

And they have promises to keep ...

Addendum is a fortnightly column that takes a sometimes hard, sometimes casual, sometimes irreverent, yet never malicious look at some of the new or recent advertisements and comments on them.

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The insurance business is highly competitive and that's what ensures that we get the best possible advertising from the category. ICICI Lombard uses the element of a promise to bring out the trait of reliability. There's this young man putting on his lucky jacket to go for his first campus interview. The same lucky jacket that comforted him through all his highs. At precisely that time a friend barges in and demands the jacket (he wants the luck to rub off on him too), reminding him of his promise to give it to him. The game winner decides to keep his promise and give the friend the jacket even though he sorely needs it himself. ICICI Lombard then announces that it has settled 43 lakh claims last year, thereby keeping as many promises it made. Interesting! As I have always said, in the insurance business, claim settlement is the all-important area. Everything else is a "me-too" situation. This TVC created by Cartwheel Creative Consultancy very strongly brings out the fact that ICICI Lombard believes in keeping its promises. And an insurance policy is really a promise in itself.

Neat job

Announcements can be very demanding. And finding a creative way to announce, as in this case, the coming together of a large established nationalised bank and a top insurance company could be a tall order. McCann Erickson has done a neat job of precisely this. There's this bank customer withdrawing money at the branch as you are treated to some nice Carnatic music in the background as the teller carefully counts every note in the bundle before handing it over to the customer. In typical real-life fashion, the customer immediately begins to count

the notes himself, even though he was watching the teller count the bundle very closely. Satisfied, he politely thanks the teller and moves away. Moral of the story? People like to be doubly sure when it comes to things like money. And therefore the tie-up of two reliable names PNB and Met Life to offer insurance products gives the customer the 'double sure' factor. Yes, in a category like insurance you need all the comfort you can get. After all, you are paying for something you just might encash after a considerably long period of time and that places credibility at a great premium. A double premium, if you may.

Spot on!

There's this young lady with a large pimple on one cheek. And she's desperately trying to hide it. The voice-over teasingly comments on her futile efforts. Oversized sun glasses, oversized jewellery (that would make Bappi Lahiri blush) and every other trick in the book including a scarf draped

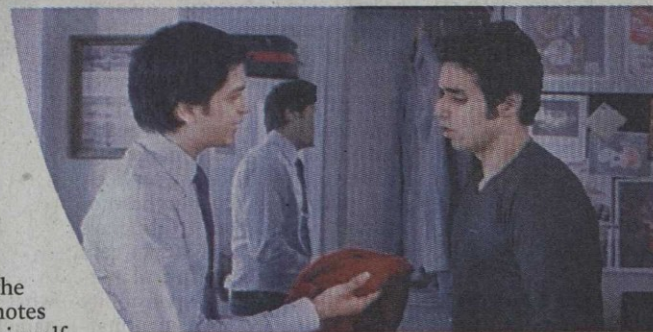
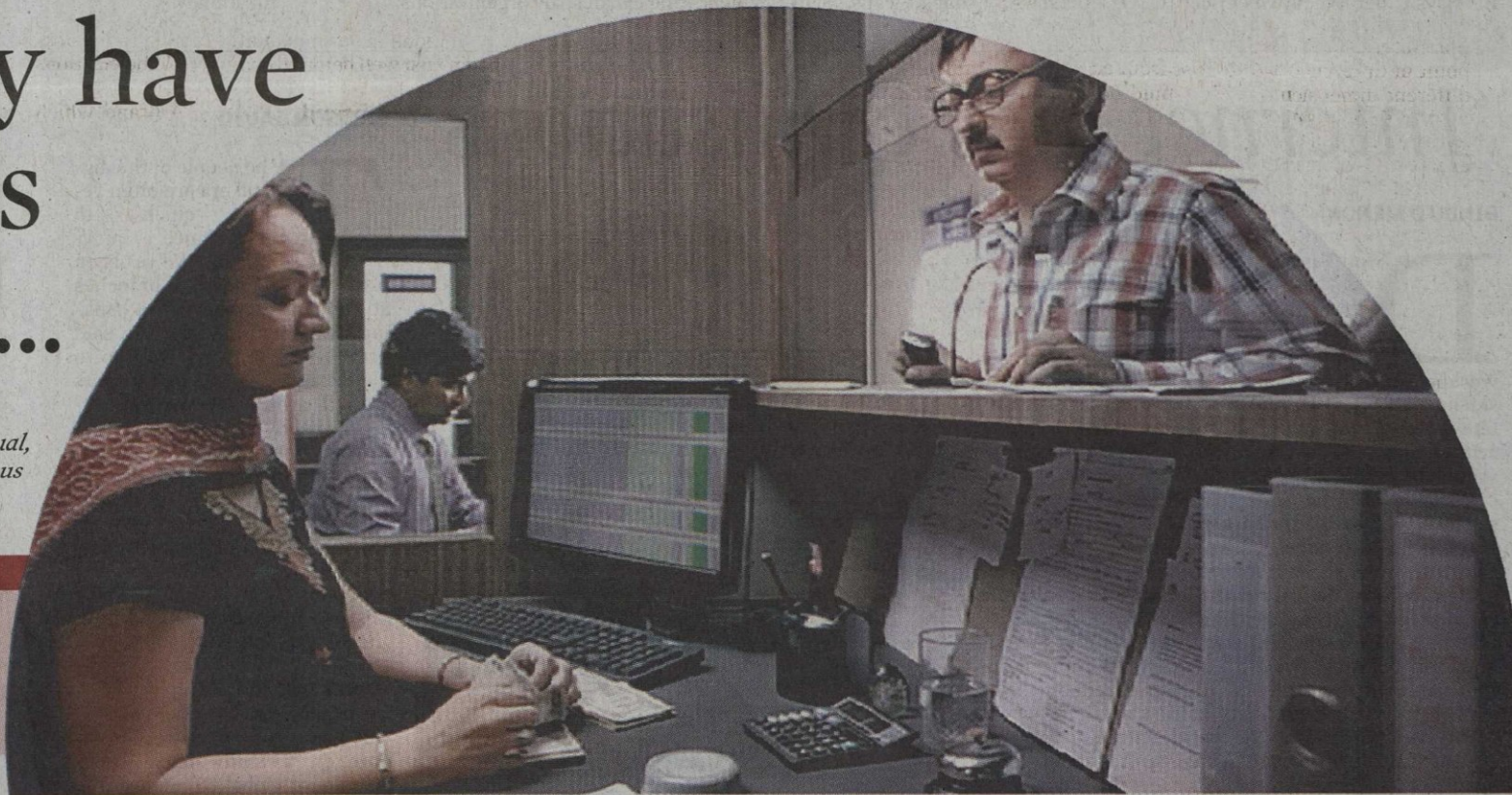
around her face to hide it. Nothing seems to work. When her friends find out what she is hiding she tells them she has tried all kinds of imported creams and other ways to clear the offending pimple but nothing had worked. The friend then counsels her to use Himalaya Herbals Neem Face Wash, and of course, voila! End of pimple. Beginning of admiring glances. I like one thing about this commercial made by Meridien Communications (now called Soho Square) and Code Red Films. The advice comes not from some expert or from some phony lab or some equally phony doctor. It is from a peer. And I really believe this generation respects

peer advice more than anything else. This well thought-out film, combined with herbal products being the flavour of the season, could do wonders for Himalaya Herbals.

It's a Yes!

Without getting into whether arranged marriages are better than "love" marriages, one must admit that most marriages in India are 'arranged'. That really shouldn't take the love out of the marriage, and most certainly shouldn't take the spontaneity and the unique thrill of popping the once-in-a-lifetime question out of the whole exercise. And that's the novel track Con-

tract has taken for jeweller CaratLane. The well made TVC shows the young man walking into the dressing room of the bride-to-be (quite a feat in itself) and then, in vintage style, going down on one knee and proposing to the girl with whom his marriage has already been fixed. The expressions on the face of the young lady are a treat to watch (who cares if she has no dialogue) and I must say the idea of encouraging people (not necessarily men) to experience the joy of hearing the person you love say the magic word "yes" is fantastic. The public engagement ceremony can always follow. And of course, the solitaire cannot hurt.



Clockwise from top: Ads from the PNB-Met Life, CaratLane, Himalaya and ICICI Lombard campaigns