Monthly Coverage Dossier

September 2020

Future Generali India Life Insurance Company Limited

No	Overview of Activities	Key Publications
1	**Authored article** It is prime time for re-imaging and rethinking the people agenda_ **Ruchira Bhardwaja** Importance of analytics in HR_ **Ruchira Bhardwaja** Marketing mantra in COVID times_ **Rakesh Wadhwa** Real estate usage can be optimised post pandemic_ **S. Mahesh**	• Business Manager • ET CIO • ET HR World • Adab Hyderabad • Hukumnama Samachar
2	**Interview** I continue to be bullish on Agency. Customers still prefer human interactions to understand how Life Insurance solutions fits into their life stage goals_ **Subhashish Acharya**	• Insurance Alertss
3	**Event resulted in industry story** Insurance CIOs building virtual capabilities amidst pandemic_ **Byju Joseph** Indian insurers adopting cloud and how!_ **Byju Joseph** Largest virtual fintech meet attracts global attention_ **Ruchira Bhardwaja**	• ET BFSI • ET BFSI • Banking Frontiers

FUTURE GENERALI
TOTAL INSURANCE SOLUTIONS

INDEX

No	Publication	Headline	Date	Coverage appeared
Authored article				
1	Business Manager	It is prime time for re-imaging and rethinking the people agenda_ **Ruchira Bhardwaja**	8th Sept 2020	Online
2	Adab Hyderabad	Marketing mantra in COVID times_ **Rakesh Wadhwa**	3rd Sept 2020	Print
3	Dabang Dunia	Marketing mantra in COVID times_ **Rakesh Wadhwa**	28th Sept 2020	Print
4	Hukumnama Samachar	Real estate usage can be optimised post pandemic_ **S. Mahesh**	24th Sept 2020	Print
5	ET CIO	Importance of analytics in HR_ **Ruchira Bhardwaja**	28th Sept 2020	Online
6	ET HR World	Importance of analytics in HR_ **Ruchira Bhardwaja**	28th Sept 2020	Online
Interview				
8	Insurance Alertss	I continue to be bullish on Agency. Customers still prefer human interactions to understand how Life Insurance solutions fits into their life stage goals_ **Subhashish Acharya**	22nd Sept 2020	Online
Event resulted in industry story				
9	ET BFSI	Insurance CIOs building virtual capabilities amidst pandemic_**Byju Joseph**	10th Sept 2020	Online
10	ET BFSI	Indian insurers adopting cloud and how!_ **Byju Joseph**	24th Sept 2020	Online
11	Banking Frontiers	Largest virtual fintech meet attracts global attention_ **Ruchira Bhardwaja**	Sep-20	Print
TOTAL COVERAGE: 5 Print and 6 Online				

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Authored article

Date	8 September 2020
Publication	Business Manager
Headline	It is prime time for re-imaging and rethinking the people agenda
Link	https://www.businessmanager.in/current-topics-details.php?Id=160

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#People Agenda

It is prime time for re-imagining and rethinking the people agenda

Author

Ruchira Bhardwaja - Chief Human Resources Officer,Future Generali India Life Insurance Company Ltd.

1 hour ago

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As the country tries to get back on its feet, one thing is for sure it will not be business as usual. The global pandemic has jolted everyone to adopt a new work paradigm, thereby grabbing a slice of time from the future and imposing it on present times. Ruchira Bhardwaj, CHRO Future Generali India Life Insurance Co. talks about the organisation adapt to the emerging situations and transformed to keep pace.

How did you kick start the process of transformation?

To address the required transformation at work, Future Generali India Life Insurance Company Limited (FGILI) -adapted two broad segments to address with the changing paradigm. The core to both the segments is around its people.

(a) Immediate Focus: Having a structured approach towards supporting employees as they shift into the new work routine.

(b) Resetting Future Way of Working: Designing people processes keeping in view the emerging business and customer requirements.

The instant focus of the company though remains to get the following 3 deliverables right and with an alacrity to be fully operational and have business continuity.

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TOTAL INSURANCE SOLUTIONS

Published Date:	3 September 2020	Publication:	Adab Hyderabad (Hyderabad)
Journalist:	Bureau	Page No:	10

కోవిడ్ - 19 శకంలో మార్కెటింగ్ మంత్రాలు..

హైదరాబాద్ (అదాబ్ హైదరాబాద్) : కోవిడ్ - 19 శకం లో మార్కెటింగ్ మంత్రాలు ఉపయోగించాలని, ఫ్యూచర్ జనరల్ ఇండియా లైఫ్ ఇన్సూరెన్స్ కంపెనీ లిమిటెడ్ చీఫ్ మార్కెటింగ్ అండ్ కస్టమర్ ఆఫీసర్ రాకేష్ వాద్వా అన్నారు. ఆయన మాట్లాడుతూ కోవిడ్ -19 అంతర్జాతీయ మహమ్మారి మనదేశం లో ఒక బిలియన్ ప్రజలను ఇళ్లకే పరిమితం చేసింది. లాక్ డౌన్ విధానం, భౌతిక దూరం అవశ్యకత అనేవి కొనుగోలు దారుల ప్రవర్తనా ధోరణులను కూడా మారుస్తున్నాయన్నారు. మారుతున్న పరిస్థితులకు అనుగుణంగా, బిజినెస్ లీడర్లు, మార్కెటింగ్ నిపుణులకు ఐదు సూత్రాలు ఇవే అన్నారు. 1. మీ బ్రాండ్ ఉద్దేశ్యం, విలువలను షేర్ చేయాలన్నారు. ఒక స్పష్టమైన పర్పస్ ను ఎర్పరచుకున్న బ్రాండ్లు, తమ కీలక విలువలకు కట్టుబడిన బ్రాండ్లు ఈ పరిస్థితికి మారిపోవడాన్ని సులభంగానే భావిస్తామన్నారు. మార్పు పిలుపు ఇవ్వడానికి సారధ్యం వహించడం లో అతి వేగవంతంగా ఉంటాయన్నారు. అనిశ్చిత పరిస్థితుల్లో పర్పస్ అనేది మన వ్యూహానికి మార్గదర్శనం చేస్తుందన్నారు. 2. కొనుగోలుదారులను బాగా అర్థం చేసుకోవాలన్నారు. ప్రస్తుతం పున్నకర్షపర్థను కాపాడుకునేందుకు అధిక ప్రాధాన్యం ఇవ్వాలన్నారు. అది మీ కార్యకలాపాలకు సుస్థిరతను అందిస్తుందన్నారు. అంతమాత్రాన సర్వేలు చేయాలనో, కస్టమర్లు రీసెర్చ్ నిర్వహించాలనో..? కాదన్నారు. ఇబ్బందులకు గురవుతున్నఅంశాలపట్ల వేగంగా తగు చర్యలు తీసుకునేందుకు వీలవుతుందన్నారు. ఇలాంటి క్లిష్ట పరిస్థితుల్లో వినియోగదారులు బ్రాండ్ నుంచి మరోసారి గట్టి హామీని కోరుకుంటారన్నారు. 3. డిజిటల్ కార్యక్రమాలను మూమ్మరం చేయాలన్నారు. ఇటీవల కాలం లో ఎన్నో సంస్థలు డిజిటల్ పరివర్తనకు లోనయ్యారని, ఈ నేపథ్యం లో ఈ మహమ్మారి మీ డిజిటల్ ప్రయత్నాలను మరింతగా వేగవంతం చేసేది కూడా కావొచ్చన్నారు. తక్కువ ప్రభావంతో ఈ సంక్షోభాన్ని ఎదుర్కోవడం ఎంతో ముఖ్యమన్నారు. మార్కెటర్లు మరోసారి తమ వాణిజ్య ప్రకటనల వ్యూహాన్ని సమీక్షించుకోవాల్సి ఉంటుందన్నారు. ఓమ్ని ఛానల్ ఉనికిని వృద్ధి చేసుకోవాల్సిన అవసరం ఉందన్నారు. 4. పటిష్టమైన కంటెంట్ వ్యూహం ఉండాలన్నారు. ప్రస్తుత పరిస్థితుల్లో ప్రజలు ప్రయాణాలపై నలుగురినీ కలవడం పై తక్కువ సమయం వెచ్చిస్తారన్నారు. ఫలితంగా వారు ఉపకారణాలపై ఎక్కువ సమయం వెచ్చిస్తారన్నారు. ఎక్కువ కంటెంట్ ను, వివిధరకాల కంటెంట్ ను వినియోగిస్తారన్నారు. ఆన్ లైన్ అన్వేషణ పోల్చిచూడడంతో వినియోగదారులు మరెంతో సమాచారాన్ని గ్రహిస్తారన్నారు. బ్రాండ్లు వివిధరకాల కొనుగోలుదారులను, వారి అవసరాలను దృష్టిలో ఉంచుకుని పటిష్ట కంటెంట్ వ్యూహాన్ని రూపొందించుకోవాలన్నారు. 5. అజైల్ గా ఉండాలి. కలెక్టివ్ థింక్ చేయాలన్నారు. కోవిడ్ 19 సంక్షోభాన్ని అధిగమించేందుకు ప్రజలు, సంస్థలు, కమ్యూనిటీలు మధ్య ఆన్ లైన్ స్థాయిల్లో కూడా ఛార్ స్థాయిల్లో కూడా ఛార్ స్థాయిలో పరస్పర సహకారం అవసరమన్నారు. మన సహాయం బాగా అవసరం అయిన వారికి తోడ్పాటునందించేందుకు ఎన్నో సంస్థలు, వారిలీలను రంగం లోకి దించేందుకు తీవ్ర ప్రయత్నాలు జరుగుతున్నాయన్నారు. నూతన, మెరుగైన సాధారణ ప్రపంచాన్ని నిర్మించడంలో అవి పాదదర్శకంగా వుండాలని, మానవత్వంతో సామూహిక దృక్పథంతో వ్యవహరించాలన్నారు.

Published Date:	28 September 2020	Publication:	Dabang Dunia (Indore)
Journalist:	Bureau	Page No:	14

आज उपभोक्ताओं के साथ ज्यादा सार्थक तरीके से जुड़ने की जरूरत

कोविड-19 के दौर के लिए मार्केटिंग मंत्र- राकेश वाधवा चीफ मार्केटिंग एंड कस्टमर ऑफिसर फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड

स्वदेश रिपोर्टर ■ इंदौर

कोविड-19 की वैश्विक महामारी ने हमारे देश में एक अच्छी खासी होलेने को घर में दुबकने को मजबूर कर दिया है। लॉकडाउन और सोशल डिस्टेंसिंग की जरूरतों ने ग्राहकों के व्यवहार के पैटर्न को भी बदल दिया है। खरीदारी और चीजों की खोजबीन और दुकान जाने जैसी आदतों में रातों रात बदलाव आ गई हैं। इससे व्यापार जगत होम अपनेग्राहकों से कहीं से दुनिया के संपर्क में रहने के तरीके ढूंढ रहा है। ऐसे में उनको उपभोक्ता की जरूरतों और पसंद को समझने के पैटर्न में बदलाव देखने को मिल रहा है। ऐसा लग रहा है कि इस संकट की घड़ी में ब्रांड और बिक्रेताओं को अपना काम करने के लिए नया तरीके अपनाना चाहिए ताकि वे प्रासंगिक बने रह सकें।

एसबीआई चीफ मार्केटिंग एंड कस्टमर ऑफिसर फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड ने अपना दिल खोलते हुए कहा है कि निम्नलिखित बिंदुओं को ध्यान में रखते हुए व्यवसाय की दुनियाँ से निपटने के लिए कर सकते हैं।

अपने ब्रांड के उद्देश्य और मूल्यों का ध्यान रखें

जिन ब्रांड्स ने एक स्पष्ट उद्देश्य स्थापित किया है और जो अपने कुछ कुछ के साथ खरे हैं उनके लिए हालात के अनुकूल होना आसान होगा। वे महामारी का सामना करने में तैयार रहेंगे। अनिश्चितता समय में उद्देश्य रणनीति को जरूरी रूप से रिसीव कर सकता है और हमें अपने कुछ के साथ जुड़ने में मदद कर सकता है। इसके अलावा हम उपभोक्ताओं को वैसे देखते हैं उस तरीके से बदलाव लाने की जरूरत है और उनके साथ व्यापार करने के तरीके से जुड़ने की जरूरत है। ब्रांड्स को समझना चाहिए कि इस दुर्भेद्य समय में आपको हमारे साथ चाहिए, नहीं कह कि जो हमारे पास है उसे कैसे बेच सकते हैं।

अपने ग्राहकों को गहराई से और निष्ठा के साथ सुनें

सभी महत्वपूर्ण ब्रांडिंग का यह दौर चाहिए कि आपको अपने मौजूदा ग्राहकों का ध्यान रखना चाहिए, क्योंकि वह आपके व्यवसाय की जिंदगी साबित करेगा। वह संकेतों का सांकेतिक विश्लेषण करने के बारे में नहीं है बल्कि वह दिन अपने ग्राहकों को कैसे की ध्यान से सुनें और समझकर उनकी आवश्यकताओं को पहचानकर। ऐसे दुर्भेद्यपूर्ण समय में ग्राहकों को कंपनी के मालिक से बात के पूर्ण आवश्यकता होती है, न कि सेल्स एजेंट से।

अपने डिजिटल कार्यक्रमों में तेजी लाएं

कई संगठनों ने हाल के वर्षों में एक डिजिटल रूपांतरण किया है, इसलिए वह संभावना है कि वह महामारी दौरान उनके ग्राहकों के लिए एक प्रमुख चैनल के रूप में काम करेगी। यह रूप से काम व्यवसाय के पक्ष संकट को संभालने के दौरान वह संगठन महत्वपूर्ण साबित होगा, जब से ई-कॉमर्स में महत्वपूर्ण वृद्धि की उम्मीद कर सकते हैं, क्योंकि कई दुकान और व्यापारों से दूर रहने वाले ग्राहक अब ऑनलाइन की सुविधा का अनुभव करेंगे। उपभोग में आए इस बदलाव को देखते हुए व्यापार को भी अपने संबंधित रणनीति को फिर से रेखांकित करने और कई मामलों में जरूरी अपने मौजूदगी विस्तारित करने की आवश्यकता होगी।

कंटेंट की शानदार योजना तैयार रखें

होम मनोरंजन के आवश्यकता तौर पर जुड़ने में काम समय खर्च करेंगे। जाहिर है कि वे डिवाइस पर ज्यादा समय बिताएंगे और ज्यादा व्यक्तिगत तरह के कंटेंट का चाहेंगे होंगे। ग्राहकों को ऑनलाइन शॉप और खरीद में बेहतर चॉइस मिलेंगे। कई मामलों में आसान और डीटेल्ड जानकारी कंटेंट तक आपको पहुंच पहुंचने की आवश्यकता होगी। इसलिए ब्रांड के बारे अलग-अलग ग्राहकों को संबोधित करने और उनसे संवाद में बात करने के लिए एक मजबूत कंटेंट रणनीति होना चाहिए।

प्रभावित बनें और सामूहिक ढंग से सोचें

कोविड-19 संकट से बाहर निकलने के लिए लोगों, संगठनों और समुदायों को आपस सहयोग की आवश्यकता होगी। इसके लिए संगठनों और व्यक्तियों द्वारा एक होने की जरूरत के लिए ठोस प्रयासों की जरूरत है जिससे हमारी मदद की संभावना अधिक आवश्यकता है। कोविड-19 बुरा के बाद हमारी सामाजिक चेतना में वृद्धि की संभावना है और निवासियों को बदलाव देखने की आवश्यकता है। उपभोक्ता संगठनों को उनके साथ जीवंत होने, आपस होने और समुदाय के लिए कुछ करने के लिए प्रयासरत होंगे।

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Journalist:	Bureau	Page No:	05

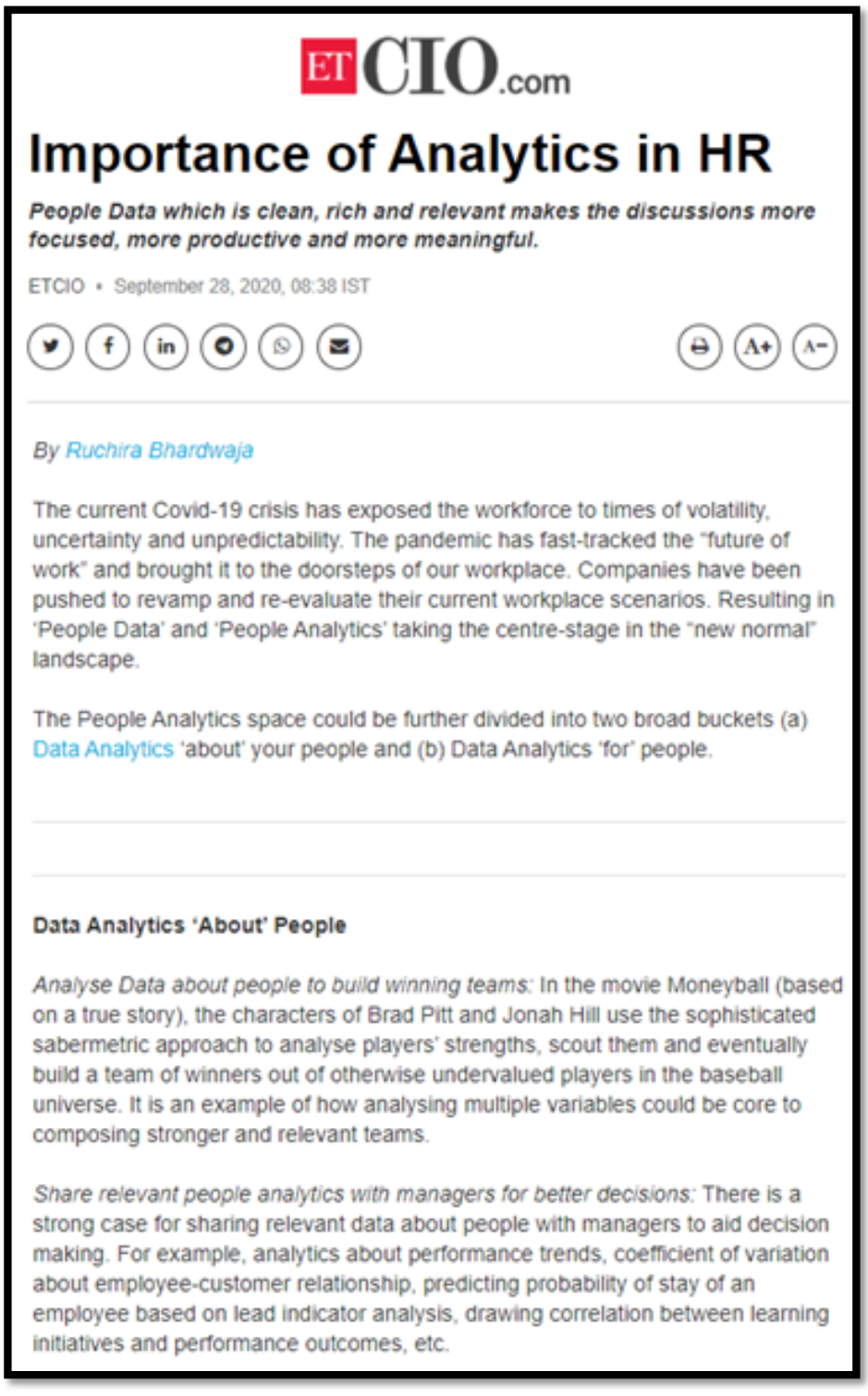
ऑफिस की जगह का अधिकतम उपयोग महामारी के बाद मुमकिन

नई दिल्ली। कोविड काल के बाद जिंदगी वैसी नहीं रहने की उम्मीद की जा सकती है, जैसी कि यह इसके पहले हुआ करती थी। प्रवासी मजदूरों की घर लौटने की जद्दोजहद, घरेलू सामान को लाते-ले जाते ट्रक और शराब की दुकानों के बाहर का दृश्य, ये कुछ ऐसी घटनाएं हैं, जो लंबे समय तक भुलाई नहीं जा सकेंगी। घर के नौकरों पर अब आप ज्यादा निर्भर नहीं रह सकते। आत्मनिर्भर बनने और समय का कुशलता से प्रबंधन करने के लिए लोग तेजी से अपनी स्किल्स का विकास कर रहे हैं।

एस. महेश, ईवीपी और प्रमुख - ऑपरेशंस, फ्यूचर जनरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड ने बताया महामारी से उत्पन्न व्यवधान ने व्यवसायों को भविष्य की ओर देखने के लिए प्रेरित किया है। व्यावसायिक क्रियाकलाप जो कभी धीमी और इत्मिनान से होती थी और जिसमें योजना बनाने, कल्पना और परामर्श के लिए बहुत सारे ठहराव थे। आज यह यात्रा वैसी नहीं रही है। चुनौतियों से भरे इस समय में जरूरी हो गया था कि सभी स्टॉपों को जोड़ते हुए भविष्य की ओर ले जाने वाला एक सेतु बनाया जाए और यह सेतु ईंट और सीमेंट से नहीं, बल्कि टेक्नोलॉजी पर आधारित हो। महामारी को लेकर आए तात्कालिक बदलावों में से एक यह है कि कर्मचारियों को वर्क फ्रॉम होम करने की जरूरत है। यह एक अवसर है जिसे महामारी के बाद कहीं से भी काम करने के रूप में साकार किया जा सकता है।

कई संगठनों ने पहले ही छोटे स्तर पर ऐसा करना शुरू कर दिया है। जल्द ही यह एक सामान्य प्रक्रिया बन जाएगी। यह संगठनों के लिए महत्वपूर्ण अवसर है कि वे रियल एस्टेट क्षेत्र में अपनी मौजूदगी का फिर से आकलन करें। अब उन्हें फिर से सोचना होगा कि उन्हें ऑफिस के लिए कितनी जगह की वाकई जरूरत होगी। उन्हें कार्य की नई संस्कृति के मद्देनज़र अपने कार्य स्थलों को फिर से डिजायन करना होगा। इसे एक उदाहरण के तौर पर समझा जा सकता है। मान लीजिए किसी ऑफिस को फिलहाल 100 लोगों के लिए डिजायन किया गया है। अब अगर इनमें से एक बड़ी संख्या में लोगों को कहीं से भी काम करने की अनुमति दे दी जाए, तो ऑफिस की जगह को नए सोशल डिस्टेंसिंग मानक के आधार पर तैयार किया जा सकेगा और जगह की भी बचत होगी। ज्यादातर मामलों में वास्तविक जरूरत वाली जगह में भारी कमी होगी। इससे लागत में भी काफी कमी आ सकती है। यह जो बचत है, यह न केवल जगह में कटौती से होगी, बल्कि प्रति व्यक्ति होने वाले खर्च में कमी से भी इस पर फर्क पड़ेगा। जब ऑफिस में लोग ही कम होंगे, तो बिजली, पानी, कैटरिंग, कनेक्टिविटी, यूनिफॉर्म और लॉन्ड्री पर होने वाले खर्च जैसे कई अन्य खर्च खुद व खुद कम हो जाएंगे।

Date	28 September 2020
Publication	ET CIO
Headline	Importance of analytics in HR
Link	https://cio.economictimes.indiatimes.com/news/strategy-and-management/importance-of-analytics-in-hr/78356797



ET CIO.com

Importance of Analytics in HR

People Data which is clean, rich and relevant makes the discussions more focused, more productive and more meaningful.

ETCIO • September 28, 2020, 08:38 IST

By Ruchira Bhardwaja

The current Covid-19 crisis has exposed the workforce to times of volatility, uncertainty and unpredictability. The pandemic has fast-tracked the "future of work" and brought it to the doorsteps of our workplace. Companies have been pushed to revamp and re-evaluate their current workplace scenarios. Resulting in 'People Data' and 'People Analytics' taking the centre-stage in the "new normal" landscape.

The People Analytics space could be further divided into two broad buckets (a) Data Analytics 'about' your people and (b) Data Analytics 'for' people.

Data Analytics 'About' People

Analyse Data about people to build winning teams: In the movie Moneyball (based on a true story), the characters of Brad Pitt and Jonah Hill use the sophisticated sabermetric approach to analyse players' strengths, scout them and eventually build a team of winners out of otherwise undervalued players in the baseball universe. It is an example of how analysing multiple variables could be core to composing stronger and relevant teams.

Share relevant people analytics with managers for better decisions: There is a strong case for sharing relevant data about people with managers to aid decision making. For example, analytics about performance trends, coefficient of variation about employee-customer relationship, predicting probability of stay of an employee based on lead indicator analysis, drawing correlation between learning initiatives and performance outcomes, etc.

Date	28 September 2020
Publication	ET HR World
Headline	Importance of analytics in HR
Link	https://hr.economictimes.indiatimes.com/news/hrtech/importance-of-analytics-in-hr/78357023

ET HRWorld.com

Importance of Analytics in HR

The People Analytics space could be further divided into two broad buckets (a) Data Analytics 'about' your people and (b) Data Analytics 'for' people.

ETCIO • September 28, 2020, 08:54 IST

Due to Covid, we see an increased decentralization of the work force and an emergence of a new ecosystem of collaboration of new workplace partnerships.

By Ruchira Bhardwaja

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Data Analytics 'About' People

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FUTURE GENERALI
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Interview

Date	22 September 2020
Publication	Insurance Alertss
Headline	I continue to be bullish on Agency. Customers still prefer human interactions to understand how Life Insurance solutions fits into their life stage goals
Link	http://www.insurancealertss.com/Insurance/NominationForm/19416

insurancealertss

I continue to be bullish on Agency. Customers still prefer human interactions to understand how Life Insurance solutions fits into their life stage goals: Mr. Subhasish Acharya, Executive Vice President & Head – Proprietary Channels, Future Generali India Life Insurance Company, in conversation with our Editor in Chief Mr. Vivek JAIN

Mr. Subhasish Acharya is responsible for scaling up the agency business, especially focusing on further improving persistency, increasing ticket size and enhancing SM/Agent productivity.

Mr. Subhasish is a seasoned sales professional with over 24 years of experience across the financial services and FMCG sectors. Prior to joining FGLI, he was the Chief Agency Officer at PNB Metlife for over 5 years and played a key role in improving the 13th Month persistency and significantly increasing the new business premium. He started his career with Asian Paints, post which he also worked with Kotak Mahindra Bank, ICICI Bank, Madura Coats and Bausch & Lomb. Mr. Subhasish is an Engineering graduate from BITS Pilani and has done his MBA from IIM-Bangalore.

Q. What kind of challenges you and your agents' network have you faced in the last 5 months?

Prior to COVID-19, agents and employees were accustomed to face-to-face meetings for all interactions with customers. The lockdown made this challenging and well nigh impossible in many cases. The biggest challenge has been to reimagine the sales process to minimize face-to-face interactions without declining productivity. Getting the sellers & customers to change their mindset was the biggest challenge and it required attitudinal & skill training to make it possible.

We have tried to mitigate the impact of COVID 19 by embracing digital wholeheartedly. We launched a Digital Sales Kits which helped our distributors to reach out to their prospects & customers remotely. It helped in providing all relevant information to customers in a timely manner. Our processes have been digitalized to make the entire sales journey paperless and amenable to remote selling.

Q. What are the challenges you anticipate for the next 7 months?

While the lockdown is lifted, the threat of virus remains. Prospects & customers are still apprehensive about face-to-face interactions and arranging meeting is a big challenge. The uncertainty among salaried & business owners about future cash flows and variability will be an issue as well.

Mr. Subhasish Acharya, Executive Vice President & Head – Proprietary Channels, Future Generali India Life Insurance Company, in

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Event resulted in Industry Story

Date	10 September 2020
Publication	ET BFSI
Headline	Insurance CIOs building virtual capabilities amidst pandemic
Link	https://bfsi.economictimes.indiatimes.com/news/insurance/insurance-cios-building-virtual-capabilities-amidst-pandemic/78036615

ET BFSI.com
From The Economic Times

Insurance CIOs building virtual capabilities amidst pandemic

The Covid-19 pandemic led to serious lockdowns and a transition to work from home environment. Insurance, one of the most critical and important sectors, too had to manage the disruption. At ETBFSIConverge, Insurance CIOs share their experience on how they managed and how they see upcoming times in terms of technology adoptions, customer expectations and simplifying processes.

ETBFSI • September 10, 2020, 15:28 IST

As the Covid-19 pandemic has disrupted almost all sectors it has had it's effects on the insurance industry, too. While India remains to be an under penetrated country when it comes to insurance coverage, life insurers did lose a good amount of business in the month of March as the pandemic had set in creating a large uncertain environment. The lockdowns to curtail the spread of the infection had aggravated the challenges as the entire workforce had to be transitioned to a remote working environment or commonly known as work from home environment.

While Insurance hitherto was dominated by largely face-to-face interaction induced selling, it has completely transitioned to a digital medium irrespective of the channel. Insurance CIOs deliberated and discussed the technology impact, customer service, front-end & back-end management among other aspects around technology adoption amidst pandemic in the insurance industry.

At ETBFSIConverge, Insurance CIOs share their experience on how they managed and how they see upcoming times in terms of technology adoptions, customer expectations and simplifying processes.

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Date	24 September 2020
Publication	ET BFSI
Headline	Indian insurers adopting cloud and how!
Link	https://bfsi.economictimes.indiatimes.com/news/insurance/indian-insurers-adopting-cloud-and-how/78291303

ET BFSI.com

Indian Insurers adopting cloud and how!

Indian Insurers across life and general are on a different stage in their journey of cloud adoption. In the old scenario CIOs were on their normal cloud adoption roadmap by migrating critical applications on cloud while the pandemic has pushed not only insurers but other enterprises and sectors to adopt cloud as it brings flexibility and agility.

ETBFSI • September 24, 2020, 12:48 IST

India's young insurance industry as compared to the global peers is steadily evolving with adoption of new age technologies which enable faster deployment of services not internally but end users too.

Indian insurance companies have started adopting cloud and all are at different stages. Insurance CIOs & CTOs believe having a right cloud roadmap which is aligned to the enterprise's policy is critical in determining the pace of cloud adoption.

The pandemic has fastened the pace of cloud adoption as India had imposed one of the most stringent lockdowns where all the economic activities and physical exchange of services had come to halt. Face to face selling of policies was a pre-dominant factor across the insurance industry and more heavily in life insurance. The lockdown forced insurers to enable end-to-end digital delivery of services right from onboarding to policy issuance to settlement of claims.

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Published Date:	September 2020	Publication:	Banking Frontiers Magazine
Journalist:	Bureau	Page No:	15