




Insights to Action
Impact of COVID-19 on People:
Savings, Insurance, Health & Wellness



Understand how behaviors will change as people learn to live in a Covid-19 world

Insights obtained through in-depth conversations with select individuals

powered by
 **QualSights**
Fast Visual Qualitative Insights

PRIMARY PROFILE: The Macro-Man



- Male – between 36 to 47 years
- Lives in metros
- Working professional/ self employed
- Married with children
- Supports parents
- Insured – life and health
- Saves in various instruments
- Mass affluent segment

Key Insights



Key Insights: At a Glance



**1. Save More,
without Long Term
Commitments**



**2. Savings
Investments but
changed allocations**



**3. Continue
Insurance, but is
Cover adequate?**



**4. Lack of Clarity on
Pandemic Coverage**



**5. Lack of Trust in
FIs for investment
advice**



**6. Increase cover;
concerned about
parents' premium**



**7. From awareness
to action on health &
wellness**

#1. People are looking to save more but not willing to make long term commitments



“My spend-save ratio will change from 70-30% to 50-50% .”



“I would go back in time and spend less & save more. When there is no long-term clarity in life, even real estate investments could be problematic.”

#5. Most people like to make their own financial and investment decisions based on advice from trusted network



“You get a lot of information whether you like it or not. It is about judging it and then using it”

“I do most of the investments. For advice, I ask friends, colleagues, people working at my office.”

“He is looking at improving his commission. Until I get very good reference, I will not venture out right now”



“I tend to stay away from Advisors because they keep on pushing me. The Advisor is searching to meet his goals in the short term and not what is beneficial for me”

#7. Post pandemic there will be a shift from awareness to action on health & wellness



“We have allowed ill health to creep into our lives and now lot of us are conscious about it. Will improve our wellness quotient and include parents and kids in it”



“Health is the biggest risk moving ahead.”

Insights to Action



Insights to Action: Some Inspirations



CIGNA | Health insurer to offer annual check-ups via video-chat



MADEFOR | Company introduces home-delivered wellbeing kits but no app



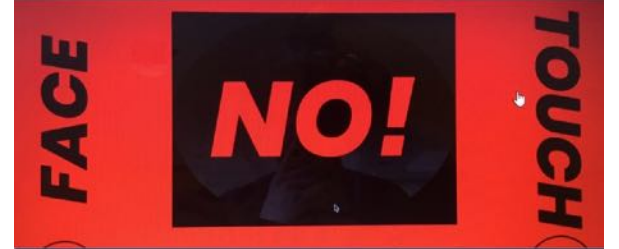
FITBIT | Fitness wearable with contactless payments as a standard feature



WANDERBLE | Free 'Mindfulness in isolation' course helps people develop better habits



SCANDINAVIAN AIRLINES | Laid-off airline workers offered fast-track healthcare training



DONOTTOUCHYOURFACE.COM | Website uses machine learning to help you not touch your face

Insights to Action: Some Inspirations

Come in and wash your hands for free



LUSH | Beauty chain lets anyone wash hands in-store for free



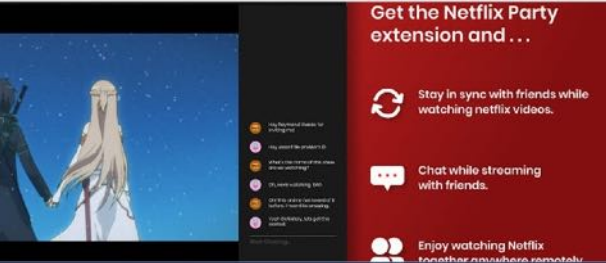
BYD | Electric vehicle maker pivots to face mask production



SNAPCHAT | Social media platform introduces mental health feature



NEW JERSEY DEVILS | NHL team treats fans to full simulated game-day experience



NETFLIX PARTY | Chrome extension lets users stream movies with friends



BOOKSHLF | Launch of a shareable bookshelf for favorite digital content

Convert Insights to Action with BMGI: What Next!



- **Action 1**

- Generate ideas from these insights having current relevance
- Create Test and Implementation Plan

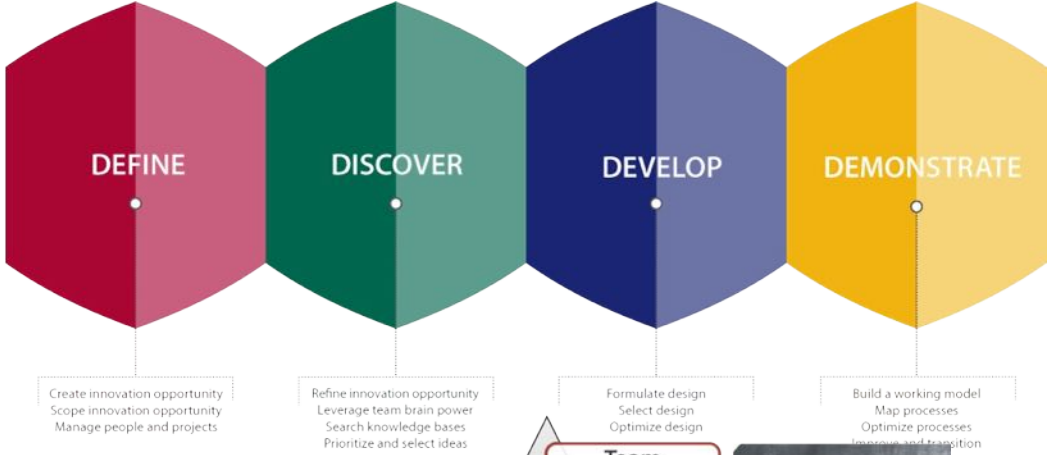
- **Action 2**

- Capture additional insights from your specific targeted personas/ segments
- Generate ideas on the new insights
- Create Test and Implementation Plan

BMGI Partners with you to generate “edge of circle ideas” and works to with you to drive implementation for significant business impact!



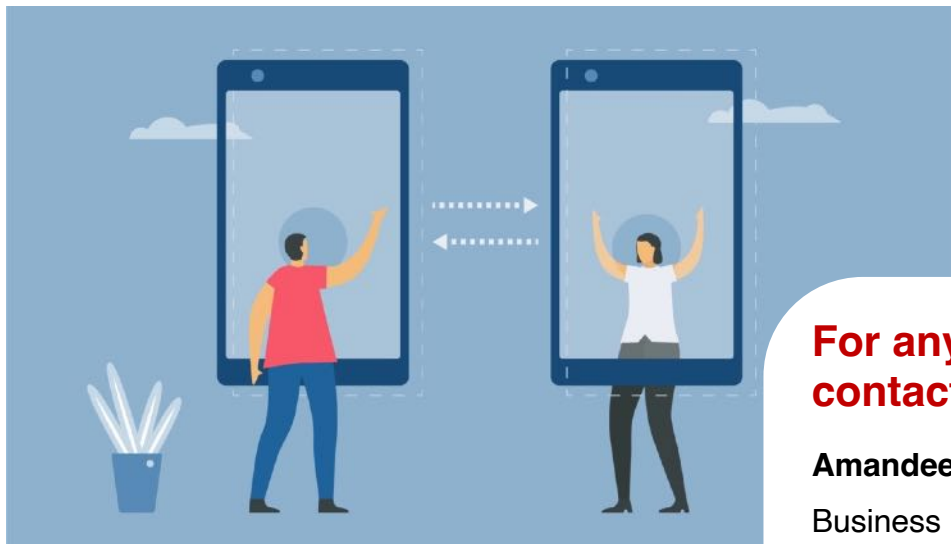
Run virtual workouts with BMGI!



50+ tools for ideation and action

- Team Brainpower
- Learning from Nature
- Database Techniques





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