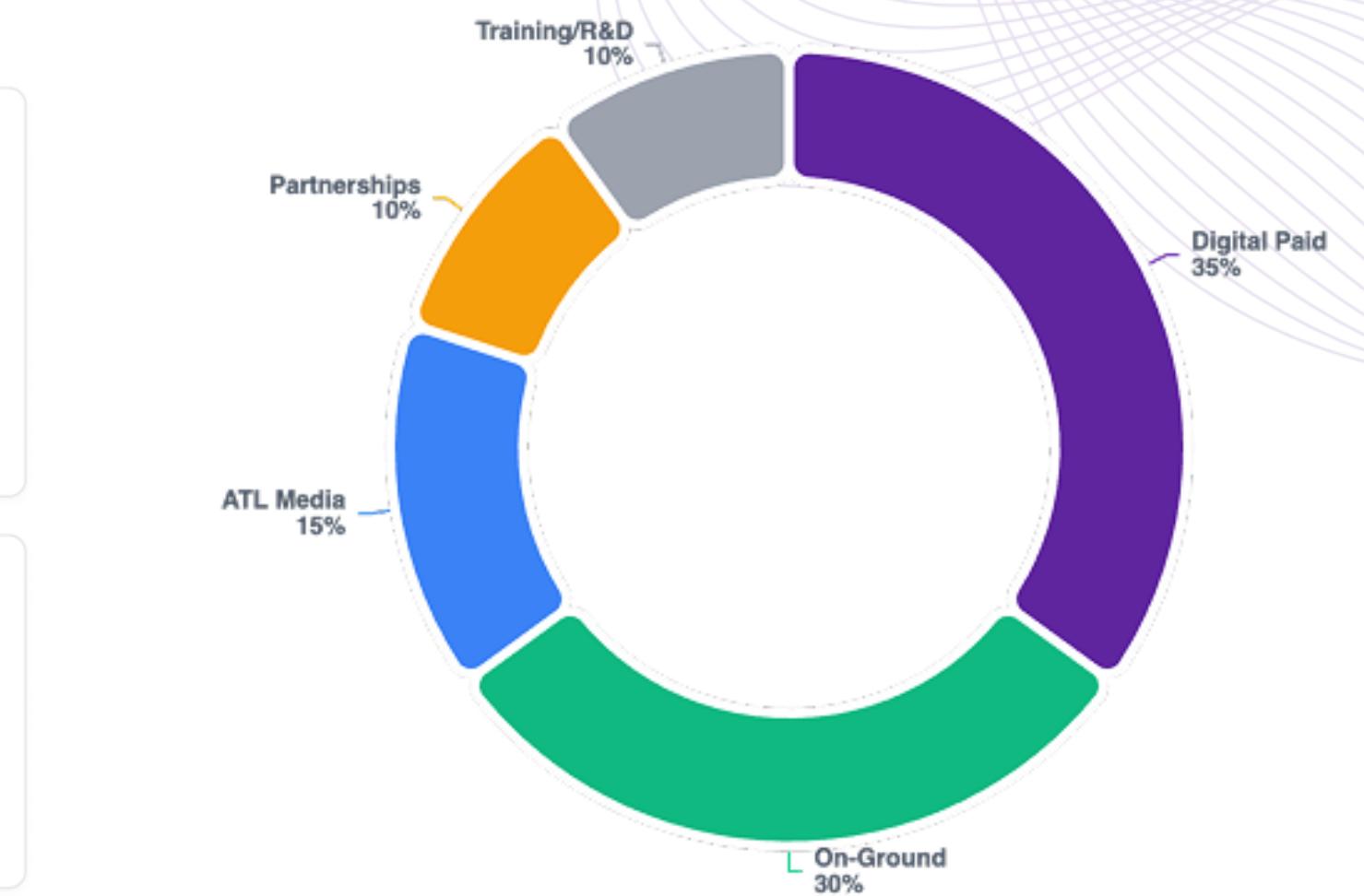
Partner Incentives

- Activation Bonus**
₹50 per completed Risk Assessment (Verified)
- Conversion Kicker**
Total 15% commission on policy issuance
- Milestone Reward**
PhonePe Gold Coin for 100 policies/quarter
- Association Referral**
Group discount unlock for Trade Associations

ACTIVATION FORMATS

- "Chai Pe Suraksha"**
Informal morning discussions at tea stalls near market entrances. 10-min "Risk Check" over free tea.
Frequency: Weekly
- Risk Assessment Camps**
Canopy setup in market centers. Free fire-safety audit + instant policy issuance desk.
Frequency: Monthly
- Claims Help Desks**
Post-disaster (e.g., flood) pop-up support centers to help merchants file claims quickly.
Trigger Based
- Shop-to-Shop Visits**
PhonePe Partners visiting merchants with tablet for 1-on-1 advisory sessions.
Daily BAU

BUDGET ALLOCATION



Digital Paid Media YouTube Vernacular, Meta Lead Gen, Search Intents, Programmatic CTV.	35%
On-Ground Activations Partner kits, Risk Camps in Mandis, 'Chai pe Suraksha' events, POS branding.	30%
ATL (Above The Line) Regional TV/Radio spots during key phases (Launch/Festivals), Outdoor/OOH.	15%
Strategic Partnerships CAIT roadshows, Association townhalls, Co-branded collateral & events.	10%
Training & Research Partner training modules, Content production, Market research loops.	10%

PROMOTIONAL CAMPAIGNS

01

APNA BUSINESS, APNA SURAKSHA

- Vernacular emotional storytelling for MSMEs
- Highlights small risks → big losses + Risk Report “rewind moment”
- Short films, storefront posters, WhatsApp stories
- CTA: Complete 1-minute Risk Assessment

02

PHONEPE PARTNER SHAKTI

- Builds trust through local community advisors
- Position PhonePe Partners as neighbourhood insurance guides
- On-ground demos, kiosks, partner badges, claims clinics
- CTA: Book visit/call with local PhonePe Partner

03

CAIT × PHONEPE CREDIBILITY PROGRAM

- Co-branded national awareness with India's largest trader body
- Seminars, town halls, trust seals, helplines
- Targets 8 crore traders across India
- CTA: CAIT members complete Risk Report + guided onboarding

04

RISK PEHCHANO, BUSINESS BACHAO

- Education-first digital content for risk clarity
- Sector playbooks, swipeable explainers, quizzes, calculators
- Vernacular videos + audio notes for low-literacy MSMEs
- CTA: Download personalised Risk Assessment Report

PRIMARY OBJECTIVE

Strategic Goal

Make MSME insurance **simple, trusted, and accessible** at scale by transforming it from a "push product" to an essential business safeguard.

Messaging Funnel: Awareness to Retention

Awareness

"I know the risk"

Consideration

"I know MY risk"

Evaluation

"I trust the solution"

Purchase

"I am protected"

Retention

"I stay secure"

"Apna Business, Apna Suraksha"
Education hooks: Family safety vs. Business vulnerability. "Don't let 10 years of hard work burn in 10 mins."

"Risk Pehchano, Business Bachao"
Education: Specific triggers (Stock storage, Monsoon). "Check your risk score in 1 min."

"Simplicity & Transparency"
Trust cues: "Only 2-3 best options." "Backed by CAIT." "Claims support by PhonePe."

"Digital Ease, Human Support"
Frictionless: "No paperwork. Instant policy." "Pay via UPI."

"Suraksha Partner for Life"
Relationship: "Renewal reminders." "Risk alerts (e.g., heavy rain forecast)."

- Vernacular TVC (Rewind concept)
- CAIT Co-branded Posters
- OOH in Mandis/Markets

- 1-Page Risk Assessment Tool
- Interactive Quizzes
- Partner-led "Risk Camps"

- Curated Comparison UI
- Transparent Premium (₹2/day)
- "Book a Call" with Advisor

- Instant Digital Issuance
- Partner Assisted Checkout
- Vernacular Policy Document

- Claims Handholding Service
- Seasonal "Top-up" Nudges
- Loyalty Discounts

YouTube Storefront
WhatsApp
Reach: 15M+

Biz App Partners
2M Reports
35% Add-to-Cart

Tele-assist Quote Page
UPI Pay Partner App
500K Policies

Notifications Helpdesk
85% Renewal

International market potential

Region	Fit Rationale	Opportunity focus
South Asia (Bangladesh, Sri Lanka, Nepal)	Shared merchant behavior patterns, digital payments growth, and UPI-like ecosystems emerging.	Digital insurance aggregation and partner-assisted advisory
Southeast Asia (Indonesia, Vietnam, Philippines)	High MSME reliance (over 95% of businesses) and fast-growing fintech adoption.	Bundled insurance + payments ecosystem similar to India.
Africa (Kenya, Nigeria, Egypt)	Rapid mobile money adoption (M-Pesa, Flutterwave ecosystems) and uninsured MSME population.	Insurance embedded into merchant services and micro-entrepreneur networks.
Middle East (UAE, Saudi Arabia)	Policy-driven digitalization and government-mandated SME support programs.	Partnering with state initiatives for compliance-driven insurance solutions.

Adaptations Required for Global Expansion

PRODUCT ADAPTATION

Insurance bundles must reflect region-specific business risks (e.g., flood risks in Indonesia, cyber liability in UAE).

The Risk Assessment Engine should integrate local catastrophe models, industry codes, underwriting rules, and insurer APIs.

Claims support workflows and documentation requirements must be customized to each country's insurance compliance framework.

POSITIONING STRATEGY ADAPTATION

Where insurance aggregator models are nascent: Position as a category creator offering simplified MSME protection.

Where fintech adoption is high: Position as an ecosystem enhancer offering insurance embedded within existing merchant workflows.

Where regulations mandate SME insurance compliance: Position as a compliance enabler simplifying mandatory financial protection.

MESSAGING AND COMMUNICATION ADAPTATION

MARKET SEGMENT	MESSAGING ADAPTATION
Focus messaging on affordability, essential protection, and visible value/ROI from insurance premiums.	Emphasize human support, personal guidance, trust-building, and community-based assurance.
Digitally mature SME clusters (UAE, Singapore)	Highlight automation, instant policy issuance, seamless experience, and operational efficiency.
Price-sensitive emerging markets	Focus messaging on affordability, essential protection, and visible value/ROI from insurance premiums.

Key Performance Indicators (KPIs)	Metric Category	KPI	Definition & Rationale
	Growth Metrics	Adoption Rate	% of MSMEs opting in after completing the Risk Assessment journey; indicator of product-market resonance.
		Monthly Active Policies (MAP)	Number of active insurance policies renewed or newly issued monthly; shows traction and recurring use.
		Market Penetration	Share of MSMEs covered out of total digitally reachable MSMEs within PhonePe ecosystem.
	Customer Experience Metrics	CSAT (Customer Satisfaction Score)	Measured immediately after purchase and post-claims support to assess journey ease.
		NPS (Net Promoter Score)	Measures advocacy and long-term brand stickiness, especially after product experience.
		Claims Satisfaction Score	Critical measure of trust, given insurance anxiety and historic dissatisfaction with claim processing.
	Partner Network Metrics	Partner Productivity Index	Average policies sold per active PhonePe Partner per month.
		Assisted Sales Ratio	% of policies purchased via partner support vs self-serve; helps refine hybrid model execution.
	Business Impact Metrics	Revenue Contribution	Commission revenue generated from insurance distribution.
		Renewal Rate	% of policies renewed after expiry, indicating sustained relevance and trust.

Impact on brand equity

BRAND EQUITY DRIVER	EXPECTED IMPACT	RATIONALE
Brand Awareness	High Positive Impact	Expansion through MSME onboarding, partner networks, and reinforced visibility within the Business App strengthens salience and product recall.
Perceived Quality	High Positive Impact	Simplified offerings, hybrid advisory support, and trust associated with the PhonePe brand increase confidence in insurance—a category traditionally seen as opaque.
Brand Associations	Transformational	Moves PhonePe's image from “digital payments app” to “trusted MSME financial ally.” Insurance becomes part of the narrative of resilience and security.
Brand Loyalty	Strong Reinforcement	By embedding renewal-based products and end-to-end claims support, PhonePe shifts merchant engagement from transactional to long-term relational behavior.

Financial and Strategic Valuation Impact

PROFITABILITY OUTLOOK

Profitable Impact will emerge from

- Recurring renewal revenue streams
- Bundled product cross-sell (Loans + Insurance + Payments)
- Reduced churn among MSME merchants
- Higher lifetime value (LTV)

COMPETITIVE ADVANTAGE AND MARKET POSITION

Establish a defensible position through

- High trust equity in Tier-2 and Tier-3 markets
- A hybrid model that neither PolicyBazaar nor traditional agents can match
- First-mover advantage in the largely untapped MSME insurance aggregator segment

ECOSYSTEM IMPACT

Insurance acts as a wedge product enabling deeper integration into MSME workflows. Over time, it supports:

- In-app service stickiness
- Stronger B2B platform adoption
- Embedded fintech services (credit, payroll, compliance tools)

BRAND EQUITY – KELLER'S CBBE MODEL

01 **Brand Salience (WHO are you?)**

- Everyday payment usage = strong top-of-mind recall.
- MSME Insurance link → boosts trust + safety + financial reliability.
- Positioning: A dependable digital financial partner for business transactions.

02 **Brand Performance (WHAT do you do?)**

- Easy onboarding & insurer comparison.
- AI-based risk report & hybrid advisement.
- Hand-picked insurers + multilingual support.
- Smooth claims assistance with high reliability.

03 **Brand Imagery (HOW do you make me feel?)**

- Safe & trustworthy
- Reliable & simple
- Supportive guidance
- Multiple language comfort
- Result: Strong emotional connection → reduced fear in buying insurance.

04 **Consumer Judgments**

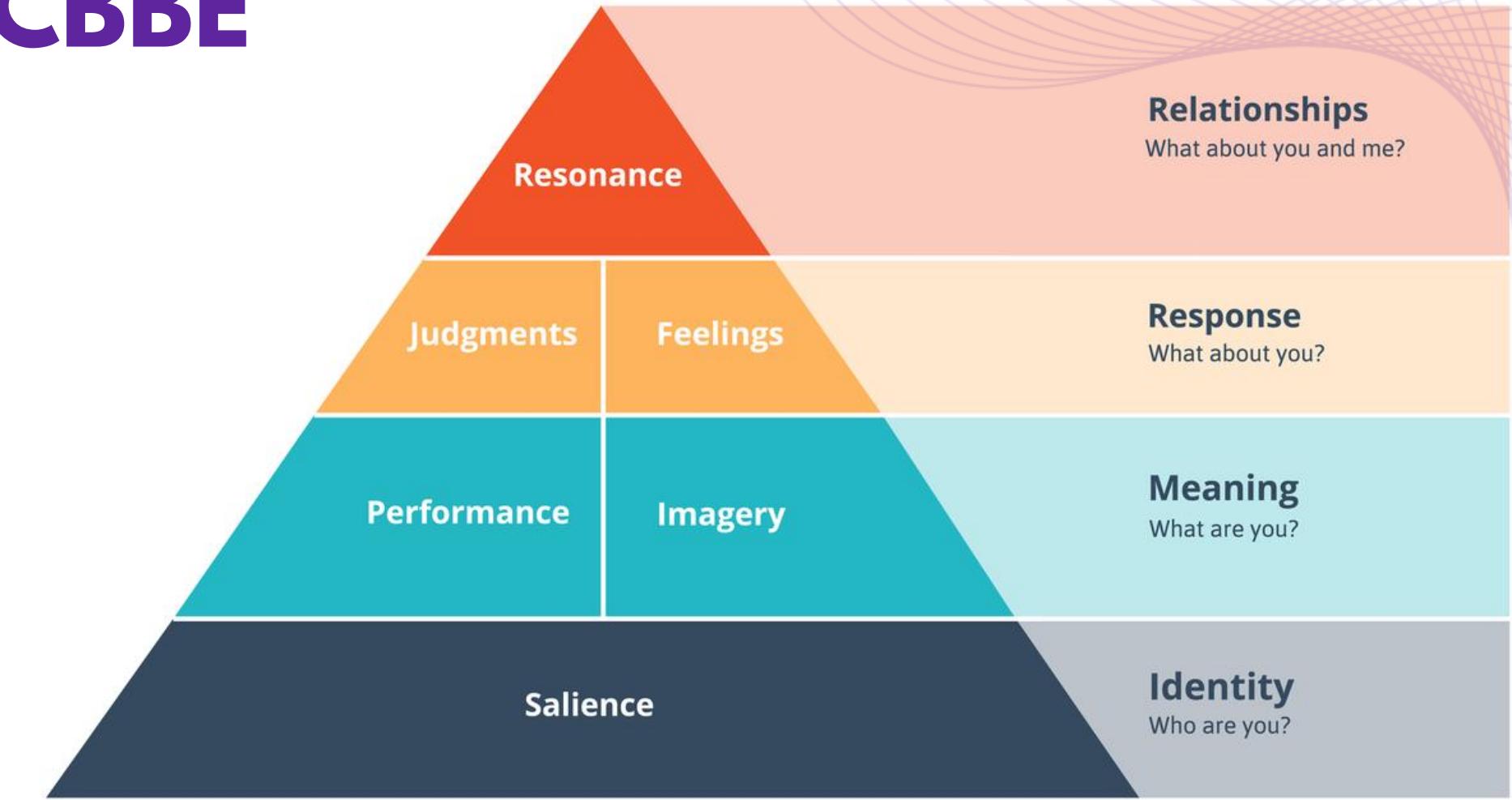
- Rated highly on credibility, expertise, security & service reliability.

05 **Consumer Feelings**

- Confidence, safety, assurance, lower risk perception.

06 **Brand Resonance (Ultimate Bond)**

- High loyalty & repeat usage.
- Advocacy among MSME networks.
- PhonePe becomes the preferred insurance & financial ecosystem partner.

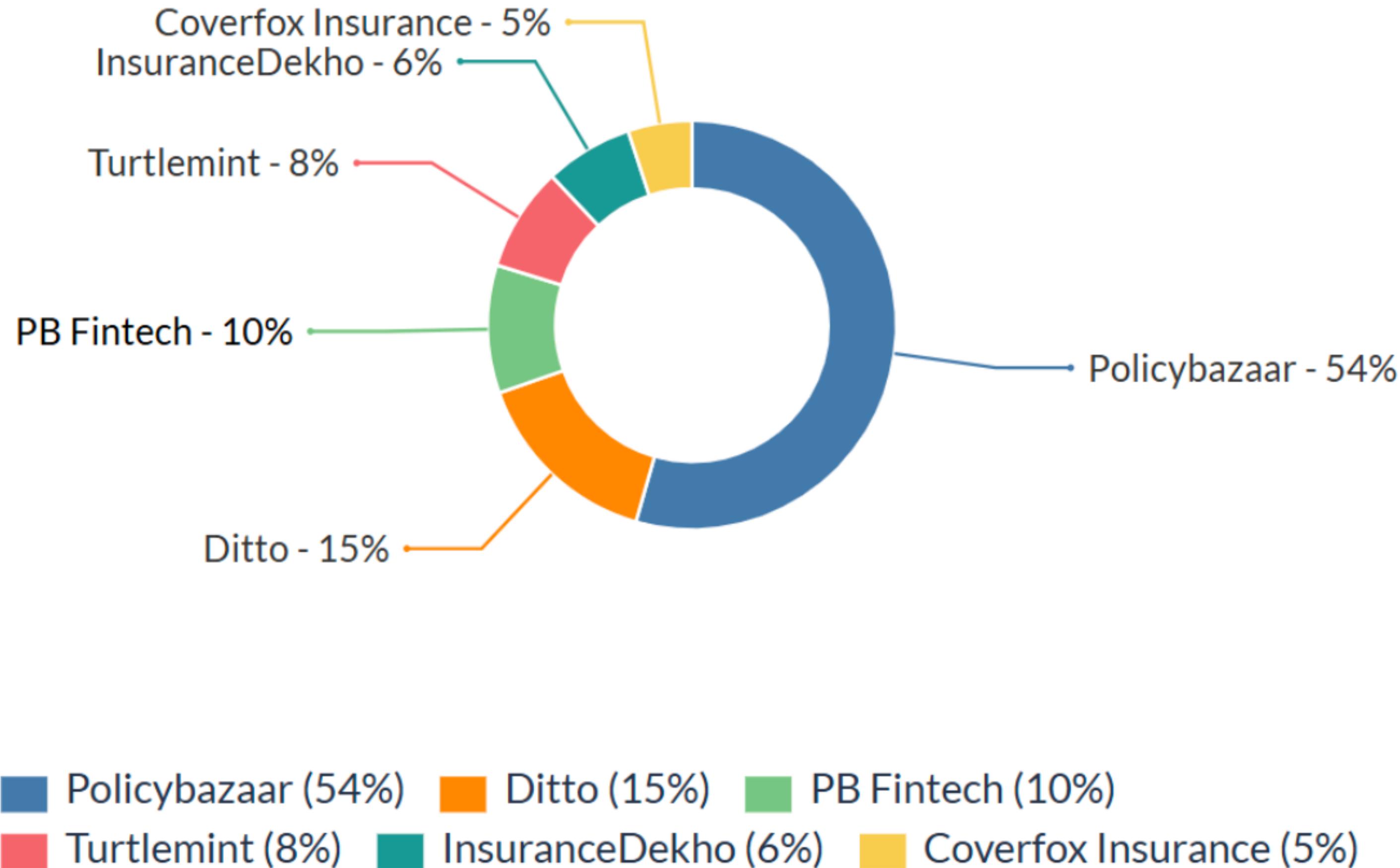


CUSTOMER-BASED BRAND EQUITY

BRAND VALUATION BY INCOME BASED APPROACH

Thank You





RISK ASSESSMENT REPORT

By bolt insurance

This report covers the risk profile of the



Company - PI Cottex Pvt Ltd

Industry - Textile Manufacturing

Date - 28/07/2025

Risk Score - 438 / 500

Your Industry Top 3 Risk

1

Compliance Risk

- Non-adherence to pollution norms
- Labour law compliances in clusters.

My Risk

2

Assets Risk

- Fire / explosion risk in cotton godowns
- Machinery breakdown during peak season.

My Risk

3

Litigation Risk

- Worker injury claims (common in looms/ units).
- Export disputes (quality, delivery delays).

My Risk

Your's current policy gap

Sum Insured



-40%

Peril Exclusions



+ 3

Biz Interruption



2 weeks

Machinery



₹5L / year

Stock Cover



~ 85%

Insurer will only pay 60% of your real damage.

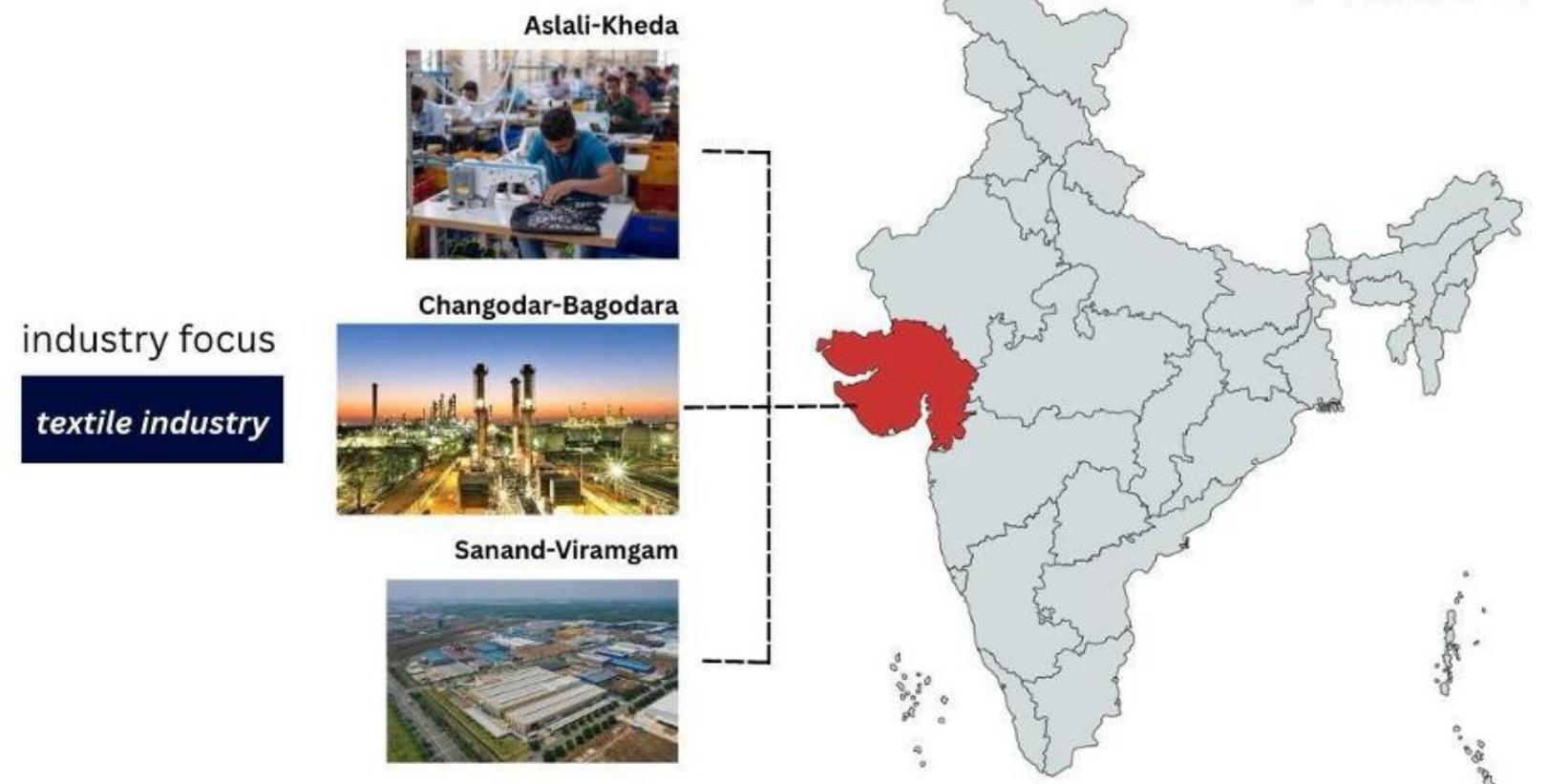
Flood, Theft, short-circuit not covered.

No payout for Shutdown of more than 2 weeks

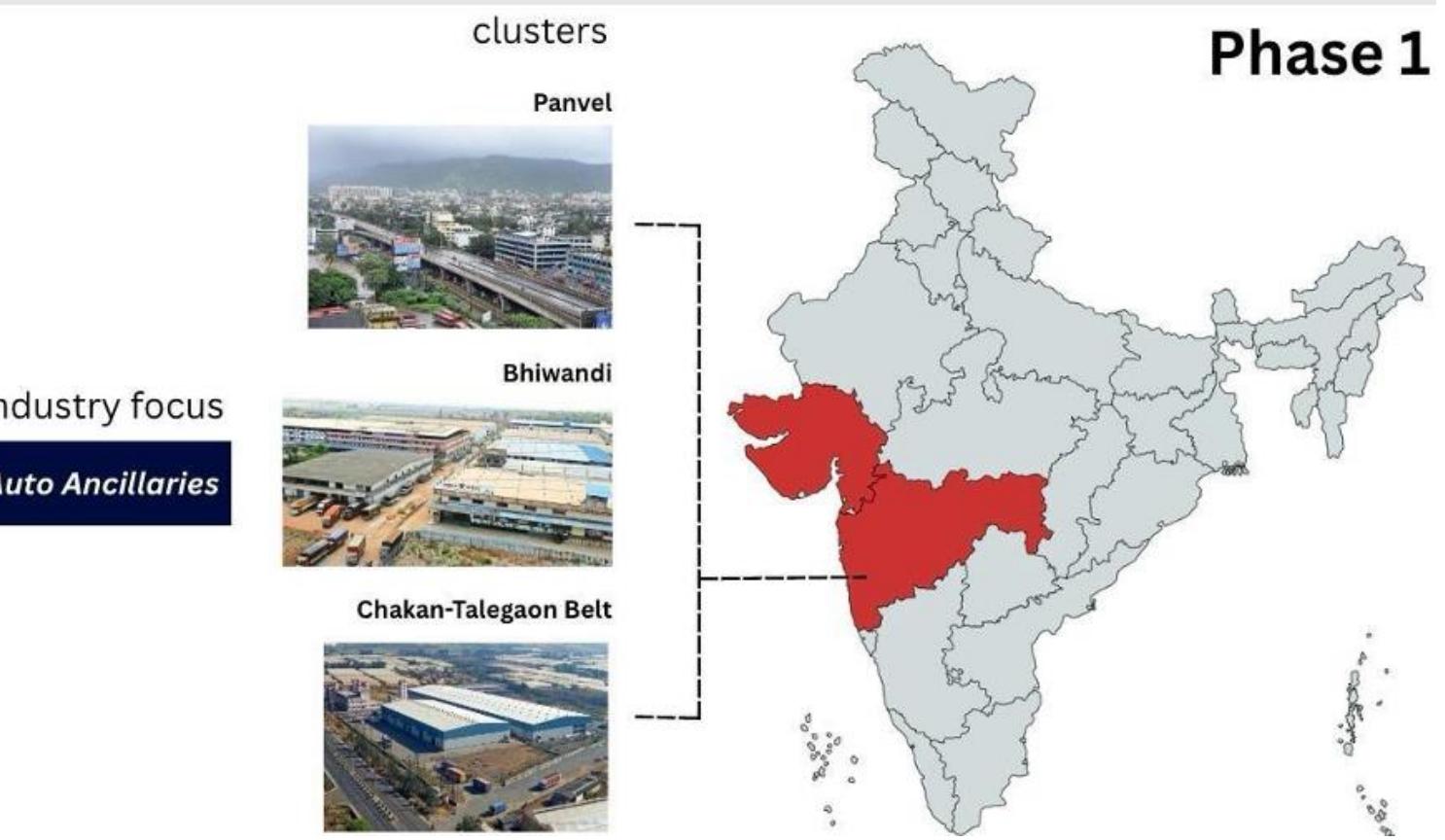
Ends in just 2 breakdowns you have - 5 breakage / year

policy Left 15% stock Spoilage from power cuts

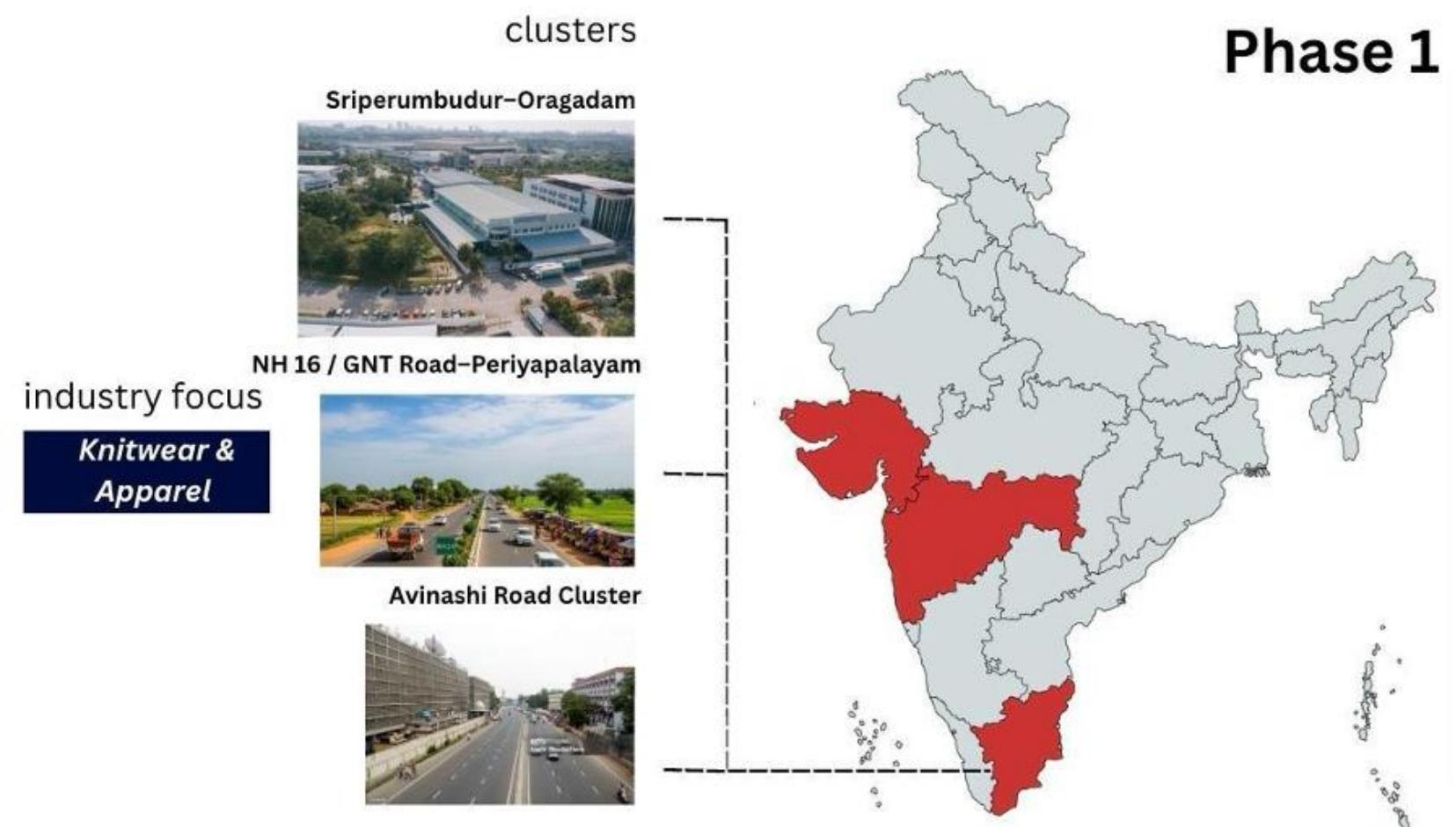
Phase 1

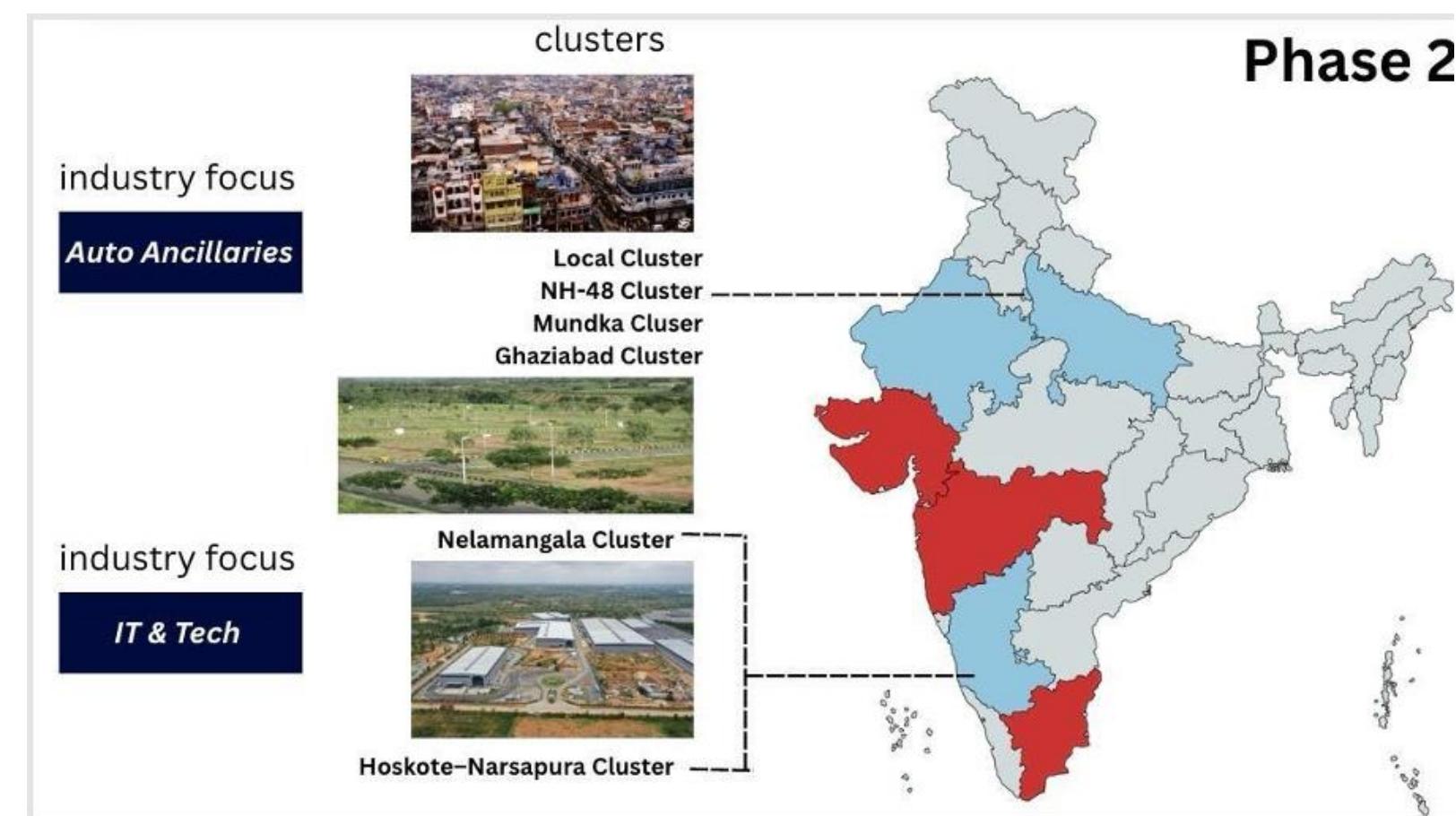
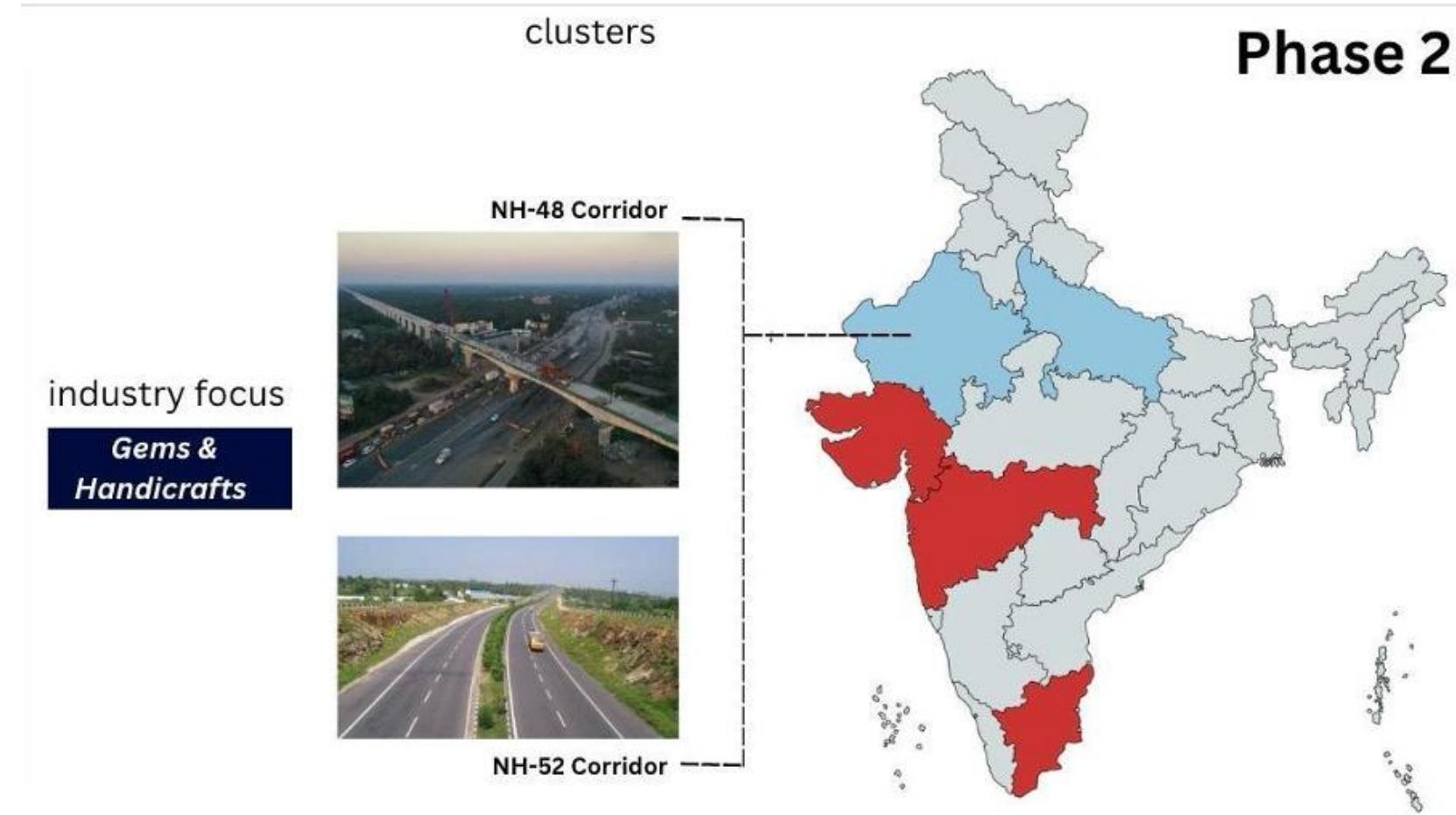
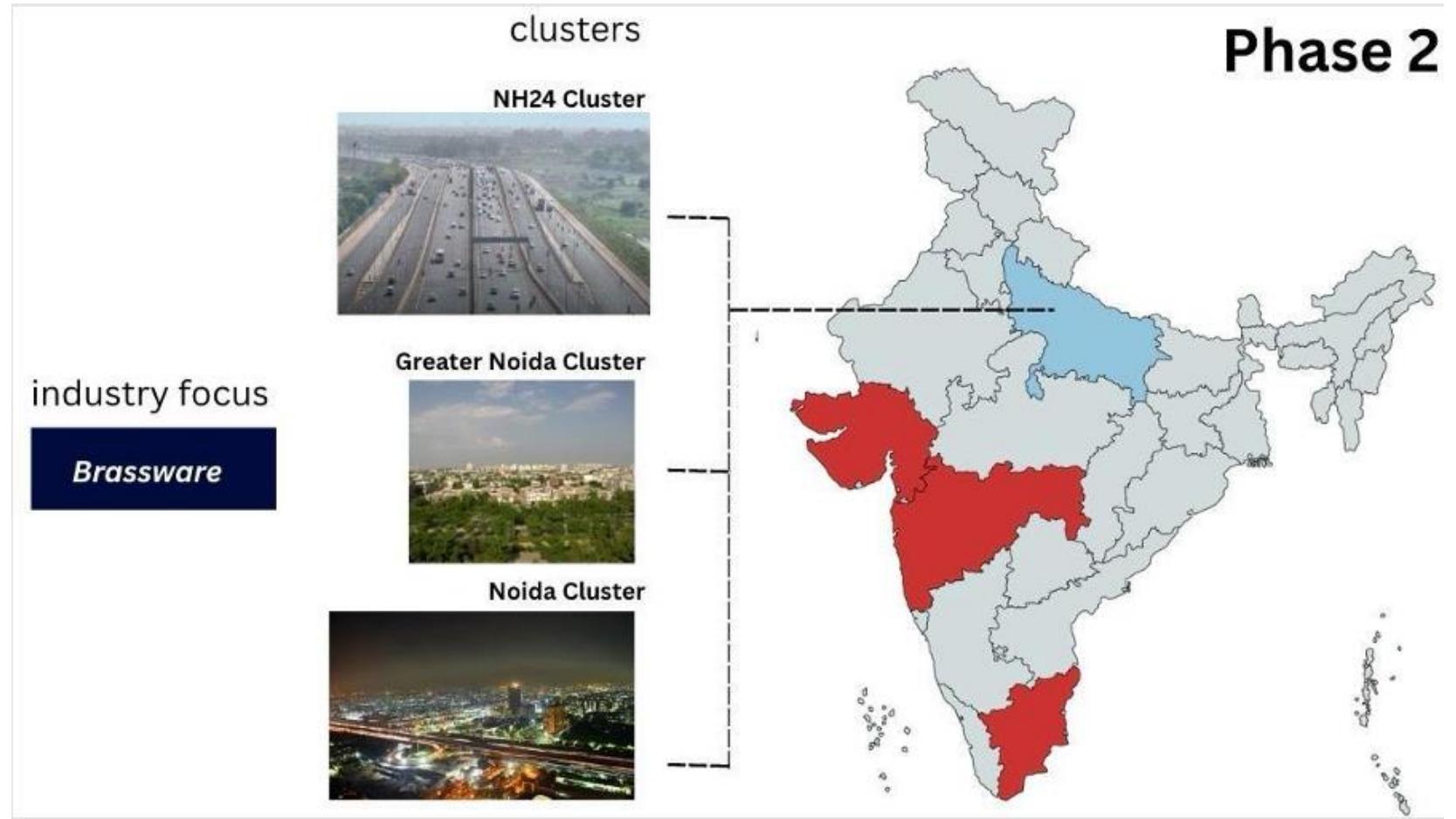


Phase 1



Phase 1





industry focus

clusters

Phase 3

**Textile
Cluster**

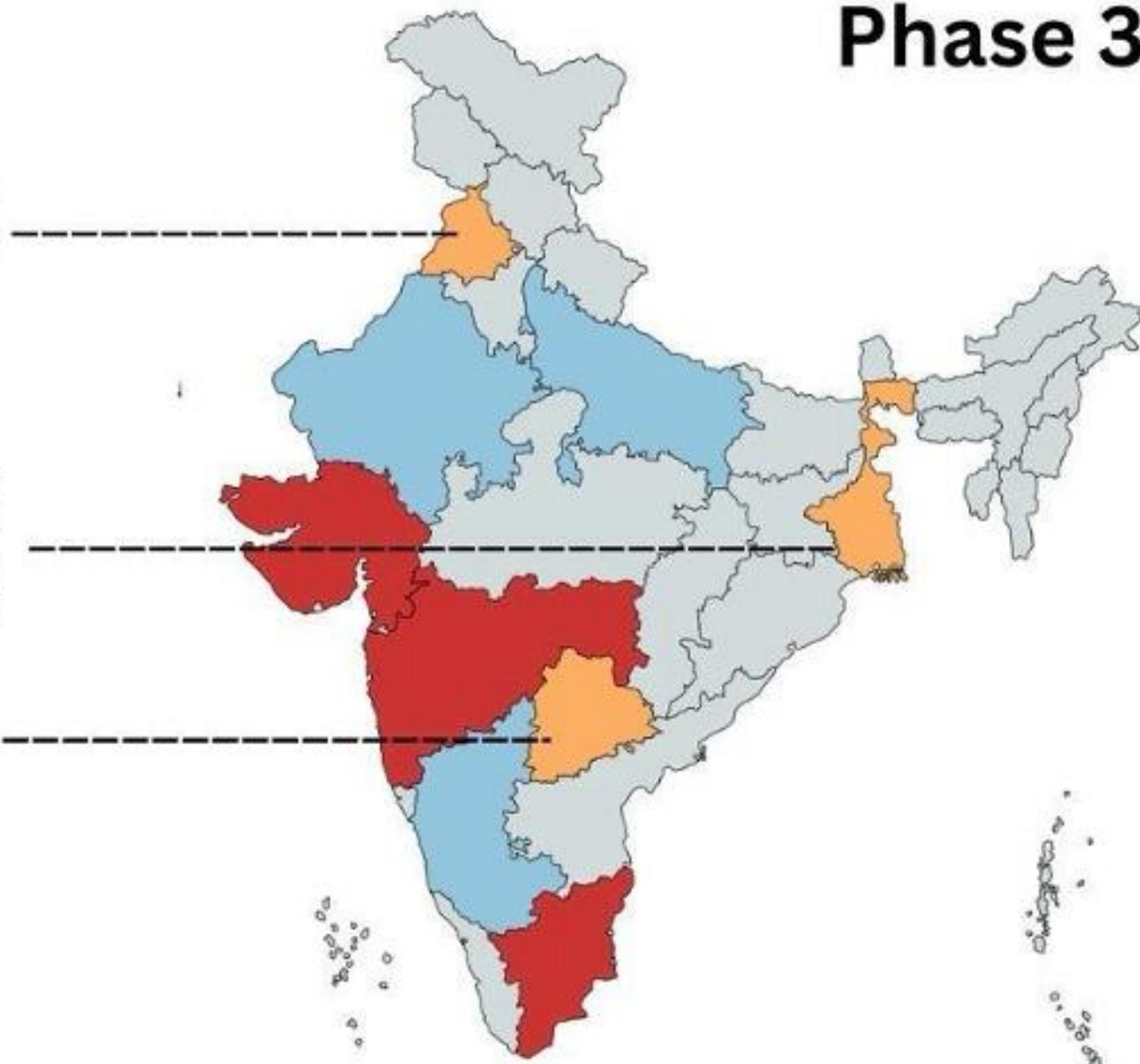
Ambala-Rajpura Cluster
Ludhiana Cluster

**Jute &
Leather**

Dankuni and suburbs
Taratala
Madhyamgram-Barasat
NH-6

Medchal cluster
Eastern corridor
Southern corridor

**Pharma &
Engineering**



Campaign Strategy Framework

Structured roadmap for awareness, adoption, and scale

Pe STRATEGIC PILLARS

Core Objectives

Awareness
Vernacular Storytelling

Education
Risk Assessment Report

Trials
Curated Comparison

Purchase
Assisted Conversion

Delight
Claims Support

Target Segments



Digitaly Advanced

Services, Tech-savvy traders

Self-serve In-App

20%



Digitaly Moderate

Retail, Workshops, Traders

Assisted Video-led

45%



Digitaly Hesitant

Kirana, Small Manufacturing

Partner-led Voice

35%

Phased Rollout Strategy

1 Soft Launch

0-3 Months

MVP release (Fire/Stock/Money). Pilot in select Tier-2 cities. Partner training cohort 1.

4-9 Months

2 Regional Rollout

Expansion to 50-80 cities. Vernacular support launch. CAIT regional activations.

15-24 Months

3 National Scale

9-15 Months

Full pan-India presence. API integration with all insurers. Mass media campaign.

+12

NPS Uplift

Success Indicators

1.5M

Risk Assessments

60%

Partner Assisted Sales

North Star Metric

Assisted Sales Ratio

Target: >60% conversion via Partners

The Big 5 Campaigns

Integrated awareness portfolio targeting different trust & adoption barriers



CAMPAIGN PORTFOLIO



AWARENESS HERO

Apna Business, Apna Suraksha

OWN BUSINESS, OWN PROTECTION

Emotional vernacular storytelling showing small risks becoming big losses, solved by a simple 'rewind' with PhonePe.

TVC • OOH • Social Reels



TRUST ANCHOR

PhonePe Partner Shakti

COMMUNITY ACTIVATION

Positioning local PhonePe Partners as "Suraksha Advisors". Bridging the digital trust gap with human faces.

Kiosks • WhatsApp • Clinics



EDUCATION LEAD

Risk Pehchano, Business Bachao

KNOW RISK, SAVE BUSINESS

Interactive risk quizzes and sector-specific playbooks (Kirana, Salon, Workshop) to demystify coverage.

Quizzes • Calculators • Explainers



STRATEGIC ALLIANCE

CAIT x PhonePe Partnership

UNLOCKING 8 CRORE TRADERS

Leveraging the massive influence of the Confederation of All India Traders. Co-branded trust seals, association seminars, and "Vyapari Suraksha Yatra" across 100 cities.

Trust Seals • Townhalls • Roadshows

8Cr+

TRADERS REACH



MOMENT MARKETING

Festival & Seasonal Suraksha

CULTURAL RELEVANCE

Timed nudges: Pre-Diwali (Fire/Stock), Monsoon (Flood), and Year-end Renewals. Shopfront kits.

Bundles • Mela Stalls • Radio

Apna Business, Apna Suraksha

Own Business, Own Protection — Emotional vernacular storytelling

Pe DEEP DIVE

CORE INSIGHT

"I protect my family with life insurance, but my business—my family's lifeline—is left to fate/god."

MSME owners view business risks as "bad luck" rather than manageable financial exposure.

CREATIVE CONCEPT

The "Rewind" Moment

Heartland stories showing a small risk (short circuit, unlocked shutter) turning into a big loss—then the scene **rewinds** to the moment they could have protected it with PhonePe.

Key Message (Hindi):

"Kal ka khatra, aaj ki suraksha. PhonePe hai na."

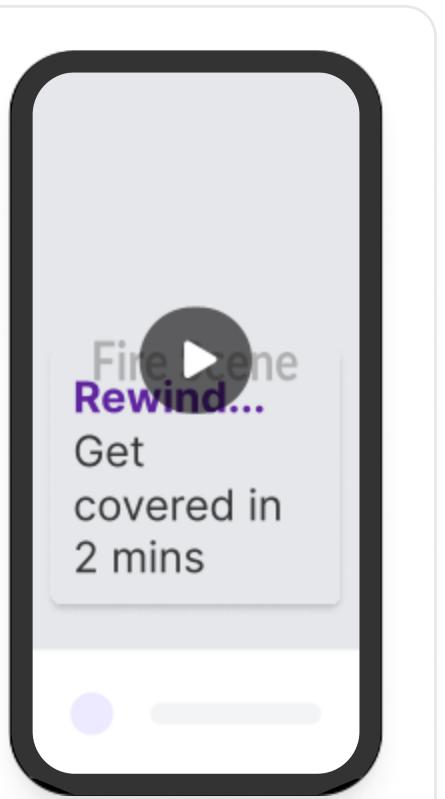
(Tomorrow's danger, today's protection. PhonePe is there.)

Emotional

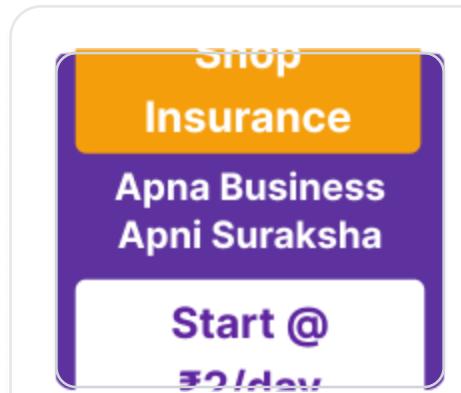
Relatable

Solution-Oriented

KEY ASSETS & CHANNELS



Vernacular Reels
Meta / YouTube Shorts



Market OOH
Mandi Gates & Shop Shutters

CTA STRATEGY

- 1 Do 1-min Risk Assessment
Low friction entry point

- 2 Get Top-3 Recommendations
Curated, not overwhelming

SUCCESS METRICS

75% 35% 12%

Video Completion Rate Click-to-Risk Report Brand Lift (Trust)

Content Strategy Phase 1 Focus

- ✓ **Hero Film (TVC):** 30s spot in 8 languages featuring relatable shop owners (Kirana, Hardware, Salon).
- ✓ **Voice Notes:** WhatsApp audio messages from "trusted peers" explaining simple coverage.

Primary Goal:

Drive 500,000 unique Risk Assessment starts in first 90 days.

PhonePe Partner Shakti

Community trust via local partners — "Apne sheher ka PhonePe Partner"

Pe DEEP DIVE

CORE INSIGHT

"I trust apps for payments, but for 'safety' (insurance), I need a human face I can catch if things go wrong."

MSMEs in Tier 2/3 cities prefer hybrid models where digital convenience is backed by local accountability.

CREATIVE CONCEPT

The "Local Guardian"

Transforming PhonePe Partners from "QR code installers" to **Business Suraksha Advisors**. They become the visible, accessible face of protection in the neighborhood market.

Tagline (Hindi):

"Aapke Padosi, Aapke Advisor. PhonePe Partner."

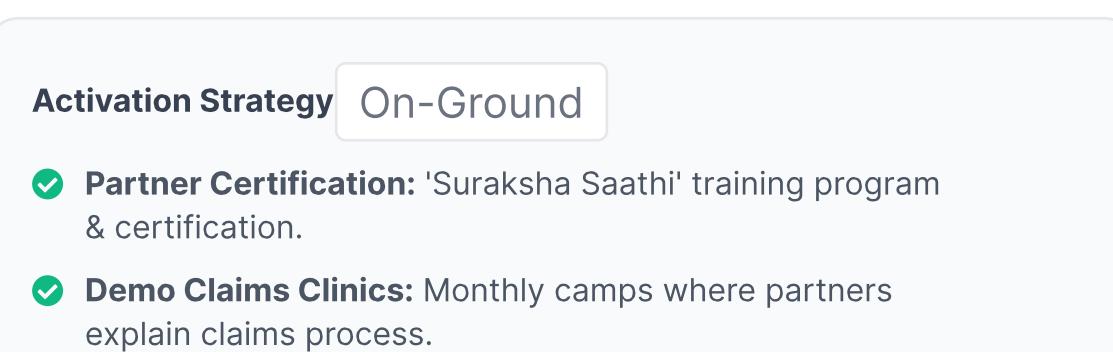
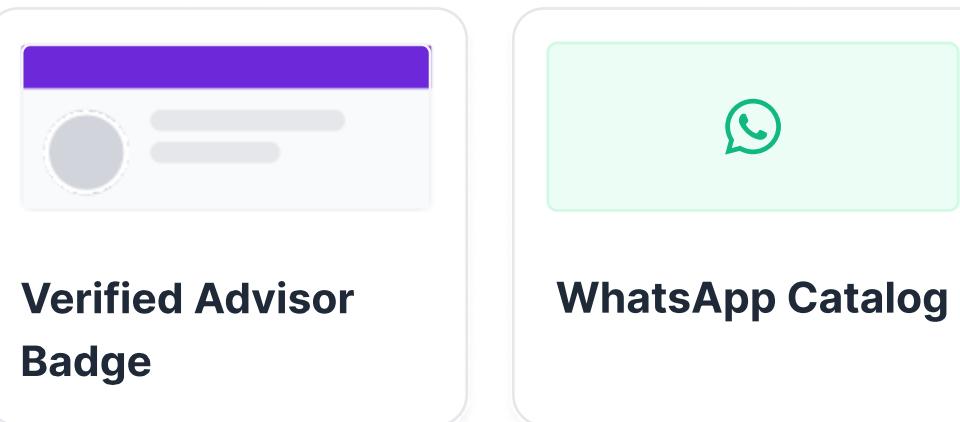
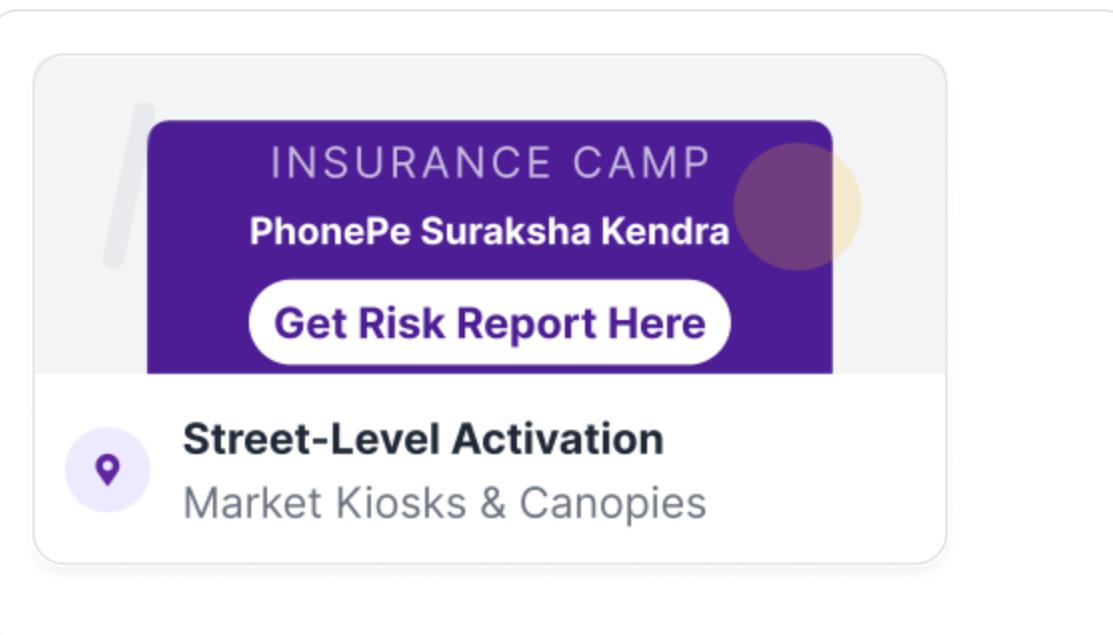
(Your Neighbor, Your Advisor. PhonePe Partner.)

Hyper-local

Trust-building

Face-to-Face

KEY ASSETS & CHANNELS



CTA STRATEGY

- 1 "Find Advisor Near Me" In-app locator feature

- 2 Book a Visit / Call Offline consultation request

SUCCESS METRICS



Assisted Sales Ratio



Conversion Uplift



Appointments Booked

Primary Goal:

Activate 5,000 "Suraksha Saathi" partners in Top 50 Tier-2 cities.

CAIT Strategic Partnership

Leveraging 8 Crore Traders via Confederation of All India Traders

Pe DEEP DIVE

💡 PARTNERSHIP RATIONALE

"I don't trust insurance companies, but I trust my Vyapar Association leader."

Trade bodies act as the ultimate validation layer. If the Association says it's safe, the merchant adopts it (e.g., WhatsApp Business adoption via CAIT).

💡 ACTIVATION CONCEPT

"Vyapari Suraksha Abhiyan"

A joint national movement declaring "**Every Trader Protected**". Framing insurance not as a product, but as a CAIT-mandated safety standard for business continuity.

Joint Value Prop:

"CAIT ka bharosa + PhonePe ki suvidha = Surakshit Vyapar"

(CAIT's trust + PhonePe's convenience = Secure Trade)



B2B
Trust

Community
Led

Validation

⚙️ PROGRAM MECHANICS

● Association Townhalls

Offline "Suraksha Seminars" in 40,000+ trade associations. Live demo of Risk Assessment by local leaders.

● Co-Branded Trust Seals

"Insured by PhonePe" stickers for shopfronts, co-signed by CAIT. Acts as a badge of honor and safety.

● Claims Showcase Roadshow

Traveling gallery of "Saved Businesses" – real stories of merchants who survived fire/theft due to insurance.

Trust Reinforcement Social Proof

Trader "My godown fire destroyed ₹5L stock. Because of CAIT's advice, I had PhonePe insurance. Claims were settled in 4 days."

— **Ramesh Gupta, CAIT Member, Indore**

👉 MEMBER BENEFITS CTA

Exclusive for CAIT Members

Priority Claims Desk

Dedicated helpline for association members

Scan QR at Association Meet →



GREEN PARTNERSHIP KPIS

80%

45k

60%

Association Event Policy
Sign-ups Attendance Penetration

Success Metric:

Onboard 5,000 Trade Associations in Year 1 as "PhonePe Protected Zones".

Risk Pehchano, Business Bachao

Recognize Risk, Save Business — Interactive Education Campaign

Pe DEEP DIVE

CORE INSIGHT

"I don't buy insurance because I don't think 'bad things' will happen to me specifically."

MSMEs suffer from "optimism bias." They only consider protection when they understand their specific vulnerability.

CREATIVE CONCEPT

Interactive Risk Discovery

A content-led campaign that replaces "sales pitches" with "risk diagnosis." Interactive quizzes and sector-specific playbooks help MSMEs self-discover their blind spots.

Key Message (Hinglish):

"Kya aapka business 100% safe hai? 1 min mein check karein."

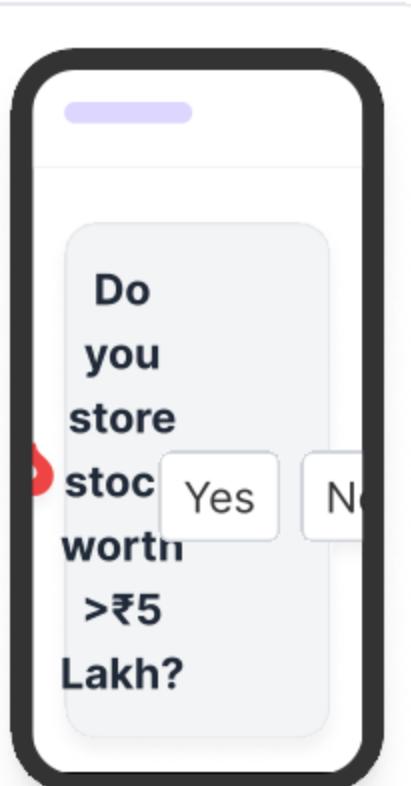
(Is your business 100% safe? Check in 1 min.)

Educational

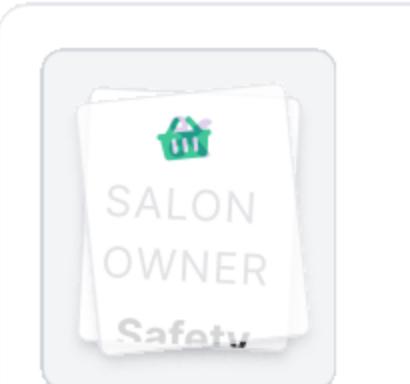
Interactive

Personalized

KEY ASSETS & CHANNELS



Swipeable Quiz
In-App & Social Stories



Sector Playbooks
PDF Guides & WhatsApp

CTA STRATEGY

Generate Risk Report

1 Personalized PDF output

Talk to an Expert

2 Discuss specific risks found

SUCCESS METRICS

60%

40%

2 mins

Quiz Completion Rate	Report Downloadson Content	Avg. Time on Content
----------------------	----------------------------	----------------------

Content Strategy

Education Led

- ✓ **Calculators:** "Loss Estimator" showing potential loss vs. premium cost (₹5L loss vs ₹500 premium).
- ✓ **Explainers:** 60-second animated videos decoding terms like "Third Party Liability" in simple Hindi.

Primary Goal:

Position PhonePe as an "Advisor" not just a "Seller" to build long-term trust.