

Monthly Coverage Dossier

June 2022

Future Generali India Life Insurance Company Limited



Index

Overview of Activities	Spokesperson	Publications	Journalist	Timeline	Media Type	Category
ETMarkets Smart Talk: Easyliquidity days over; have a contra buy on auto: Niraj Kumar, Future Generali India	Mr. Niraj Kumar	ET Markets	Ks hi tij Anand	June 07, 2022	Online	CAT A
How does Life Insurance Claims ettlement work in India	Mr. Nilesh Parmar	Finandal Express	Sa njeev Si nha	June 14, 2022	Online	CAT A
Upgra ding Indian Ins urance Regulatory Fra me work	Mr. CL Bharadwaj	Asia Insurance Post	Si ta nshu	June 07, 2022	Online	CAT B
Future Generali India Life Insurance unveils 'Trust Campaign 2.0'	Mr. Ashish Tiwari	ET BrandEquity		June 13, 2022	Online	CAT A
Future GeneraliIndia Life Insurance unveils 'Trust Campaign 2.0'	Mr. Ashish Tiwari	Finandal Express		June 13, 2022	Online	CAT A
Future GeneraliIndia Life Insurance unveils 'Trust Campaign 2.0'	Mr. Ashish Tiwari	Adgully		June 13, 2022	Online	CAT A
Future GeneraliIndia Life Insurance unveils 'Trust Campaign 2.0'	Mr. Ashish Tiwari	Afaqs	MassIssue	June 13, 2022	Online	CAT A
Future Generali India Life Insurance unveils 'Trust Campaign 2.0'	Mr. Ashish Tiwari	Exchange4M edia		June 13, 2022	Online	CAT A
Future Generali India Life Insurance unveils 'Trust Campaign 2.0'	Mr. Ashish Tiwari	Media Infoline		June 13, 2022	Online	CAT B
Future Generali India Life Insurance unveils 'Trust Campaign 2.0'	Mr. Ashish Tiwari	Business Fortnight		June 13, 2022	Online	САТ В
After 21 years of privatization and extensive effort, how has India's Insurance sector evolved	Mr. Niraj Kumar	ET BFSI	Sheersh Kapoor	June 28, 2022	Online	CAT A
RBI hikes reporate by 50 bps: Here's how market analysts, economist, experts reacted	Mr. Niraj Kumar	The Indian Express	Massissis	June 8, 2022	Online	CAT A
Comment on RBI MPC announcement by Niraj Kumar, Future Generali Life Insurance Company Ltd	Mr. Niraj Kumar	Investment Guru India	Mass Issue	June 8, 2022	Online	CAT B



Interview



Date:June 07, 2022Publication:ET MarketsMedia:OnlinePage No:NA

Link: https://economictimes.indiatimes.com/markets/expert-view/etmarkets-smart-talk-easy-liquidity-days-over-have-a-contra-buy-on-auto-niraj-kumar-future-generali-india/articleshow/92040951.cms

ETMarkets Smart Talk: Easy liquidity days over; have a contra buy on auto: Niraj Kumar, Future Generali India

By Kshitij Anand, ETMarkets.com . Last Updated: Jun 07, 2022, 08:57 AM IST









Synopsis

"No doubt, the current markets are clouded with fear and gloom and further correction and consolidation cannot be ruled out, but we strongly urge the investors to stick to the principle of - buying when everyone is fearful and selling when everyone is greedy, as markets are strongly driven by the emotions of Greed & Fear."



"We would like to caution the investors in terms of the global backdrop of easy liquidity being behind us and tell them that they need to re-align their return expectations and not extrapolate the past 2 years of strong returns," says <u>Niraj Kumar</u>, CIO, <u>Future Generali India</u> <u>Life Insurance Company</u> Ltd.



■Markets Smart Talk



In an interview with ETMarkets, Kumar with over two decades of professional experience in the area of fund management and macroeconomics, said: "As a contra call, we are selectively bullish on automobiles, where demand remains quite strong given the recovery despite significant price hikes," Edited excerpts:





Author Article



		Financial Express
Media: Online	Page No:	NA

Link: https://www.financialexpress.com/money/insurance/how-does-life-insurance-claim-settlement-work-in-india/2560048/

How does life insurance claim settlement work in India?

While the policyholder completes his part of the commitment by paying due premiums; fulfilment of the promise from the insurer's side is completed by payment of the rightful claims.

Written by Guest

Updated: June 14, 2022 2:37:50 pm









Claims pay-out is perceived to be the 'end of spectrum' and most important milestone in the life cycle of a policy.

By Nilesh Parmar

Though life insurance is primarily intended to meet the unexpected loss of income owing to the death of the life assured; with the changing times, it has also been looked upon as an instrument to cover many other events such as



Date:	June 07, 2022	Publication:	Asia Insurance Post	
Media:	Online	Page No:	NA	
Link: https://asiainsurancepost.com/archives/23948				

C.L. Baradhwaj

The Indian Insurance industry has crossed 20 years after privatisation.

As per IRDAl's Annual Report, insurance penetration for the financial year 2020-21 was 3.20% of gross domestic product(GDP) for life and 1% for non-life.

While non-life saw a gradual increase in the penetration over the last 2 decades, for life insurance, the penetration peaked at 4.60% in 2009-10, mainly due to focus on Unit Linked insurance policies and started sliding thereafter due to product rationalisation.

IRDAI has taken many steps to develop the life insurance industry.

New Product Regulations in 2013 and again in 2019, introduction of new distribution channels including Web Aggregators, Insurance Marketing Firms, Common Public Service Centers, Point of Sales Persons, e-commerce guidelines, amendments to the Investment regulations in 2016, recognition of branch offices of foreign reinsurers amendments to Section 45 placing 3 year time restriction for disputing policy benefits under a life insurance policy- to quote a few, with the latest being the increase in foreign investments in insurance companies to 74%.

The sector is now set for the next generation of reforms to leapfrog the industry to the next level:

1. Concessions in IRDAI registration fees & renewal fees for business done in underpenetrated areas



Press Release



Date:	June 13,2022	Publication:	ET BrandEquity
Media:	Online	Page No:	NA
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Link: https://brandequity.economictimes.indiatimes.com/news/advertising/future-generali-enforces-its-role-as-a-trustworthy-brand-in-new-campaign/92179777

Future Generali enforces its role as a trustworthy brand in new campaign

The campaign film has been released in five different languages, namely Hindi, Gujarati, Bengali, Tamil and Marathi. The brand aims to build stronger trust bonds with the customers, distributors, and partners...

BE Staff • ETBrandEquity • June 13, 2022, 16:30 IST





















To build on its 'being trustworthy' narrative, Future Generali has launched another campaign titled 'Trust Campaign 2.0'. The brand aims to build stronger trust bonds with the customers,



Date:	June 13, 2022	Publication:	Financial Express
Media:	Online	Page No:	NA

Link: https://www.financialexpress.com/brandwagon/future-generali-india-life-insurance-unveils-trust-campaign-2-0/2558889/

Future Generali India Life Insurance unveils 'Trust Campaign 2.0'

The campaign is launched in different formats majorly in the video, translated into four languages, Gujarati, Bengali, Tamil, and Marathi

Written by BrandWagon Online

June 13, 2022 3:26:25 pm









The campaign picks up every day 'slice-of-life' moments between a father and his child and captures them in well-composed, poetic narratives.

Future Generali India Life Insurance has rolled out its 'Trust Campaign 2.0'. The aim is to build stronger trust bonds with the customers, distributors, and partners. The brand continues to adhere to 'father' as the protagonist while



Date:	June 13, 2022	Publication:	Adgully	
Media:	Online	Page No:	NA	
Link: https://www.adgully.com/future-generali-india-life-insurance-launches-trust-campaign-2-0-				

118968.html

Future Generali India Life Insurance launches 'Trust Campaign 2.0'

ADVERTISING

2 MINUTES TO READ

JUN 13, 2022

ADGULLY BUREAU

■ @adgully News in the domain of



After the successful run of the earlier Brand Campaign around showcasing Future Generali India Life Insurance as a Trustworthy brand, Future Generali India Life



Date:	June 13, 2022	Publication:	Afaqs		
Media:	Online	Page No:	NA		
Link: https://www.afaqs.com/news/advertising/future-generali-india-life-insurance-launches-					
trust-campaign-20					

By afaqs! news bureau | Published: 13 Jun 2022, 3:12 PM IST

Future Generali India Life Insurance launches 'Trust Campaign 2.0'

Share Via:











The campaign is launched in different formats and translated into four languages: Gujarati, Bengali, Tamil, and Marathi.

After the successful run of the earlier Brand Campaign around showcasing Future Generali India Life Insurance as a Trustworthy brand, Future Generali India Life Insurance is back with 'Trust Campaign 2.0'. The aim is simple, i.e.,



Date:	June 13, 2022	Publication:	Exchange4Media		
Media:	Online	Page No:	NA		
Link: https://www.exchange4media.com/advertising-news/future-generali-india-life-insurance-					
launches-bharosapapajaisa-campaign-120791.html					

After the successful run of the earlier brand campaign around showcasing Future Generali India Life Insurance as a Trustworthy brand, Future Generali India Life Insurance is back with 'Trust Campaign 2.0'. The aim is simple, i.e., to build stronger trust bonds with the customers, distributors, and partners. The brand continues to adhere to 'father' as the protagonist while imbibing and manifesting the values of #BharosaPapaJaisa (Trust like fathers) — a pure, secured, and eternal relationship.

The Trust Campaign 2.0 is launched by Future Generali India Life Insurance on 13th June 2022. The campaign beautifully picks up every day 'slice-of-life' moments between a father and his child and captures them in well-composed, poetic narratives. The campaign tries to showcase different, regular instances when having a father's



Date:	June 13, 2022	Publication:	MediaInfoline		
Media:	Online	Page No:	NA		
Link: https://www.mediainfoline.com/advertising/future-generali-india-life-insurance-launches-					
trust-campaign-2-0					

After the successful run of the earlier Brand Campaign around showcasing Future Generali India Life Insurance as a Trustworthy brand, Future Generali India Life Insurance is back with 'Trust Campaign 2.0'. The aim is simple, i.e., to build stronger trust bonds with the customers, distributors, and partners. The brand continues to adhere to 'father' as the protagonist while imbibing and manifesting the values of #BharosaPapaJaisa (Trust like fathers) – a pure, secured, and eternal relationship.

About the Campaign:

The Trust Campaign 2.0 is launched by **Future Generali India Life Insurance** on 13th June 2022. The campaign beautifully picks up every day 'slice-of-life' moments between a father and his child and captures them in well-composed, poetic narratives. The campaign tries to showcase different, regular instances when having a father's presence makes all the difference in one's life. It reinforces the value of Trust in any relationship. The way a child Trusts his father, similarly, millions of fathers Trust **Future Generali India Life insurance** to be their Trusted Lifetime Partner, which is aptly put forward in the line – **Sabke liye papa, Papa ke liye hum**.



Date:	June 13, 2022	Publication:	Business Fortnight		
Media:	Online	Page No:	NA		
Link: https://businessfortnight.com/future-generali-india-life-insurance-launchestrust-campaign-					
2-0/					

Future Generali India Life Insurance LaunchesTrust Campaign 2.0'





Industry Story



Date:	June 28, 2022	Publication:	ET BFSI		
Media:	Online	Page No:	NA		
Link: https://bfsi.economictimes.indiatimes.com/news/insurance/after-21-years-of-privatisation-					
and-extensive-effort-how-has-indias-insurance-sector-evolved/92497523					

Role of IRDAI and multi-year sectoral growth

The Insurance regulator (IRDAI) has been focusing on improving the insurance penetration in the country by way of increasing the number of insurers, widening the scope of existing distribution channels, and improving product standards and technological capabilities of all stakeholders, Niraj Kumar, CIO of Future Generali India Life Insurance highlighted.

"They also aim at reducing operating/commission costs to ultimately benefit consumers, along with rationalization of investment norms. These steps coupled with a huge mortality protection gap (~\$16.5tn) and inadequate retirement savings will drive multi-year growth for the industry," he explained.

According to Kumar, these structural growth drivers will lead to ~15% CAGR in Annual Premium Equivalent (APE) over the next several years. "Besides the increase in the FDI limit in the insurance sector to 74% has provided an immediate backstop in terms of capital for growth," he added.



Date:	June 08, 2022	Publication:	The Indian Express		
Media:	Online	Page No:	NA		
Link: https://indianexpress.com/article/business/economy/rbi-interest-rate-hiked-50-bps-					
here-is-how-market-analysts-economicts-eynerts-reacted-7958849/					

• Niraj Kumar, CIO at Future Generali India Life Insurance Company said,
"MPC has delivered a well-calibrated 'Complementary and a Balanced Policy' in
conjunction with the supply-side fiscal measures announced earlier by the
government, to rein in the persistently elevated inflation levels. The undertone
of the policy and pause on CRR was reassuring with MPC reiterating its
commitment to being supportive of growth recovery. Overall a realistic policy,
wherein MPC has reprioritized inflation head-on and taken cognizance of the
current Inflationary risks stemming from the geopolitical disruptions and
higher commodity prices and has chosen to frontload the actions and play a
complementary role to the government, in an effort to balance out the inflation
risks."



Date:	June 8, 2022	Publication:	Investment Guru India
Media:	Online	Page No:	NA
Link: https://investmentguruindia.com/ExpertViews/Comment-on-RBI-MPC-Announcement-By-			
Niraj-Kumar-Future-Generali-India-Life-Insurance-Company-Ltd			

Published on 8/06/2022 1:45:40 PM | Source: PR Agency

Comment on RBI MPC Announcement By Niraj Kumar, Future Generali India Life Insurance Company Ltd

Posted in Economy News | #RBI #Economy #Expert Views #Monetary policy #Mr. Niraj Kumar #Future Generali India Life Insurance



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