

Brief

LIC is India's most trusted insurer, but often seen as too serious and old-school.

How do we make it feel approachable to the *new grown-ups* — people facing adult responsibilities for the first time?

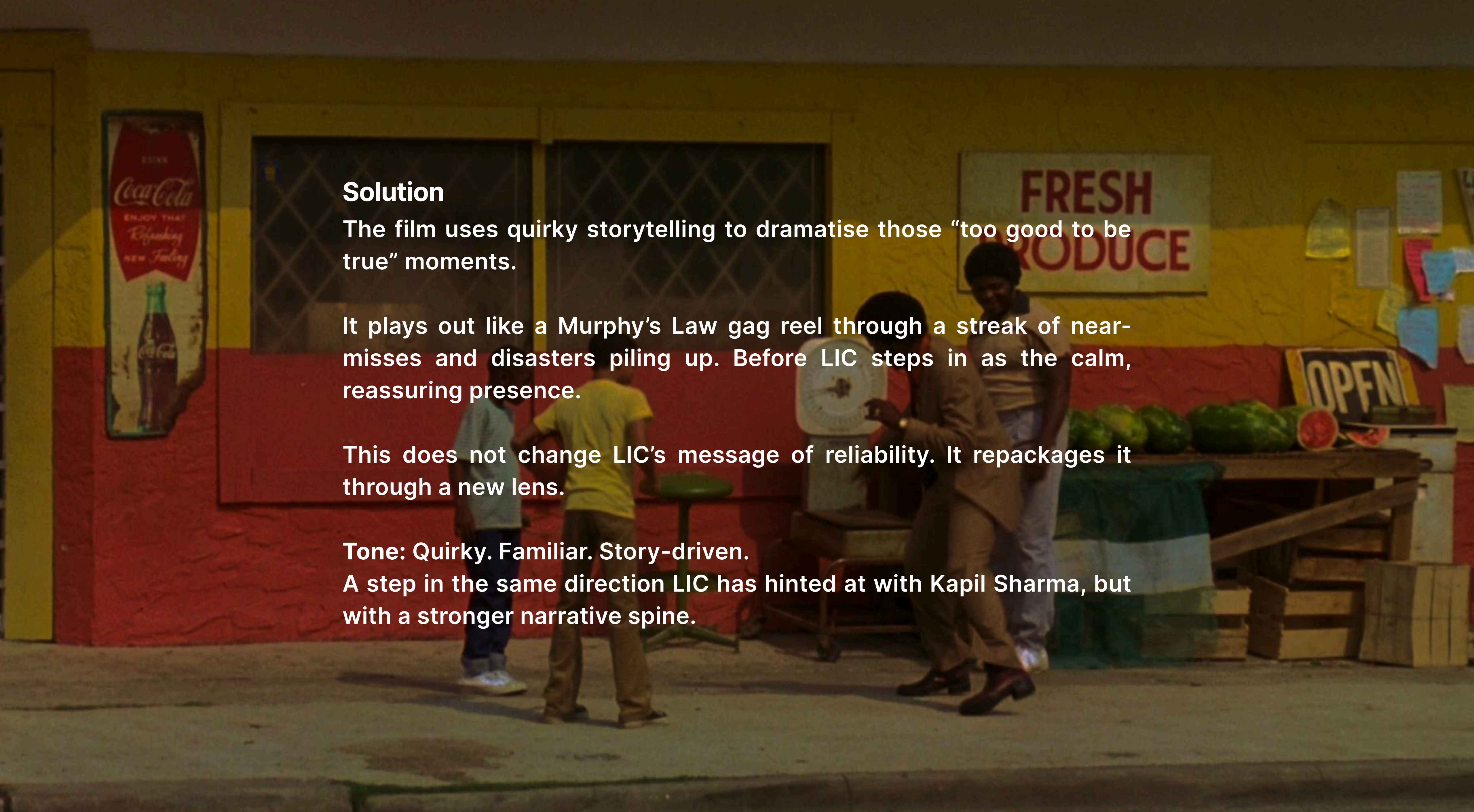
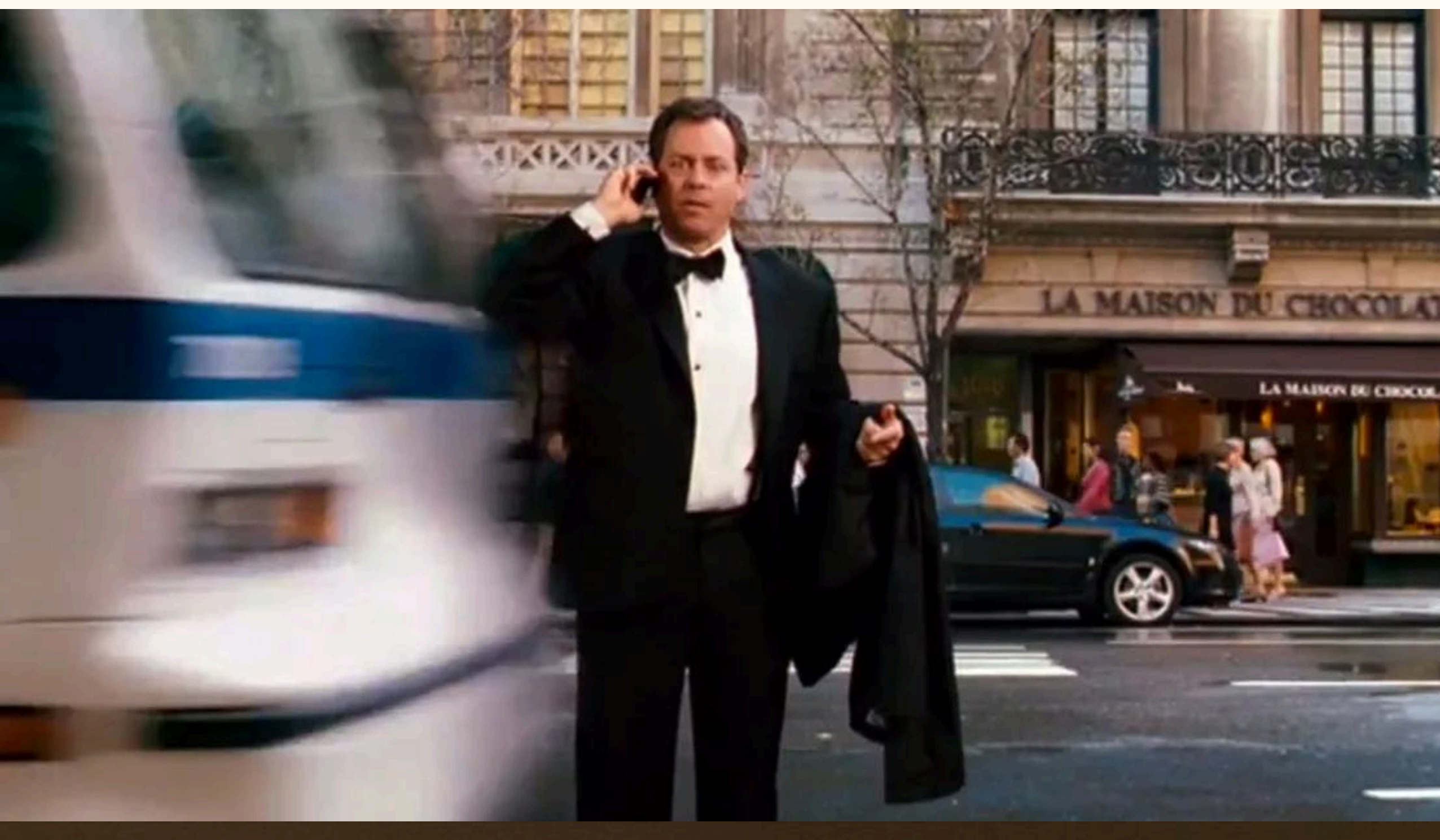


Insight

You know that feeling when life's going suspiciously well... so you start bracing for the car crash around the corner?

That's where this ad lives.

Insurance is about being secure even in that moment: when life feels too good to trust.



Solution

The film uses quirky storytelling to dramatise those “too good to be true” moments.

It plays out like a Murphy's Law gag reel through a streak of near-misses and disasters piling up. Before LIC steps in as the calm, reassuring presence.

This does not change LIC's message of reliability. It repackages it through a new lens.

Tone: Quirky. Familiar. Story-driven.
A step in the same direction LIC has hinted at with Kapil Sharma, but with a stronger narrative spine.

Video

EXT. CITY SIDEWALK – DAY.
Our protagonist (mid-30s, office clothes, envelope in hand) strolls down the busy sidewalk, grinning, phone at his ear.

BEAT 1 – CAR NEAR MISS
A CAR swerves past him, missing him by inches.
Wide shot of chaos. Crowd shouting at the car.

He flinches back — and in the panic, his phone slips from his hand, falling into an open gutter grate.

BEAT 2 – PAINT BUCKET
Just as he bends down, fumbling to catch his falling phone, a paint bucket CRASHES on the ground right beside him.

Tight shot of the splatter inches from his face.
He jerks upright, glaring upward.

BEAT 3 – PIPE BURST
He turns, shouting up at the construction worker.
Camera shows the worker waving apologetically.

Right then, a SIDE PIPE on the building bursts.
Muddy water sprays directly on his face.
Medium shot, drenched, stunned.

BEAT 4 – DOG POOP
Soaked and exhausted, he steps backward to sit down on a nearby bench.

SQUELCH. His shoe lands squarely in dog poop.

Wide static shot: The chaotic street in full swing... and our protagonist sits small, drenched, clutching his envelope; one tiny figure in the middle of chaos.

CUT TO: INT. LIVING ROOM – DAY.
The protagonist walks in smiling, towel in hand, drying his hair.

On the sofa, his wife is already seated, reviewing contracts with the LIC agent across from her.

He sits beside her.
The agent slides the papers forward.

The protagonist finally exhales a long, quiet breath of relief.

Screen fades to LIC logo + tagline.
MUSIC OUT.

Audio

Protagonist (cheerful):
Let everyone know — dinner's on us from now!

SCREECH of brakes. People scream, honk.

People shouting:
Ei sambhaal!

Passerby (O.S.):
Dekh ke!

Worker (shouting, apologetic):
Sorry, sorry!

LOUD SPLASH.

Ambient chaos of the city.

Narrator VO:
Life's unpredictable...

Narrator VO:
Your security shouldn't be.

Narrator VO:
LIC. Zindagi ke saath bhi. Zindagi ke baad bhi.

Camera Style:

- **Opening (0-5s):** Low-angle tracking of the protagonist, pushing a slight heroic lift.
- **Chaos montage (5-15s):** Fast, kinetic edits. Tight framings with slight wide angle lenses. Play with foreground interruptions (passerby, bucket swinging, a splash) to heighten immersion.
- **Living room (15-30s):** Shift into calm, stable composition in the living room. Open the frame, creating visual relief after the chaos.



Pacing:

- The ad needs to feel like a rollercoaster compressed into 30 seconds.
- The first 5 seconds are deceptively cheerful. Let the protagonist's line land triumphantly, setting up a false sense of victory.
- From 5-15 seconds, chaos hits in rapid escalation. Each beat gets 1.5-2 seconds max.
- The final 10 seconds should slow back down deliberately. This contrast makes the chaos feel even bigger in retrospect.