

Monthly coverage Dossier
July 2019

Future Generali India Life Insurance

SR NO	Publication	Headline	Date	Coverage appeared
1	CNBC TV 18	Jyoti Vaswani is live on CNBC TV18	24 th July 2019	TV
2	The Hindu Business Line	Premium Tracker	29 th July 2019	Print
3	The Hindu Business Line	Premium Tracker	22 nd July 2019	Print
4	DNA	Look at claims settlement ratio while buying term insurance plan	22 nd July 2019	Print
5	The Asian Age	What Does A Term Insurance Plan Cost?	22 nd July 2019	Print
6	Deccan Chronicle	What Does A Term Insurance Plan Cost?	22 nd July 2019	Print
7	Pioneer	FGILI Launches 'Assured Wealth Plan'	18 th July 2019	Print
8	Navrashtra	FGILI Launches 'Assured Wealth Plan'	17 th July 2019	Print
9	The Hindu Business Line	Why the majority of life insurance policies face early 'death'	15 th July 2019	Print
10	The Hindu Business Line	Premium Tracker	15 th July 2019	Print
11	Sambad Prabaha	FGILI Launches 'Assured Wealth Plan'	15 th July 2019	Print
12	Dainik Bhaskar	FGILI Launches 'Assured Wealth Plan'	13 th July 2019	Print
13	Punyanagari	FGILI Launches 'Assured Wealth Plan'	11 th July 2019	Print
14	Samagya	FGILI Launches 'Assured Wealth Plan'	11 th July 2019	Print
15	Dainik Jagran	FGILI Launches 'Assured Wealth Plan'	11 th July 2019	Print
16	Kesari	Future Generali India Life Insurance Company Limited Launches 'Assured Wealth Plan'	10 th July 2019	Print
17	Navbharat	Future Generali India Life Insurance Company Limited Launches 'Assured Wealth Plan'	09 th July 2019	Print
18	Hindustan Times	Keep your cover in check	09 th July 2019	Print
19	The Echo of India	FGILI Launches 'Assured Wealth Plan'	09 th July 2019	Print
20	The Statesman	Future Generali	09 th July 2019	Print

21	The Statesman	FGILI Launches 'Assured Wealth Plan'	09 th July 2019	Print
22	The Hindu Business Line	Premium Tracker	08 th July 2019	Print
23	Dainik Aaj	Future Generali India Life Insurance Company Limited Launches 'Assured Wealth Plan'	08 th July 2019	Print
24	Rashtriya Sahara	Future Generali India Life Insurance Company Limited Launches 'Assured Wealth Plan'	08 th July 2019	Print
25	DNA	Look at claims settlement ratio while buying term insurance plan	22 nd July 2019	Online
26	Financial Express	How marketers are tapping influencers on TikTok	22 nd July 2019	Online
27	Times Jobs	How embracing digital technology is making workplaces future ready?	19 th July 2019	Online
28	Live Mint	Factors that may hike your insurance premium	13 th July 2019	Online
29	Hindustan Times	Factors that may hike your insurance premium	08 th July 2019	Online

ELECTRONIC COVERAGE

Date	19 th July 2019
Channel	CNBC TV 18
Headline	Jyoti Vaswani is live on CNBC TV18
Link	https://www.youtube.com/watch?v=1Sp2l398yNg&feature=youtu.be



cnbc-tv18

NIFTY TOP TRADES



NSE CLOSING
///BELL

Jyoti Vaswani
Future Generali India Life Ins

BASE METALS

COPPER MCX
451.7
+0.11%

ALUMINIUM MCX
142.15
+0.21%

LEAD MCX
155.6
+0.26%

14:56

NIFTY 50 11265.15

SENSEX 37840.79

Kotak⁵ 2.7m **1494.30** ▲ 0.30

Trident¹⁰ 530.6k **57.15** ▲ 1.25

L&T² 4.9m **1385.50** ▼

TrvEng¹ 417.3k **63.30** ▲

PRINT COVERAGE

Date	29 th July 2019
Publication	The Hindu Business Line
Headline	Premium Tracker

THE HINDU
BusinessLine

Premium Tracker					
Company	Plan Name	Max Cover-age (years)	Max Policy Term (years)	Annual Premium (incl.LST) (₹)	Claim Settlement ratio (%)
For a 30-yr old male, non-smoker, for sum assured of ₹ 1 crore upto 70 years					
Aditya Birla Capital	Ultima Term	85	50	10270	96.4
Aegon Life	iTerm	100	82	8331	95.7
Aviva Life Insurance	iTerm Smart	80	62	9007	94.5
Bajaj Allianz	eTouch	75	40	14607	92
Bharti AXA	Flexi Term Plan	85	67	9440	96.9
Canara HSBC OBC Life	iSelect	80	40	9491	95.2
DHFL Pramerica Life	Flexi e-Term	75	57	9403	96.6
Edelweiss Tokio Life	Zindagi+	80	62	9206	95.2
Exide Life	Smart Term Plan	75	30	8572	96.8
Future Generali	Flexi Online Term	75	57	9427	93.1
HDFC Life	Click2Protect 3D Plus	100	74	12478	97.8
ICICI Prudential	iProtect Smart	95	81	12502	97.9
IDBI Federal Life	Insurance Flexi Term	80	62	12402	92
India First Life	e-Term Plan	80	40	8200	89.8
Kotak Life	Kotak e-Term Plan	75	57	9008	93.7
LIC	eTerm	75	35	18672	98
Max Life	Online Term Plan Plus	85	50	10148	88.3
PNB Met Life	Mera Term Plan	90	81	10140	91.1
Reliance Nippon Life	DiGi Term	80	40	11012	95.2
SBI Life	eShield New	80	62	15070	96.8
TATA AIA Life	Sampoorna Raksha	100	82	9912	98
For a 30-yr female, non-smoker, for sum assured of ₹ 1 crore coverage upto 70 years					
Aditya Birla Capital	Ultima Term	85	50	8733	96.4
Aegon Life	iTerm	100	82	6861	95.7
Aviva Life	iTerm Smart	80	62	7741	94.5
Bajaj Allianz	eTouch	75	40	10096	92
Bharti AXA	Flexi Term Plan	85	67	8250	96.9
Canara HSBC OBC Life	iSelect	80	40	8022	95.2
DHFL Pramerica Life	Flexi e-Term	75	57	8025	96.6
Edelweiss Tokio Life	Zindagi+	80	62	7523	97.8
Exide Life Insurance	Smart Term Plan	75	30	7346	96.8
Future Generali	Flexi Online Term	75	57	8194	93.1
HDFC Life	Click2Protect 3D Plus	100	74	11004	97.8
ICICI Prudential	iProtect Smart	95	81	11028	97.9
IDBI Federal Life Insurance	Insurance Flexi Term	80	62	10136	92
India First Life	e-Term Plan	80	40	7860	89.8
Kotak Life	Kotak e-Term Plan	75	57	8260	93.7
LIC	eTerm	75	35	18672	98
Max Life	Online Term Plan Plus	85	50	7670	88.3
PNB Met Life	Mera Term Plan	90	81	8675	91.1
Reliance Nippon Life	DiGi Term	80	40	8719	95.2
SBI Life	eShield New	80	62	12896	96.8
TATA AIA Life	Sampoorna Raksha	100	82	9086	98

Source: www.futuregeneralilife.com and related companies
 Claim Settlement Ratio as per IRDAI Report 2018-19
 LIC coverage is up to 80-yr for age group of 30-yr. Other coverage up to 60-yr for age group of 30-yr

Date	22 nd July 2019
Publication	The Hindu Business Line
Headline	Premium Tracker

THE HINDU
BusinessLine

Premium Tracker					
Company	Plan Name	Max Coverage (years)	Max Policy term (years)	Annual Premium (Ind.GST) (₹)	Claim Settlement ratio (%)
For a 30-yr old male, non-smoker, for sum assured of ₹ 1 crore upto 70 years					
Aditya Birla Capital	Ultima Term	85	50	10270	96.38
Aegon Life	iTerm	100	82	8331	95.67
Aviva Life Insurance	iTerm Smart	80	62	9007	94.45
Bajaj Allianz	eTouch	75	40	14067	92.04
Bharti AXA	Flexi Term Plan	85	67	9440	96.85
Canara HSBC OBC Life Insurance	iSelect	80	40	9491	95.22
DHFL Pramerica Life Insurance	Flexi e-Term	75	57	9403	96.62
Edelweiss Tokio Life Insurance	Zindagi+	80	62	9206	95.24
Future Generali	Flexi Online Term	75	57	9427	93.11
HDFC Life	Click2Protect 3D Plus- Life Option	100	74	12478	97.80
ICICI Prudential	iProtect Smart	100	81	12502	97.88
IDBI Federal Life Insurance	iSurance Flexi Term	80	62	12402	91.99
India First Life	e-Term Plan	80	40	8260	89.83
Kotak Life Insurance	Kotak e-Term Plan	75	57	9558	93.72
LIC	eTerm	75	35	18672	98.04
Max Life	Online Term Plan Plus	85	50	10148	98.26
PNB Met Life	Mera Term Plan	99	81	10146	91.12
Reliance Nippon Life	Digi Term Plan	80	40	11012	95.17
SBI Life	eShield New	80	62	15070	96.76
TATA AIA Life	Sampoorna Raksha	100	82	9912	98.00
For a 30-yr female, non-smoker, for sum assured of ₹ 1 crore coverage upto 70 years					
Aditya Birla Capital	Ultima Term	85	50	8733	96.38
Aegon Life	iTerm	100	82	6861	95.67
Aviva Life Insurance	iTerm Smart	80	62	7,741	94.45
Bajaj Allianz	eTouch	75	40	10896	92.04
Bharti AXA	Flexi Term Plan	85	67	8260	96.85
Canara HSBC OBC Life Insurance	iSelect	80	40	8022	95.22
DHFL Pramerica Life Insurance	Flexi e-Term	75	57	8025	96.62
Edelweiss Tokio Life Insurance	Zindagi+	80	62	7522	95.24
Future Generali	Flexi Online Term	75	57	8184	93.11
HDFC Life	Click2Protect 3D Plus- Life Option	100	74	11004	97.80
ICICI Prudential	iProtect Smart	100	81	11028	97.88
IDBI Federal Life Insurance	iSurance Flexi Term	80	62	10136	91.99
India First Life	e-Term Plan	80	40	7080	89.83
Kotak Life Insurance	Kotak e-Term Plan	75	57	8260	93.72
LIC	eTerm	75	35	18672	98.04
Max Life	Online Term Plan Plus	85	50	7670	98.26
PNB Met Life	Mera Term Plan	99	81	8675	91.12
Reliance Nippon Life	Digi Term Plan	80	40	8719	95.17
SBI Life	eShield New	80	62	12898	96.76
TATA AIA Life	Sampoorna Raksha	100	82	9086	98.00

Source: www.policybase.com and individual companies
Claim Settlement Ratio as per IRDI Report 2017-18
LIC coverage is upto 60-yr for age group of 30-yr

Date	22 nd July 2019
Publication	DNA
Headline	Look at claims settlement ratio while buying term insurance plan




Look at claims settlement ratio while buying term insurance plan

Do not look at premium amount alone. The sum assured must be sufficient for your family to continue with the lifestyle they currently lead and repay all loans on an untimely demise

lar benefits. Having competitive pricing, to a certain extent, also helps in improving the market share. However, price is not the only element which influences the sale of a term plan but there are many other factors that come into play, such as additional benefits, ease of buying, claim settlement, the suitability of cover, need for advisory, etc."

Increasing competition has forced many insurance players to lower their premium charges in tune with customer demands while also protecting their existing market share. Relatively new insurance companies believe that price warfare will continue to remain. However, Rishabh Gandhi, deputy CEO, IndiaFirst Life Insurance, says, "We currently have a fairly and competitively priced e-term plan. After the launch of the new e-term, we gave customers an option of reducing premium (for the same risk cover) or increasing risk cover (for the same amount of premium). We will only reduce rates if our current portfolio trend indicates the possibility of further improvement given the underlying customer mix."

The ideal way to buy term insurance
CS Sudheer, founder and CEO, IndianMoney.com shares the ideal thought process that must be there while paying for term insurance. Sudheer says, "Your first thought must be a sufficient sum assured on the term life plan. Also, your family must have enough money to enjoy the lifestyle they currently lead and repay all loans on an untimely demise. It is important not to opt for a shorter tenure just to pay lower premiums, else you will be forced to avail a new plan at an older age when premiums are high. One must always select an insurer with a high claims settlement ratio. This increases the chances of your family's claim being honoured."

Online versus offline premiums
There is a gap in the premium charges of plans sold both online and offline, which is said to only exist in the future. Karthik Ramani, CMD and head - Products, IHHI Federal Life Insurance, says, "Offline plans are approximately three times more expensive than online plans. With the advancement in technology, things are likely to become simpler and easier, which will bring prices down further and make online plans even more attractive to customers," however, it is up to a company to decide whether to increase term insurance sales through online mode or continue selling through the offline mode. Causticus Krenthout, managing director and CEO, Shriram Life Insurance, says, "Digital is a key part of our future strategy. We have adopted the strategy of driving 'customer-centricity' through digital innovative avenues. Though digitally assisted sales are becoming popular, we believe that the need for physical presence in insurance selling would continue. LIC operates with a multi-channel distribution set up and relies on salesperson that meet customers to spread awareness and facilitate sales. We would continue to focus on these salespeople with special attention towards digitally assisted ease of business facilitating spread protection cover in our segment."

SELECTING OPTION

- Offline plans are approximately three times more expensive than online plans making online plans more attractive to customers
- The factor which makes LIC the most preferred option is the claim settlement ratio of greater than 98% which is consistently highest in the industry
- It is important not to opt for a shorter tenure just to pay lower premiums, else you will be forced to avail a new plan at an older age when premiums are high

Insurance products in sync with their customers' varying needs. However, preference for LIC products continues among today's customers too.

Vinod Patnankar, co-founder, stock analytic, app StockEdge and financial market learning portal, E-learning.com, says, "LIC is the oldest, biggest and most trusted organisation in the insurance sector in India. The factor, which makes it the most preferred option is its claim settlement ratio of greater than 98% which is consistently highest in the industry."

Suresh Sridharan, founder, Ladder7 Financial Advisors, says, "LIC is a company of 50 years standing and is a trusted name. However, even many private companies will be completing 50 years of their existence now and are compliant with IRDA norms, which takes care of the credibility aspect. It is more of a level playing field now. One who wins today will be the player who offers products with benefits and value suited to clients they serve, with excellent customer service shown in."

Date	22 nd July 2019
Publication	The Asian Age
Headline	What Does A Term Insurance Plan Cost?

THE ASIAN AGE

WHAT DOES A TERM INSURANCE PLAN COST?		
Insurance Company Name	Premium Costs for Sum Assured of ₹1 Cr	Premium Costs for Sum Assured of ₹50 lakh
IndiaFirst Life Insurance- Life E-Term Plan	₹7,080	₹3,599
Edelwiess Tokio Life - Zindagiplus	₹7,159	₹4,207
CanaraHSBCOBC Life Insurance- Iselect	₹7,379	₹4,203
Aegon Life - iTerm	₹7,497	₹4,223
Future Generali Life - Flexi Online Term	₹7,682	₹4,229
DHFL Pramerica- FlexiETerm	₹8,149	₹4,569
Bharti AXA Life Flexi Term Plan	₹8,260	₹4,543
ICICI Prudential Life - iProtect Smart - Life	₹8,279	₹4,728
Max Life Online Term Plan Plus	₹8,378	₹4,720
Reliance Nippon Life-Digi Term-Life Secure	₹8,402	₹4,687
Aviva i-Life Term Plan	₹8,694	₹4,868
PNB MetLife Mera Term Plan	₹8,756	₹5,428
Kotak e-Term Plan	₹8,968	₹5,546
IDBI Federal - iSurance Flexi Term Plan	₹9,251	₹5,050
Aditya Birla Sunlife - DigiShield Plan	₹9,523	₹5,452
HDFC Life Click2Protect	₹9,717	₹5,550
Shriram Life Online Plan	₹9,763	₹5,177
Exide Life Elite Term Plan	₹9,810	₹5,938
Bajaj- eTouchOnline- Shield	₹10,366	₹6,166
SBI Life- eShield	₹11,092	₹6,372
TATA AIA - Maha Raksha Supreme- V2	₹13,000	₹7,500
LIC- e- Term Plan	₹15,850	₹7,925
Star Union Dai-ichi- SUD Life Premier	₹18,172	₹10,384

Data pertains to term insurance cover for a 30-year-old, salaried, non-smoker male, residing in Bengaluru, earning ₹5 lakh annually, for a 30 year term. Data as on July 17

— Data Compiled By: BankBazaar.com

Date	22 nd July 2019
Publication	Deccan Chronicle
Headline	What Does A Term Insurance Plan Cost?

DECCAN Chronicle

WHAT DOES A TERM INSURANCE PLAN COST?		
Insurance Company Name	Premium Costs for Sum Assured of ₹1 Cr	Premium Costs for Sum Assured of ₹50 lakh
IndiaFirst Life Insurance- Life E-Term Plan	₹7,080	₹3,599
Edelweiss Tokio Life - Zindagiplus	₹7,159	₹4,207
CanaraHSBCOBC Life Insurance- Iselect	₹7,379	₹4,203
Aegon Life - iTerm	₹7,497	₹4,223
Future Generali Life - Flexi Online Term	₹7,682	₹4,229
DHFL Pramerica- FlexiETerm	₹8,149	₹4,569
Bharti AXA Life Flexi Term Plan	₹8,260	₹4,543
ICICI Prudential Life - iProtect Smart - Life	₹8,279	₹4,728
Max Life Online Term Plan Plus	₹8,378	₹4,720
Reliance Nippon Life-Digi Term-Life Secure	₹8,402	₹4,687
Aviva i-Life Term Plan	₹8,694	₹4,868
PNB MetLife Mera Term Plan	₹8,756	₹5,428
Kotak e-Term Plan	₹8,968	₹5,546
IDBI Federal - iSurance Flexi Term Plan	₹9,251	₹5,050
Aditya Birla Sunlife - DigiShield Plan	₹9,523	₹5,452
HDFC Life Click2Protect	₹9,717	₹5,550
Shriram Life Online Plan	₹9,763	₹5,177
Exide Life Elite Term Plan	₹9,810	₹5,938
Bajaj- eTouchOnline- Shield	₹10,366	₹6,166
SBI Life- eShield	₹11,092	₹6,372
TATA AIA - Maha Raksha Supreme- V2	₹13,000	₹7,500
LIC- e- Term Plan	₹15,850	₹7,925
Star Union Dai-ichi- SUD Life Premier	₹18,172	₹10,384

Data pertains to term insurance cover for a 30-year-old, salaried, non-smoker male, residing in Bengaluru, earning ₹5 lakh annually, for a 30 year term. Data as on July 17

— Data Compiled By: BankBazaar.com

Date	18 th July 2019
Publication	Pioneer
Headline	FGILI Launches 'Assured Wealth Plan'



फ्यूचर जनराली इंडिया की नई योजना लांच

एजेंसी। मेरठ

फ्यूचर जनराली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड (एफजीआईएलआई) ने फ्यूचर जनराली एश्योर्ड वेल्थ प्लान नामक अपने नए उत्पाद प्रस्ताव के लॉन्च की घोषणा की। ये एक इन्डोवमेंट योजना है, जो परिपक्वता पर सुनिश्चित एकमुश्त लाभ प्रदान करता है। इसका आशय है कि पॉलिसी की अवधि पूर्ण होने पर पॉलिसीधारक को संचित गारंटेड रकमके साथ बीमित रकम के बराबर एकमुश्त रकम प्राप्त होती है। गारंटेड रकम की बीमित रकम के प्रतिशत के रूप में हर वर्ष गणना की जाती है तथा परिपक्वता लाभ में जोड़ी जाती है। इस संग्रह के कारण पॉलिसी के तहत मृत्यु लाभ हर वर्ष बढ़ता है जिससे पॉलिसी धारक को दोहरा लाभ मिलता है। यह योजना विशेष रूप से 30-40 वर्ष उम्र के बीच के जोड़ों के लिए लाभदायक है, जो अपने बच्चों की शिक्षा या विवाह के लिए बचत करने की योजना बना रहे हैं।

Date	17 th July 2019
Publication	Navrashtra
Headline	FGILI Launches 'Assured Wealth Plan'

नवराष्ट्र

फ्युचर जनराली अॅश्युअर्ड वेल्थ प्लॅनची घोषणा

पुणे : फ्युचर जनराली इंडिया लाईफ इन्शुरन्स कंपनी लिमिटेडने त्यांच्या नवीन उत्पादन असलेल्या 'फ्युचर जनराली अॅश्युअर्ड वेल्थ प्लॅन' ची सुरुवात केल्याची घोषणा केली. हे उत्पादन म्हणजे आपल्या आयुष्यातील लक्ष्य आणि आपल्या परिवाराच्या आर्थिक सुरक्षा पूर्ण करण्यासाठी डिझाईन करण्यात आलेले उत्पादन आहे. 'फ्युचर जनराली अॅश्युअर्ड वेल्थ प्लॅन' ही एक एन्डाऊन्मेंट योजना असून यामध्ये परिपक्वतेच्या वेळी एकरकमी रक्कम मिळण्याची हमी मिळते. म्हणजेच योजना कालावधीत पॉलिसीधारकाला विमा ज्या रकमेचा काढला आहे ती रक्कम एकरकमी मिळते तसेच अॅक्युमुलेटेड गॅरंटीड अॅडिशनस मिळतात. गॅरंटीड अॅडिशनस म्हणजे दर वर्षी विमा रकमेच्या विशिष्ट टक्के रक्कम जमा केली जाते आणि ती रक्कम परिपक्वता रकमेत जोडली जाते. या अधिकच्या रकमेमुळे पॉलिसी मधील मृत्यू लाभाची रक्कम ही दरवर्षी वाढत जाऊन पॉलिसीधारकाला दुप्पट लाभ मिळण्यास मदत होते.

Date	15 th July 2019
Publication	The Hindu Business Line
Headline	Why the majority of life insurance policies face early 'death'

THE HINDU
BusinessLine

Why the majority of life insurance policies face early 'death'

Skewed incentive scheme, mis-selling by agents to blame, say experts

RAJALAKSHMI NIRMAL

Did you know that half the people who buy life insurance don't continue with their policies after the fifth year?

The life insurance industry has reported a persistency ratio of 47 per cent in the six month (completion of five years) in FY19, implying that less than half of the policies continue into the sixth year. Based on the number of policies renewed, even LIC, the insurance behemoth, doesn't have a sterling record — its six month persistency ratio was 51 per cent.

The persistency ratio indicates how many customers stay with their policies.

While there has been an improvement in the six month

persistency of life policies over the past few years — thanks to the UBP reforms, and a strong capital market boosting returns in market-linked policies — the picture is still bleak.

Many private-life insurers have reported a persistency ratio of less than 40 per cent for FY19 in the six month, data compiled by BusinessLine reveal (see table).

Mis-selling to blame?

One reason for the early exit could be that the policyholders were mis-sold the policies, say experts. Given that the chunk of the business for life insurers is from traditional policies (endowment plans) and these products, early exits mean customers don't even get their full capital back.

Traditional policies are popular today, and the insurance regulator has to keep an eye on the persistency ratio of companies to make sure that

The five-year itch

Persistency ratio (%) for 612 months (Sixth to Seventh of policy)

Future Generali Life	22.68
PNB MetLife	29.00
Aditya Birla Sun Life	32.00
Satyam Alliance Life	32.40
IndiaFirst Life	33.63
Tata AIG Life	37.97
Bharti AXA Life	38.88
Aviva Life	42.58
ICICI Life	47.18
Max Life	48.09
ICICI Federal Life	48.24
Aegon Life	50.00
LIC of India	51.00
SBI Life	51.86
ICICI Prudential Life	53.35

Source: Public disclosures

agents are not mis-selling the policies. Often, the agents lure investors by adding the 4 per cent assumed rate of return to the benefit illustration (in the policy document) as guaranteed return.

The incentives for insurance

agents and distributors are designed in such a way that they make more when a customer exits his/her existing policy and buys a new one, said an agent with a private insurer who didn't want to be named.

For traditional policies, the commissions are 25-45 per cent in the first year and 4-7 per cent from the second year onwards (unlike in mutual funds, where commissions are completely trail now). So, there is an incentive for the insurance agents to make his/her customer replace his/her policy in the greed for a bulk upfront commission.

The Insurance Regulatory and Development Authority of India (IRDAI) however, doesn't buy the argument that lower persistency ratios are due to mis-selling.

Premature surrender of policies could be due to financial exigencies or because the customer wants to take advantage of the market gains in

What is persistency ratio?

It is the ratio of the number of policies in force against the total number of policies underwritten

the case of unit-linked products. It may not be entirely correct to equate policies getting lapsed to mis-sale," said an IRDAI spokesperson.

Filling insurers' kitty

Now, where does the money paid by policyholders who exit early go?

While in the first year, a significant amount of premium paid goes towards agent commission, from the second third year onwards, there may be savings for the insurer's company. After paying staff salaries and other administration costs and expenses on health check-up for the customer (if any), much of what is left goes to the insurer's kitty.

Industry insiders, however, say IRDAI doesn't approve of

lapse supported policies. When a product is filed, it gets regulatory clearance only if the company shows that the longer it stays in force, the higher the returns for the company.

Asked about the profits from lapses for insurance companies, IRDAI said, "When a new policy is issued, the insurance company experiences negative asset-liability on the policy in account of high initial expenses and solvency requirements. Thus, if the policy lapses before adequate levels of reserves are built, there is nothing available under the policy to be paid back, and if the policy lapses when the reserves are sufficient, the life insurer will start recognising the paid-up value under the policy which is payable at maturity, and the surrender value will be paid if contract is terminated prematurely. Life insurers are subjected to strict statutory and regulatory provisions with regard to these matters."

Date	15 th July 2019
Publication	The Hindu Business Line
Headline	Premium Tracker

THE HINDU
BusinessLine

Premium Tracker					
Company	Plan Name	Max Coverage (years)	Max Policy term (years)	Annual Premium (incl.GST) (₹)	Claim Settlement ratio (%)
For a 30-yr old male, non-smoker, for sum assured of ₹ 1 crore upto 70 years					
Aditya Birla Capital	Ultima Term	85	50	10270	96.38
Aegon Life	iTerm	100	82	8331	95.67
Aviva Life Insurance	iTerm Smart	80	62	9007	94.45
Bajaj Allianz	eTouch	75	40	14067	92.04
Bharti AXA	Flexi Term Plan	85	67	9440	96.85
Canara HSBC OBC Life Insurance	iSelect	80	40	9491	95.22
DHFL Pramerica Life Insurance	Flexi e-Term	75	57	9403	96.62
Edelweiss Tokio Life Insurance	Zindagi+	80	62	9206	95.24
Future Generali	Flexi Online Term	75	57	9427	93.11
HDFC Life	Click2Protect 3D Plus- Life Option	100	74	12478	97.80
ICICI Prudential	iProtect Smart	100	81	12502	97.88
IDBI Federal Life Insurance	iSurance Flexi Term	80	62	12402	91.99
India First Life	e-Term Plan	80	40	8260	89.83
Kotak Life Insurance	Kotak e-Term Plan	75	57	9558	93.72
LIC	eTerm	75	35	18672	98.04
Max Life	Online Term Plan Plus	85	50	10148	98.26
PNB Met Life	Mera Term Plan	99	81	10146	91.12
Reliance Nippon Life	Digi Term Plan	80	40	11012	95.17
SBI Life	eShield New	80	62	15070	96.76
TATA AIA Life	Sampoorna Raksha	100	82	9912	98.00
For a 30-yr female, non-smoker, for sum assured of ₹ 1 crore coverage upto 70 years					
Aditya Birla Capital	Ultima Term	85	50	8733	96.38
Aegon Life	iTerm	100	82	6861	95.67
Aviva Life Insurance	iTerm Smart	80	62	7,741	94.45
Bajaj Allianz	eTouch	75	40	10896	92.04
Bharti AXA	Flexi Term Plan	85	67	8260	96.85
Canara HSBC OBC Life Insurance	iSelect	80	40	8022	95.22
DHFL Pramerica Life Insurance	Flexi e-Term	75	57	8025	96.62
Edelweiss Tokio Life Insurance	Zindagi+	80	62	7522	95.24
Future Generali	Flexi Online Term	75	57	8184	93.11
HDFC Life	Click2Protect 3D Plus- Life Option	100	74	11004	97.80
ICICI Prudential	iProtect Smart	100	81	11028	97.88
IDBI Federal Life Insurance	iSurance Flexi Term	80	62	10136	91.99
India First Life	e-Term Plan	80	40	7080	89.83
Kotak Life Insurance	Kotak e-Term Plan	75	57	8260	93.72
LIC	eTerm	75	35	18672	98.04
Max Life	Online Term Plan Plus	85	50	7670	98.26
PNB Met Life	Mera Term Plan	99	81	8675	91.12
Reliance Nippon Life	Digi Term Plan	80	40	8719	95.17
SBI Life	eShield New	80	62	12898	96.76
TATA AIA Life	Sampoorna Raksha	100	82	9086	98.00

Source: www.policybazaar.com and individual companies
Claim Settlement Ratio: as per IRDAI Report 2017-18
LIC coverage is upto 60-yr for age group of 30 yr

Date	15 th July 2019
Publication	Sambad Prabaha
Headline	FGILI Launches 'Assured Wealth Plan'

ফিউচার জেনারেলির নতুন প্ল্যান

নিজস্ব সংবাদদাতা : ফিউচার জেনারেলি লাইফ ইনসিওরেন্স কোম্পানি তাদের 'ফিউচার জেনারেলি অ্যাসিওর্ড ওয়েলথ প্ল্যান' শীর্ষক নতুন প্ল্যান চালু করল। এটি একটি এনডোমেন্ট প্ল্যান, যা ম্যাচিওর করার পর বিভিন্ন গ্যারান্টেড মানি'র সঙ্গে সাম অ্যাসিওর্ড ফেরত দেবে গ্রাহককে। জানালেন ফিউচার জেনারেলি লাইফ ইনসিওরেন্স

কোম্পানি লিমিটেডের চিফ মার্কেটিং অফিসার রাকেশ ওয়াধওয়া। এই প্ল্যানের বিভিন্ন দিক উল্লেখ করে তিনি বলেন, এই প্লানে গ্রাহকদের বিভিন্ন পেমেন্ট টার্ম বেছে নেবার সুযোগ রয়েছে, মহিলাদের উৎসাহিত করার জন্য প্রিমিয়ামের হার কমানো হয়েছে এবং প্ল্যান কেনার ক্ষেত্রে গ্রাহকদের বয়সের সর্বোচ্চ সীমা ৬০ বছর করা হয়েছে।

Date	13 th July 2019
Publication	Dainik Bhaskar
Headline	FGILI Launches 'Assured Wealth Plan'



‘एश्योर्ड वेल्थ योजना’ की लांच

मेरठ। फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड (एफजीआईएलआई) ने 'फ्यूचर जनरली एश्योर्ड वेल्थ प्लान' नामक अपने नए उत्पाद प्रस्ताव के लॉन्च की घोषणा की। इस प्रोडक्ट को पॉलिसीधारकों के जीवन के लक्ष्यों को पूरा करने और उनके परिवार की बेहतर वित्तीय स्थिति सुनिश्चित करने के लिए तैयार किया गया है।

'फ्यूचर जनरली एश्योर्ड वेल्थ प्लान' एक इन्डोवमेंट योजना है, जो परिपक्वता पर सुनिश्चित एकमुश्त लाभ प्रदान करता है। इसका आशय है कि पॉलिसी की अवधि पूर्ण होने पर पॉलिसीधारक को संचित गारंटेड रकमके साथ बॉमित रकम के बराबर एकमुश्त रकम प्राप्त होती है। गारंटेड रकम की बॉमित रकम के प्रतिशत के रूप में हर वर्ष गणना की जाती है तथा परिपक्वता लाभ में जोड़ी जाती है। इस संग्रह के कारण पॉलिसी के तहत मृत्यु लाभ हर वर्ष बढ़ता है जिससे पॉलिसी धारक को दोहरा लाभ मिलता है। फ्यूचर जनरली एश्योर्ड वेल्थ प्लान' कंपनी के ग्राहक को ऐसा सरल लेकिन स्मार्ट जीवन बीमा सल्यूशन प्रदान करने के कंपनी के दर्शन के अनुरूप

है, जो उनके जीवन की विशेष जरूरतों का ध्यान रखता है। यह योजना विशेष रूप से 30-40 वर्ष उम्र के बीच के जोड़ों के लिए लाभदायक है, जो अपने बच्चों की शिक्षा या विवाह के लिए बचत करने की योजना बना रहे हैं। पॉलिसी एकमुश्त लाभों को देखते हुए 40-50 वर्ष उम्र समूह के लोगों को भी

आकर्षित करेगी। योजना के तहत पॉलिसी धारक प्रीमियम भुगतान अवधि और पॉलिसी की अवधि का चयन कर सकते हैं। साथ ही प्लान आदर्श सुरक्षा जो ग्राहक के बचत लक्ष्यों के सर्वथा उपयुक्त हो, सुनिश्चित करने के लिए निम्नलिखित दो विकल्पों की भी अनुमति देता है।

Date	11 th July 2019
Publication	Punyanagari
Headline	FGILI Launches 'Assured Wealth Plan'

पुण्य नगरी

फ्युचर जनरालीतर्फे अॅश्युअर्ड वेल्थ प्लॅनची सुरुवात

। पुणे : फ्युचर जनराली इंडिया लाईफ इन्शुरन्सने त्यांचे नवीन उत्पादन असलेल्या अॅश्युअर्ड वेल्थ प्लॅनची सुरुवात केली. आपल्या आयुष्यातील लक्ष्य आणि आपल्या परिवाराच्या आर्थिक सुरक्षा पूर्ण करण्यासाठी डिझाइन करण्यात आलेले हे उत्पादन आहे. याबाबत चीफ मार्केटिंग ऑफिसर राकेश वाधवा म्हणाले, ही एक एन्डोन्मेंट योजना असून यामध्ये परिपक्वतेच्या वेळी एकरकमी रक्कम मिळण्याची हमी मिळते. म्हणजेच योजना कालावधीत पॉलिसीधारकाला विमा ज्या रकमेचा काढला आहे ती रक्कम एकरकमी मिळते तसेच दर वर्षी विमा रकमेच्या विशिष्ट टक्के रक्कम जमा केली जाते आणि ती रक्कम परिपक्वता रकमेत जोडली जाते. या अधिकच्या रकमेमुळे मृत्यू लाभाची रक्कम ही दरवर्षी वाढत जाऊन पॉलिसीधारकाला दुप्पट लाभ मिळण्यास मदत होते. मुलांच्या लग्नासाठी किंवा शिक्षणासाठी पैसे साठवण्यावर ज्यांचा भर असतो, त्या ३० ते ४० वर्षे वयोगटातील जोडप्यांसाठी हा प्लॅन आहे. ही पॉलिसी ४० ते ५० वर्षे वयोगटातील लोकांसाठीही योग्य आहे. कारण, हे लोक एकरकमी लाभ मिळण्यावर भर देतात. या योजनेअंतर्गत पॉलिसीधारकांना प्रिमियम देण्याचे आणि पॉलिसी कालावधी निवडण्याचे दोन पर्याय निवडू शकतात.

Date	11 th July 2019
Publication	Samagya
Headline	FGILI Launches 'Assured Wealth Plan'



'एश्योर्ड वेल्थ योजना' लॉन्च किया

कोलकाता, समाज्ञा : फ्यूचर जनराली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड (एफजीआईएलआई) ने पॉलिसीधारकों के जीवन के लक्ष्यों को पूरा करने और उनके परिवार की बेहतर वित्तीय स्थिति सुनिश्चित करने के लिए 'फ्यूचर जनराली एश्योर्ड वेल्थ प्लान' नामक अपने नए उत्पाद प्रस्ताव के लॉन्च की घोषणा की। इस दौरान फ्यूचर जनराली के अधिकारी ने बताया कि 'फ्यूचर जनराली एश्योर्ड वेल्थ प्लान' एक इन्डोवमेंट योजना है, जो परिपक्वता पर सुनिश्चित एकमुश्त लाभ प्रदान करता है। यानी पॉलिसी की अवधि पूर्ण होने पर पॉलिसीधारक को संचित गारंटेड रकम के साथ बीमित रकम के बराबर एकमुश्त रकम प्राप्त होती है। इस संग्रह के कारण पॉलिसी के तहत मृत्यु लाभ हर वर्ष बढ़ता है जिससे पॉलिसी धारक को दोहरा लाभ मिलता है। यह योजना विशेष रूप से 30-40 वर्ष उम्र के बीच के जोड़ों के लिए लाभदायक है, जो अपने बच्चों की शिक्षा या विवाह के लिए बचत करने की योजना बना रहे हैं। योजना के तहत पॉलिसी धारक प्रीमियम भुगतान अवधि और पॉलिसी की अवधि का चयन कर सकते हैं।

Date	11 th July 2019
Publication	Dainik Jagran
Headline	FGILI Launches 'Assured Wealth Plan'



फ्यूचर जेनराली की एश्योर्ड वेल्थ योजना

कोलकाता : फ्यूचर जेनराली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड (एफजीआईएलआई) ने यहां 'फ्यूचर जेनराली एश्योर्ड वेल्थ प्लान' नामक अपने नए उत्पाद प्रस्ताव के शुभारंभ की घोषणा की। इस प्रोडक्ट को पॉलिसीधारकों के जीवन के लक्ष्यों को पूरा करने और उनके परिवार की बेहतर वित्तीय स्थिति सुनिश्चित करने के लिए तैयार किया गया है। इस मौके पर राकेश वाघवा, चीफ मार्केटिंग ऑफिसर, फ्यूचर जनराली इंडिया लाइफ इंश्योरेंस कंपनी लि. ने कहा कि 'फ्यूचर जनराली एश्योर्ड वेल्थ प्लान' एक इंडोवमेंट योजना है, जो परिपक्वता पर सुनिश्चित एकमुश्त लाभ प्रदान करता है। (जासं)

Date	10 th July 2019
Publication	Kesari
Headline	Future Generali India Life Insurance Company Limited Launches 'Assured Wealth Plan'



फ्युचर जनराली इंडिया लाईफ इन्शुरन्सतर्फे 'श्युअर्ड वेल्थ प्लॅन'

पुणे : फ्युचर जनराली इंडिया लाईफ इन्शुरन्स कंपनीने 'फ्युचर जनराली श्युअर्ड वेल्थ प्लॅन' ची सुरुवात केली. ही योजना आयुष्यातील लक्ष्य, कुटुंबाची आर्थिक सुरक्षा पूर्ण करण्यासाठी आहे.

यात परिपक्वतेच्या वेळी एकरकमी रक्कम मिळण्याची हमी मिळते. योजना कालावधीत पॉलिसीधारकाला विमा ज्या रकमेचा काढला आहे ती रक्कम एकरकमी मिळते तसेच वयुम्युलेटेड गॅरंटीड अॅडिशनस मिळतात. या अधिकच्या रकमेमुळे पॉलिसीमधील मृत्यू लाभाची रक्कम दरवर्षी वाढत जाऊन पॉलिसीधारकाला दुप्पट लाभ मिळण्यास मदत होते. हा प्लॅन ३० ते ४० वर्षे वयोगटातील दांपत्यांसाठी आहे, अशी जोडपी जी त्यांच्या मुलांच्या लग्नासाठी किंवा शिक्षणासाठी पैसे साठवण्यावर भर देत असतात. ही पॉलिसी ४० ते ५० वर्षे वयोगटासाठीही सुयोग्य ठरते. कारण या व्यक्ती एकरकमी लाभ मिळण्यावर भर देतात. या योजनेअंतर्गत पॉलिसीधारकांना प्रिमियम देण्याचे आणि पॉलिसी कालावधी निवडण्याचे दोन पर्याय निवडू शकतात. त्याच बरोबर आणखी दोन पर्याय उपलब्ध आहेत. पहिला पर्याय एन्डोव्हमेंट प्लान आहे. पॉलिसीची समाप्ती पॉलिसी कालावधी संपल्यावर किंवा पॉलिसीधारकाचा मृत्यू झाल्यावर होते व मृत्यू झाल्यास सर्व लाभ देऊ केले जातात. दुसऱ्या पर्यायात विमाधारकाचा मृत्यू झाल्यास पॉलिसी ही पॉलिसी योजना कालावधीत सुरू राहते. फ्युचर जनराली इंडिया लाईफ इन्शुरन्सचे चीफ मार्केटिंग ऑफिसर राकेश वाधवा यांनी सांगितले, श्युअर्ड वेल्थ प्लॅन सादर करताना आम्हाला आनंद होत आहे. यात विमा काढलेली रक्कम तसेच एकत्र जमा झालेली गॅरंटीड अॅडिशनस हे ग्राहकांना परिपक्वतेला मिळतात जेणेकरून ग्राहक त्यांचे आर्थिक लक्ष्य पूर्ण करू शकतील.

Date	09 th July 2019
Publication	Navbharat
Headline	Future Generali India Life Insurance Company Limited Launches 'Assured Wealth Plan'

नवभारत

फ्यूचर जनरली की 'एश्योर्ड वेल्थ योजना' लांच

संवाददाता

पुणे. फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस (एफजीआईएलआई) ने 'फ्यूचर जनरली एश्योर्ड वेल्थ प्लान' नामक अपने नए उत्पाद प्रस्ताव के लॉन्च की घोषणा की. इस प्रोडक्ट को पॉलिसीधारकों के जीवन के लक्ष्यों को पूरा करने और उनके परिवार की बेहतर वित्तीय स्थिति सुनिश्चित करने के लिए तैयार किया गया है. 'फ्यूचर जनरली एश्योर्ड वेल्थ प्लान' एक इन्डोवमेंट योजना है, जो परिपक्वता पर सुनिश्चित एकमुश्त लाभ प्रदान करता है. इसका आशय है कि पॉलिसी की अवधि पूर्ण होने पर पॉलिसीधारक को संचित गारंटेड रकमके साथ बीमित रकम के बराबर एकमुश्त रकम प्राप्त होती है. गारंटेड रकम की बीमित रकम के प्रतिशत के रूप में हर वर्ष गणना की जाती है तथा परिपक्वता लाभ में जोड़ी जाती है. इस संग्रह के कारण पॉलिसी के तहत मृत्यु लाभ हर वर्ष बढ़ता है जिससे पॉलिसी धारक को दोहरा लाभ मिलता है.



'फ्यूचर जनरली एश्योर्ड वेल्थ प्लान' कंपनी के ग्राहक को ऐसा सरल लेकिन स्मार्ट जीवन बीमा सल्यूशन प्रदान करने के कंपनी के दर्शन के अनुरूप है, जो उनके जीवन की विशेष जरूरतों का ध्यान रखता है. यह योजना विशेष रूप से 30-40 वर्ष उम्र के बीच के जोड़ों के लिए लाभदायक है, जो अपने बच्चों की शिक्षा या विवाह के लिए बचत करने की योजना बना रहे हैं. पॉलिसी एकमुश्त लाभों को देखते हुए 40-50 वर्ष उम्र समूह के लोगों को भी आकर्षित करेगी.

योजना के तहत पॉलिसी धारक प्रीमियम भुगतान अवधि और पॉलिसी की अवधि का चयन कर सकते हैं. साथ ही प्लान आदर्श सुरक्षा जो ग्राहक के बचत लक्ष्यों के सर्वथा उपयुक्त हो, सुनिश्चित करने के लिए निम्नलिखित दो विकल्पों की भी अनुमति देता है. इसके तहत पॉलिसी की अवधि पूरी होने या बीमित व्यक्ति की मृत्यु होने पर पॉलिसी समाप्त हो जाती है. मृत्यु की स्थिति में सभी लाभ अदा किए जाते हैं. पॉलिसी बीमित व्यक्ति की मृत्यु होने के बाद भी पॉलिसी की अवधि समाप्त होने तक जारी रहती है.

Date	09 th July 2019
Publication	Hindustan Times
Headline	Keep your cover in check

hindustantimes hindustantimes.com

Keep your cover in check

FACTORS THAT CAN HIKE YOUR PREMIUM HT
Money spoke to experts to find out which factors can make your insurance premium spiral upwards

Neel Patel

MUMBAI: At some point in your life you will buy an insurance plan. "When it comes to life and health insurance, your premium amount will differ with your age, family history, pre-existing diseases and lifestyle choices among other reasons. Randomly factoring in costs on the underwriting process, your premium will be affected," said Anil Jain, co-founder and CEO of Synexo Insurance, a Mumbai-based insurance broker.

Insurance companies use standard premium tables. "These are gender specific and provide age based premium rates," said Rakesh Wadhwa, chief marketing officer at Strategy First Generali India Life Insurance. When it comes to life insurance, the underlying mortality rate plays an important role among other factors in deciding your premium.

"There are several individual-specific factors which have an impact on underlying mortality rates such as smoking habits, occupation, alcohol consumption, pre-existing diseases, taller stature, genetic, medical history of parents and siblings and hereditary diseases," said Wadhwa. In health insurance, the underwriting process factors more on the disease you may already have at the time of application. "Smoking has a direct impact toward someone getting cancer and other related diseases. Each of these medical conditions requires expensive treatment and hence an added risk for the insurer. An insurance company to make sure they adequately cover the

WHEN IT COMES TO LIFE INSURANCE, THE UNDERLYING MORTALITY RATE PLAYS AN IMPORTANT ROLE AMONG OTHER FACTORS ON DECIDING YOUR PREMIUM

additional risk often tends to load the premium or take additional tests on the proposer," said Ravi Vishwanath, ED and CEO, Indusnet Health Insurance. Mortality rates should be able to aid health insurers in deciding premiums. "In India, we are still to have a well approved mortality data table to quantify the risk attached to smoking habits," Vishwanath added. Let's take a better look at which factors affect your life and health insurance premiums.

AGE
Applying for an insurance policy when you are older may end up being costlier for you. When you are younger you are expected to have fewer health problems and the mortality risk is also lower. "If you're applying to your 20s and paying a premium of ₹1,000, the premium will increase by 6% if you are in your 30s, 12% in 40s, 18% if in 50s and could cost up to 40% more if you are in your 60s," said Neel Patel, CEO and founder, PolicyX.com, an insurance aggregator.

FAMILY HISTORY
If there is a chronic history of diseases in the family, insurance premiums are liked. "This is done because some illnesses are genetic and an adverse family history of the illness increases the death risk of the insured," said Divyendra Mahyaveshi, co-founder, The Genrit, an insurance aggregator.

BODY MASS INDEX (BMI)
People with high BMI have a significantly higher rate of premium than people with normal BMI. "This can lead to various ailments such as heart problems, joint problems and diabetes," said Gool. The instance of such diseases put pressure on your future health. If you have any type of medical issues like diabetes, hypertension, heart-related ailments, etc., the risk would be high and

THINGS THAT MAY HIKE YOUR PREMIUM
Take note of these factors before purchasing your insurance plan.

- Age • Family History
- BMI • Injurious Substances
- Sex • Profession

Source: hertsem, PolicyX.com

HERE'S HOW YOU DUCK HIGH PREMIUM RATES

- 1 Buy insurance early
- 2 Lead a healthy lifestyle
- 3 Keep a check on your family history
- 4 Report all correct information about yourself to the insurer
- 5 Quit usage of tobacco substances
- 6 Decline pre-existing diseases

Source: Indusnet Health Insurance, The Genrit, PolicyX.com

the premium would increase," said Mahyaveshi. In health insurance parlance, "pre-existing diseases (PEDs)" is a common term to describe the illnesses you are already suffering from at the time of application.

GENDER
Females are charged a lower premium compared to males. "Reason being females have a lower mortality rate as per statistical data," said Mahyaveshi.

INJURIOUS SUBSTANCES
Most insurance companies increase their rates of premium for people who have the habit of smoking, chewing tobacco or are involved in the consumption of other harmful substances. "Since they are more prone to getting life-threatening diseases like cancer, their premiums are increased," said Gool.

PROFESSION
If your profession involves working in dangerous or hazardous conditions or with hazardous substances like chemicals, you may end up paying higher premiums. "For people working in high-risk jobs, the premium can increase to as high as 13-15%," said Gool. Risky jobs which have a higher risk of putting you in a pretty health situation, can make your insurance plans costlier. "Individuals who are in the armed forces, aviation industry and mining industry have higher premiums," said Mahyaveshi. Life insurance premiums are likely to increase at a higher rate in comparison to health. "In life insurance, the contract is signed for a longer duration while in health you change into the premium are possible as per the current circumstances and health conditions of the insured person," said Gool.

HOW CAN YOU AVOID THE PREMIUM HIKES?
Simply put, applying for an insurance plan at a younger age, maintaining a healthy lifestyle, keeping a check on your family history and keeping your insurer abreast with all the information with all your details to avoid any confusion later on. "Disclosure may invite for an additional premium amount, but it is far better to keep your insurer informed for better claims experience. Good claims experience associated with non-smokers should bring in added renewal benefits and value from the insurers in the long run," said Vishwanath. Every stated instance will differ for each one of you. Hence, read all your policy documents carefully, have a detailed chat with your insurer and consult your advisor before making any decision.

ILLUSTRATION: SHREERAM PUNJIA

Date	09 th July 2019
Publication	The Echo of India
Headline	FGILI Launches 'Assured Wealth Plan'

THE ECHO OF INDIA

FGILI launches 'Assured Wealth Plan'

EOI CORRESPONDENT

KOLKATA, JULY 8/--/ Future Generali India Life Insurance Company Limited (FGILI) announced the launch of its latest product offering called 'Future Generali Assured Wealth Plan'. The product is designed to meet one's life goals and secure their family's financial well-being.

'Future Generali Assured Wealth Plan' is an endowment plan that provides a guaranteed lump sum benefit at maturity. This means at the end of the policy term, the policyholder receives a lump sum payout equal to the Sum Assured along with Accumulated Guaranteed Additions. The guaranteed additions accumulate every year as a percentage of the sum assured and gets added to the maturity benefit. Because of this accumulation, the death benefit under the policy increases every year thus providing dual benefits to the policyholder. 'Future Generali Assured Wealth Plan' is in line with the company's philosophy of



Marketing Officer, Future Generali India Life Insurance Company Limited said, "Life insurance plans offer a distinct assurance of long term security, stable saving returns and peace of mind. We are happy to announce the addition of Assured Wealth Plan to our existing portfolio of Simple and Value for money products. This is an endowment plan that offers the dual benefit of sum assured along with accumulated guaranteed additions on maturity to help our customers meet their financial goals."

providing customers with a simple yet smart life insurance solution that takes care of life's specific needs. The plan is particularly beneficial for couples aged between 30-40 years who are planning to save money for their children's education or marriage. The policy will also appeal to 40-50 year age group, looking for lump sum benefits.

Under this plan, policy holders can choose the premium payment term and policy term. Also, the plan allows the following two options to ensure ideal protection that is best suited to a customer's saving goals.

Option 1: This is a standard endowment plan. The policy ends at the completion of the policy term or upon the death of the life assured with all benefits paid at the event of death.

Option 2: The policy continues even after the death of the life assured till the end of the policy term. There are no further premiums to be paid after the death of the life assured.

Announcing the launch of the plan, Rakesh Wadhwa, Chief

Date	09 th July 2019
Publication	The Statesman
Headline	Future Generali

The Statesman

Future Generali: Future Generali India Life Insurance Company Limited has launched its latest product called 'Future Generali Assured Wealth Plan'. The product is designed to meet one's life goals and secure the family's financial well-being, says a Press release. SNS

Date	09 th July 2019
Publication	The Statesman
Headline	FGILI Launches 'Assured Wealth Plan'

দৈনিক স্টেটসম্যান.

বিমা সংস্থার ভবিষ্যতের আশ্বাস

নিজস্ব প্রতিনিধি— বেসরকারি বিমা সংস্থা ফিউচার জেনারেল ইন্ডিয়া লাইফ বিমা সংস্থা 'নিশ্চিত সম্পদ প্রকল্প' চালু করেছে। ব্যক্তি ও পরিবারের ভবিষ্যৎ জীবন নিশ্চিত করতেই এই প্রকল্প চালু করা হয়েছে বলে সংস্থার পক্ষে রাকেশ ওয়াধাওয়া জানিয়েছেন।

Date	08 th July 2019
Publication	The Hindu Business Line
Headline	Premium Tracker

THE HINDU
BusinessLine

Premium Tracker					
Company	Plan Name	Max Coverage (years)	Max Policy term (years)	Annual Premium (incl.GST) (₹)	Claim Settlement rate (%)
For a 30-yr old male, non-smoker, for sum assured of ₹ 1 crore upto 70 years					
Aditya Birla Capital	Ultima Term	85	50	10270	96.38
Aegon Life	iTerm	100	82	8331	95.67
Aviva Life Insurance	iTerm Smart	80	62	9007	94.45
Bajaj Allianz	eTouch	75	40	14067	92.04
Bharti AXA	Flexi Term Plan	85	67	9440	96.85
Canara HSBC OBC Life Insurance	iSelect	80	40	9491	95.22
DHFL Pramerica Life Insurance	Flexi e-Term	75	57	9403	96.62
Edelweiss Tokio Life Insurance	Zindagi+	80	62	9206	95.24
Future Generali	Flexi Online Term	75	57	9427	93.11
HDFC Life	Click2Protect 3D Plus- Life Option	100	74	12478	97.80
ICICI Prudential	iProtect Smart	100	81	12502	97.88
IDBI Federal Life Insurance	iSurance Flexi Term	80	62	12402	91.99
India First Life	e-Term Plan	80	40	8260	89.83
Kotak Life Insurance	Kotak e-Term Plan	75	57	9558	93.72
LIC	eTerm	75	35	18672	98.04
Max Life	Online Term Plan Plus	85	50	10148	98.26
PNB Met Life	Mera Term Plan	99	81	10146	91.12
Reliance Nippon Life	Digi Term Plan	80	40	11012	95.17
SBI Life	eShield New	80	62	15070	96.76
TATA AIA Life	Sampoorna Raksha	100	82	9912	98.00
For a 30-yr female, non-smoker, for sum assured of ₹ 1 crore coverage upto 70 years					
Aditya Birla Capital	Ultima Term	85	50	8733	96.38
Aegon Life	iTerm	100	82	6861	95.67
Aviva Life Insurance	iTerm Smart	80	62	7,741	94.45
Bajaj Allianz	eTouch	75	40	10896	92.04
Bharti AXA	Flexi Term Plan	85	67	8260	96.85
Canara HSBC OBC Life Insurance	iSelect	80	40	8022	95.22
DHFL Pramerica Life Insurance	Flexi e-Term	75	57	8025	96.62
Edelweiss Tokio Life Insurance	Zindagi+	80	62	7522	95.24
Future Generali	Flexi Online Term	75	57	8184	93.11
HDFC Life	Click2Protect 3D Plus- Life Option	100	74	11004	97.80
ICICI Prudential	iProtect Smart	100	81	11028	97.88
IDBI Federal Life Insurance	iSurance Flexi Term	80	62	10136	91.99
India First Life	e-Term Plan	80	40	7080	89.83
Kotak Life Insurance	Kotak e-Term Plan	75	57	8260	93.72
LIC	eTerm	75	35	18672	98.04
Max Life	Online Term Plan Plus	85	50	7670	98.26
PNB Met Life	Mera Term Plan	99	81	8675	91.12
Reliance Nippon Life	Digi Term Plan	80	40	8719	95.17
SBI Life	eShield New	80	62	12898	96.76
TATA AIA Life	Sampoorna Raksha	100	82	9086	98.00

Source: www.policybazaar.com and individual companies
 Claim Settlement Ratio- as per IRDAI Report 2017-18
 LIC coverage is upto 75-yr for age group of 30 yr

Date	08 th July 2019
Publication	Dainik Aaj
Headline	Future Generali India Life Insurance Company Limited Launches 'Assured Wealth Plan'

आज

फ्यूचर जनराली की एश्योर्ड वेल्थ योजना पेश



मुंबई। फ्यूचर जनराली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड (एफजीआईएलआई) ने फ्यूचर जनराली एश्योर्ड वेल्थ प्लान नामक अपने नए उत्पाद प्रस्ताव के लॉन्च की घोषणा की। इस प्रोडक्ट को पॉलिसीधारकों के जीवन के

लक्ष्यों को पूरा करने और उनके परिवार की बेहतर वित्तीय स्थिति सुनिश्चित करने के लिए तैयार किया गया है। फ्यूचर जनराली एश्योर्ड वेल्थ प्लान एक इन्डोवमेंट योजना है जो परिपक्वता पर सुनिश्चित एकमुश्त लाभ प्रदान करता है। इसका आशय है कि पॉलिसी की अवधि पूर्ण होने पर पॉलिसीधारक को संचित गारंटेड रकम के साथ बीमित रकम के बराबर एकमुश्त रकम प्राप्त होती है। गारंटेड रकम की बीमित रकम के प्रतिशत के रूप में हर वर्ष गणना की जाती है तथा परिपक्वता लाभ में जोड़ी जाती है। इस संग्रह के कारण पॉलिसी के तहत मृत्यु लाभ हर वर्ष बढ़ता है जिससे पॉलिसी धारक को दोहरा लाभ मिलता है। फ्यूचर जनराली एश्योर्ड वेल्थ प्लान कंपनी के ग्राहक को

ऐसा सरल लेकिन स्मार्ट जीवन बीमा सल्यूशन प्रदान करने के कंपनी के दर्शन के अनुरूप है जो उनके जीवन की विशेष जरूरतों का ध्यान रखता है। यह योजना विशेष रूप से 30-40 वर्ष उम्र के बीच के जोड़ों के लिए लाभदायक है जो अपने बच्चों की शिक्षा या विवाह के लिए बचत करने की योजना बना रहे हैं। पॉलिसी एकमुश्त लाभों को देखते हुए 40-50 वर्ष उम्र समूह के लोगों को भी आकर्षित करेगी। योजना के तहत पॉलिसी धारक प्रीमियम भुगतान अवधि और पॉलिसी की अवधि का चयन कर सकते हैं। साथ ही प्लान आदर्श सुरक्षा जो ग्राहक के बचत लक्ष्यों के सर्वथा उपयुक्त हो, सुनिश्चित करने के लिए निम्नलिखित दो विकल्पों की भी अनुमति देता है।

Date	08 th July 2019
Publication	Rashtriya Sahara
Headline	Future Generali India Life Insurance Company Limited Launches 'Assured Wealth Plan'

राष्ट्रीय सहारा

फ्यूचर जनराली ने लांच किया 'एश्योर्ड वेल्थ योजना'

लखनऊ। एफजीआईएलआई ने



फ्यूचर जनराली
एश्योर्ड वेल्थ प्लान
नामक नए उत्पाद
प्रस्ताव के लांच की
घोषणा की है। इस
प्रोडक्ट को
पॉलिसीधारकों के

जीवन के लक्ष्यों को पूरा करने और उनके परिवार की बेहतर वित्तीय स्थिति सुनिश्चित करने के लिए तैयार किया गया है। चीफ मार्केटिंग ऑफिसर राकेश वाधवा ने कहा कि फ्यूचर जनराली एश्योर्ड वेल्थ प्लान एक इन्डोवमेंट योजना है, जो परिपता पर सुनिश्चित एकमुश्त लाभ प्रदान करता है। इसका आशय है कि पॉलिसी की अवधि पूर्ण होने पर पॉलिसीधारक को संचित गारंटेड रकम के साथ वीमित रकम के बराबर एकमुश्त रकम प्राप्त होती है। यह योजना विशेष रूप से 30-40 वर्ष उम्र के बीच के जोड़ों के लिए लाभदायक है, जो अपने बच्चों की शिक्षा या विवाह के लिए बचत करने की योजना बना रहे हैं। पॉलिसी एकमुश्त लाभों को देखते हुए 40-50 वर्ष उम्र समूह के लोगों को भी आकर्षित करेगी।

ONLINE COVERAGE

Date	22 nd July 2019
Publication	DNA
Headline	Look at claims settlement ratio while buying term insurance plan
Link	Look at claims settlement ratio while buying term insurance plan

Look at claims settlement ratio while buying term insurance plan

Do not look at premium amount alone. The sum assured must be sufficient for your family to continue with the lifestyle they currently lead and repay all loans on an untimely demise

Though an increasing number of people are now realising the value of term insurance, a major percentage of the Indian population continues to be ignorant about the new term insurance plans sold by both public and private players in the market. This, to some extent, explains the continuing reputation of LIC in the insurance market. However, a comparison of the premium charges of LIC with private insurance companies has revealed the former being costlier than the latter.

Does charging lower premiums help?

Premiums of term plans sold by private insurers are lower than LIC and other government-sponsored insurance companies in India. Explaining how cheaper plans tend to draw more attention from customers, Anjali Malhotra, chief customer, marketing and digital officer, Aviva Life Insurance, says, "Having a lower cost helps. Customers look at the premium amount they will be paying when they make a purchase decision." However, Munish Sharda, managing director and CEO, Future Generali India Life Insurance claims to be different. Sharda says, "Pricing becomes the key determinant for choosing from term plans which offer similar benefits. Having competitive pricing, to a certain extent, also helps in improving the market share. However, price is not the only element which influences the sale of a term plan but there are many other factors that come into play, such as additional benefits, ease of buying, claim settlement, the suitability of cover, need for advisory, etc."

Date	22 nd July 2019
Publication	Financial Express
Headline	How marketers are tapping influencers on TikTok
Link	How marketers are tapping influencers on TikTok

How marketers are tapping influencers on TikTok

Moreover, the app's future is uncertain with the government threatening to ban it for 'anti-India activities' unless it provides a satisfactory response.

After a brief lull when it was taken off the Android and Apple app stores for hosting offensive content, TikTok seems to be back in business. Marketers are increasingly tapping the large base of influencers on the short video sharing app, which is driven by user-generated content. According to data from Vidooly, influencer-led campaigns in India by apps such as Gaana, Tinder, Loco and Wysh garnered more than seven lakh likes on TikTok in 2019 alone, while multinational phone brands like Huawei, Infinix and Vivo generated more than 24 lakh likes for their campaigns. A recent campaign by Lay's, called Wavez4India Challenge fetched over two billion views on the platform within three days. Though Instagram and YouTube remain the top influencer marketing platforms for brands in India, experts believe TikTok could surpass them.

influencer marketing campaigns AdLift works on every month involves TikTok.

Typically, brands targeting millennials opt for TikTok. Besides FMCG, smartphone manufacturers and OTT platforms, BFSI companies such as SBI Life and Future Generali Life Insurance have also run influencer marketing campaigns on the platform.

E-commerce marketplace Voonik is planning to use TikTok to announce its foray into the private label business. "We are looking at influencers in the age group of 21-25 who have accumulated a lot of followers in the 21-27 age group, which is our actual user base," says Prem Suganth VT, associate director, Voonik. Although Voonik has largely used Instagram now plans to target tier II and III markets through TikTok, given its quick conversion time – less than 48 hours.

The combination of music with the message is an attractive proposition for brands, says Harsh Shah, VP, Dentsu Webchutney. "TikTok is getting a new set of consumers on board and brands want to tap them," he adds.

Date	19 th July 2019
Publication	Times Jobs
Headline	HR 2.0: How embracing digital technology is making workplaces future ready?
Link	How embracing digital technology is making workplaces future ready?

HR 2.0: How embracing digital technology is making workplaces future ready?

Digital technology at our workplaces is transforming at a rapid pace today thereby impacting work experience and more importantly, an organisation's workforce. This is compelling companies to follow a fundamentally different human resources (HR) approach, one which is driven by digitalisation, pace and analytical thinking. However, this is not possible without HR harnessing the ethos of "digitalness".

Human Resource 2.0

The advent of digital technology has delivered a major paradigm shift in the way organisations are approaching the future of work. As different generations enter and exit the workforce wheel, amid changing technological landscape, HR is adopting a multi-fold strategy to keep up.

- Putting disproportionate resources for reskilling and upskilling of the workforce as compared to earlier years.
- More and more focus is drawn towards the HR technology strategy and increasing the HR technology spend in line with the strategy
- Reimagine the future of work and how the human potential and skills could be unlocked to build a sustainable organisation.
- With the advent of HR analytics, there is deep need to engage with data-driven people for accurate, speedy and effective decision making.
- Utilise digital platforms to effectively reach the length, breadth and depth of an organisation, thereby bringing together a 360-degree change in the workforce.

Shaping future ready businesses

While digitalisation generally enables an organisation to function in a simpler, faster, smarter way, it is equally crucial for HR to make sure that the adoption of digital tools makes sense to the business and the employees.

For instance, at Future Generali India Life Insurance Company Ltd we use a "digitalness" in every phase of our employee' life cycle. A tool introduced by our company is 'FG Rockstar', a structured intervention for new employees in front line sales roles. The program is spread over a period of 90 days and uses a collaborative approach amongst learners, the L&D team, the line managers, and other support functions in the ecosystem to orient the new joiner through a fun and intense in-person followed by app based learning mechanism, specifically designed to augment retention of learning and to ensure their early success. Another interesting digitalness example from our company is utilising the offer-to-joining period to prepare the fresh-out-of-school, the basics of insurance through a digital learning platform. Our unique platform 'FG-iDEV' is a third such example which harnesses digitalness through a customised, personalised and interactive, cloud-based, online learning platform for on-the-go learning.

Date	13 th July 2019
Publication	Live Mint
Headline	Factors that may hike your insurance premium
Link	https://www.livemint.com/insurance/news/factors-that-may-hike-your-insurance-premium-1562685413162.html



Factors that may hike your insurance premium

MUMBAI: At some point in your life you will buy an insurance plan. “When it comes to life and health insurance, your premium amount will differ with your age, family history, pre-existing diseases and lifestyle choices among other reasons. Basically if anything questions the underwriting process, your premium will be affected,” said Anik Jain, co-founder and CEO of Symbo [Insurance](#), a Mumbai-based insurance broker.

Insurance company uses standard premium table. “These are gender specific and provide age based premium rates,” said Rakesh Wadhwa, chief marketing officer - strategy, Future Generali India Life Insurance. When it comes to life insurance, the underlying mortality rate plays an important role among other factors on deciding your premium.

Date	09 th July 2019
Publication	Hindustan Times
Headline	Factors that may hike your insurance premium
Link	https://www.hindustantimes.com/business-news/factors-that-may-hike-your-premium/story-RL36VD8GggbvKen7o233zl.html

hindustantimes

Factors that may hike your insurance premium

HT Money spoke to experts to find out which factors can make your insurance premium spiral upwards.

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“There are several individual-specific factors which have an impact on underlying mortality rates such as smoking habit, occupation, alcohol consumption, pre-existing disease, riskier leisure pursuits, medical history of parents and siblings and home address,” said Wadhwa.