

Monthly Coverage Dossier

March 2021

Future Generali India Life Insurance
Company Limited

No	Overview of Activities	Key Publications
1	<p>Authored article How digitisation has changed the retail network & bancassurance channel of insurance companies_ Rahul Rasal</p>	<ul style="list-style-type: none"> • Dainik Bhaskar • Dainik Bhaskar • Entrepreneur
2	<p>Interview (Podcast interview) <u>Opportunities and challenges for women workforce during and post COVID-19</u>_ Ruchira Bhardwaja</p> <p>CISO needs to speak the language which the CIO, CEO, and the Board speaks or understands_ Pawan Chawla</p> <p>'Markets are pricing in quite a strong earnings revival'_ Niraj Kumar</p>	<ul style="list-style-type: none"> • People Matters • CISO Magazine • Business Standard
3	<p>Industry story – Quote Skills CISOs need to have in 2021_ Pawan Chawla</p> <p>Rajya Sabha passes bill to increase FDI limit in insurance sector to 74%_ Munish Sharda</p> <p>Tech-tackling operational risks_ Rahul Rasal</p> <p>Higher FDI in insurance to benefit policyholders_ Subhasish Acharya</p> <p>Industry story – FGIL mention Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February</p> <p>Industry story – Nutanix Story Financial services organisations moving to hybrid cloud: Report</p>	<ul style="list-style-type: none"> • CISO • Mint • The Economic Times • The New Indian Express • Morning Standard • The Economic Times • Outlook • Moneycontrol • ET CIO • The Financial Express • CXO Today
4	<p>Press Release Appointment release_ Niraj Kumar</p> <p>FGIL launches Future Generali Lifetime Partner Plan_ Rakesh Wadhwa</p>	<ul style="list-style-type: none"> • DT News • Punnyanagari

INDEX

No	Publication	Headline	Date	Coverage appeared
Authored article				
1	Jai Hind	How digitisation has changed the retail network & bancassurance channel of insurance companies_ Rahul Rasal	17th March 2021	Print
2	Samay Express	How digitisation has changed the retail network & bancassurance channel of insurance companies_ Rahul Rasal	17th March 2021	Print
3	Gujarat Mirror	How digitisation has changed the retail network & bancassurance channel of insurance companies_ Rahul Rasal	18th March 2021	Print
4	Dainik Navjyoti	How digitisation has changed the retail network & bancassurance channel of insurance companies_ Rahul Rasal	18th March 2021	Print
5	The Public Side	How digitisation has changed the retail network & bancassurance channel of insurance companies_ Rahul Rasal	18th March 2021	Print
6	Dainik Bhaskar	How digitisation has changed the retail network & bancassurance channel of insurance companies_ Rahul Rasal	19th March 2021	Print
7	Pioneer	How digitisation has changed the retail network & bancassurance channel of insurance companies_ Rahul Rasal	19th March 2021	Print
8	Satyajai Times	How digitisation has changed the retail network & bancassurance channel of insurance companies_ Rahul Rasal	19th March 2021	Print
9	Daily News	How digitisation has changed the retail network & bancassurance channel of insurance companies_ Rahul Rasal	19th March 2021	Print
10	Entrepreneur	How digitisation has changed the retail network & bancassurance channel of insurance companies_ Rahul Rasal	26th March 2021	Online

11	Suvarna Bhoomi	How digitisation has changed the retail network & bancassurance channel of insurance companies_ Rahul Rasal	27th March 2021	Print
Interview				
12	People Matters	(Podcast): Opportunities and Challenges for women workforce during and post COVID-19_ Ruchira Bhardwaja	8th March 2021	Online
13	CISO	CISO needs to speak the language which the CIO, CEO, and the Board speaks or understands_ Pawan Chawla	12th March 2021	Online
14	EatMyNews	Flovie Martins - I believe travelling exposes you to different cultures and one learns to appreciate many things in life (Seasoned Corporate Communications Expert and Evangelist)_ Flovie Martins	19th March 2021	Online
15	Banking Frontiers	CorpComm in overdrive_ Flovie Martins	Mar-21	Print
16	Business Standard	'Markets are pricing in quite a strong earnings revival'_ Niraj Kumar	30th March 2021	Online
industry Stories				
FGILI Mention in the Story				
17	The New Indian Express	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February	9th March 2021	Online
18	The Economic Times	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February	9th March 2021	Online
19	Outlook	Life insurance companies see 21 pc rise in new business premium to Rs.22,425 cr in Feb	9th March 2021	Online
20	Moneycontrol	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February	9th March 2021	Online
21	Daily Hunt	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February	9th March 2021	Online
22	Devdiscourse	Life insurance companies see 21 pc rise in new business premium to Rs.22,425 cr in Feb	9th March 2021	Online
23	Eflip	Life insurance companies see 21 pc rise in new business premium to Rs.22,425 cr in Feb	9th March 2021	Online

24	ET HealthWorld	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February	9th March 2021	Online
25	India News Republic	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February	9th March 2021	Online
26	Republsh	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February	9th March 2021	Online
27	Telangana Today	Life insurance firm see 21% rise in new business premium in Feb	9th March 2021	Online
28	The Business News	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February	9th March 2021	Online
29	The Greater India	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February	9th March 2021	Online
30	Yahoo Finance	Life insurance cos see 21 pc rise in new business premium to Rs.22,425 cr in Feb	9th March 2021	Online
31	The Financial Express	Life insurance companies see 21% rise in new business premium to Rs.22,425 cr in February	9th March 2021	Print
32	The Financial Express	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in Feb	10th March 2021	Online
33	Millennium Post	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in Feb (Kolkata)	10th March 2021	Print
34	Millennium Post	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in Feb (New Delhi)	10th March 2021	Print
35	DT Next	Life insurance new biz premium up 21 pc	10th March 2021	Print
36	DT Next	Life insurance new biz premium up 21 pc	10th March 2021	Online
37	Deccan Herald	Life insurance companies see 21% rise in new business premium to Rs.22,425 cr in February	10th March 2021	Print
38	Velugu	Life insurance new biz premium up 21 pc	10th March 2021	Print
39	ET BFSI	Digital sales help private life insurers trump LIC in February	10th March 2021	Online

40	Citrus India	Parliament passes bill to increase FDI limit in insurance sector to 74%	10th March 2021	Online
Nutanix Story				
41	VAR India	Financial services organisations shifting to hybrid cloud	9th March 2021	Online
42	Silicon Village	Financial services organisations moving to hybrid cloud in next 5 yrs	9th March 2021	Online
43	IT Next	Financial Services organisations moving to hybrid cloud: Survey	10th March 2021	Online
44	ET CIO	Financial services organisations moving to hybrid cloud: Report	10th March 2021	Online
45	Channel Drive	Financial services organisations moving to hybrid cloud: Nutanix	10th March 2021	Online
46	CRN	Hybrid cloud is the only IT model showing growth in next five years	10th March 2021	Online
47	CXO Today	Financial services organisations moving to hybrid cloud	10th March 2021	Online
48	Indian News Republic	Hybrid cloud adopted by BFSI growing 39% in five years: Nutanix report	10th March 2021	Online
49	Techno Codex	Adopting of hybrid cloud in BFSI to grow 39% in 5 years: Nutanix Report	10th March 2021	Online
50	NFA Post	Financial services organisations moving to hybrid cloud	17th March 2021	Online
51	Telecom Live	Cloud computing: Moving to hybrid cloud	22nd March 2021	Online
52	The Financial Express	Moving to hybrid cloud (Kolkata)	22nd March 2021	Print
53	The Financial Express	Moving to hybrid cloud (Ahmedabad)	22nd March 2021	Print
54	The Financial Express	Moving to hybrid cloud (Bangalore)	22nd March 2021	Print
55	The Financial Express	Moving to hybrid cloud (Chennai)	22nd March 2021	Print
56	The Financial Express	Moving to hybrid cloud (Hyderabad)	22nd March 2021	Print
57	The Financial Express	Moving to hybrid cloud (Mumbai)	22nd March 2021	Print
58	The Financial Express	Moving to hybrid cloud (New Delhi)	22nd March 2021	Print
59	The Financial Express	Cloud computing: Moving to hybrid cloud	22nd March 2021	Online
60	MSN	Cloud computing: Moving to hybrid cloud	22nd March 2021	Online
61	News Deal	Cloud computing: Moving to hybrid cloud	22nd March 2021	Online
62	TopologyPro	Cloud computing: Moving to hybrid cloud	22nd March 2021	Online

Industry Story - Quotes				
63	Mint	Rajya Sabha passes bill to increase FDI limit in insurance sector to 74%_ Munish Sharda	18th March 2021	Online
64	CISO	Skills CISOs need to have in 2021_ Pawan Chawla	20th March 2021	Online
65	The Economic Times	Tech-tackling operational risks_ Rahul Rasal (Mumbai)	26th March 2021	Print
66	The Economic Times	Tech-tackling operational risks_ Rahul Rasal (New Delhi)	26th March 2021	Print
67	The Economic Times	Tech-tackling operational risks_ Rahul Rasal (Bangalore)	26th March 2021	Print
68	India Legal	Higher FDI cap in insurance: A booster shot_ Rahul Rasal	25th March 2021	Online
69	The New Indian Express	Higher FDI in insurance to benefit policyholders_ Subhasish Acharya	29th March 2021	Online
70	The New Indian Express	Higher FDI in insurance to benefit policyholders_ Subhasish Acharya (Bangalore)	30th March 2021	Print
71	The New Indian Express	Higher FDI in insurance to benefit policyholders_ Subhasish Acharya (Hyderabad)	29th March 2021	Print
72	The New Indian Express	Higher FDI in insurance to benefit policyholders_ Subhasish Acharya (Chennai)	29th March 2021	Print
73	The New Indian Express	Higher FDI in insurance to benefit policyholders_ Subhasish Acharya (New Delhi)	29th March 2021	Print
74	Morning Standard	Higher FDI in insurance to benefit policyholders_ Subhasish Acharya (New Delhi)	29th March 2021	Print
Press Release				
75	DT News	Mr. Niraj Kumar takes charge as Chief Investment Officer of Future Generali India Life Insurance Co. Ltd_ Niraj Kumar	5th March 2021	Online
76	Punnyanagari	Future Generali India Life Insurance launches Future Generali Lifetime Partner Plan (Mumbai)_ Rakesh Wadhwa	17th March 2021	Print
77	Punnyanagari	Future Generali India Life Insurance launches Future Generali Lifetime Partner Plan (Pune)_ Rakesh Wadhwa	17th March 2021	Print
Total Coverage: 76 clips (34 print & 43 online)				
Total AVE: (Rs.8,579,548)				

Authored Article

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Journalist:	Bureau	Page No:	07

ડિજિટાઇઝેશનએ વીમા કંપનીઓના રિટેલ નેટવર્ક અને બેકેશ્યોરન્સ ચેનલમાં પરિવર્તન લાવ્યું

ફ્યુચર જનરલી ઇન્ડિયા લાઇફ ઇન્સ્યુરન્સ કંપની લિમિટેડના
ચીફ ઓપરેટિંગ ઓફિસર શ્રી રાહુલ રસલ દ્વારા લિખિત

મુંબઈ : COVID-19 મહામારી ની શરૂઆત થઈ ત્યારથીતુમન ઇન્ટરેકશન અનુકૂળ અને સુરક્ષિત બંને બનાવવાના ઉદ્દેશથી ટ્રેડીશનલ પ્રોસેસીસમાં ડિજિટલ ટેકનોલોજીનો ગતિશીલ રીતે સ્વીકાર થયો છે. આ પરિવર્તન મોટાભાગના પરંપરાગત વ્યવસાયોમાં જોવા મળ્યું છે, ખાસ કરીને વીમા ઉદ્યોગમાં કન્ઝ્યુમર અવેરનેસમાં બેફેસ-ટુ-ફેસ ઇન્ટરેકશન પર આધાર રાખે છે. જ્યારે વીમા ક્ષેત્રના મોટાભાગના પ્લેયર્સએ મહામારી પહેલા ડિજિટાઇઝેશન અપનાવ્યું હતું, ત્યારે લોકડાઉન અને ત્યારબાદ લાદવામાં આવેલા પ્રતિબંધોએ આ કંપનીઓ પર આંતરિક અને ગ્રાહક બંનેને ફેસ કરવાની પ્રોસેસનો સંપૂર્ણ નિભાવ કર્યો હતો. ગ્રાહકોની પહોંચ વધારવા માટે, વીમા કંપનીઓએ તેમના ગ્રાહકોને તેમના ઘરની સુવિધાથી તમામ સેવાઓનો લાભ ચાલુ રાખવા માટે ડેડિકેટેડ API જેવી ડિજિટલ ટેકનોલોજી એમ્પ્લોય કરી છે.

ડિજિટાઇઝેશન ડ્રાઇવના કમ્પોનન્ટ્સ આ ડિજિટાઇઝેશન પુરામાં બે ભાગોનો સમાવેશ થાય છે; પ્રથમ કે જે ટેકનોલોજી એઈડ્સનો ઉપયોગ કરતા લોકો સાથે સંપર્કમાં આવવા સક્ષમ બનાવે છે જેમ કે ટેબ્લેટ્સ, જેમ કે કસ્ટમાઇઝ્ડ મોબાઇલ અને વેબ એપ્લિકેશન છે અને બીજા ભાગ જેમાં આર્ટિફિશિયલ ઇન્ટેલિજન્સ (અઈ), મશીન લર્નિંગ (એમ્) અને એનાલિટિક્સ જેવી ઇન્ટરનલ પ્રોસેસીસનો સમાવેશ થાય છે. આ ટેબ્લેટ ડિવાઇસેસનો ઉપયોગ કરીને, સેલ્સકર્મચારી ઇન્ટરનેટ પર ગ્રાહકો સુધી પહોંચી શકે છે અને ટ્રેડીશનલ આઉટલેટ પર ફિઝીકલી ઉપલબ્ધ થવાની મુશ્કેલી વિના, તેમના અનુકૂળ સમય અને સ્થાન પર તેમની સાથે સંપર્ક કરી શકે છે, જે પહેલાના નિયમો હતા. પરિણામે, સેલ્સ ટીમ હવે સંબંધિત ગ્રાહકોને તેમના સંબંધિત ફીઝીકલ એન્વાયર્મેન્ટ થી ઇન્ટરેકશન કરવાની સંપૂર્ણ સલામતી સાથે વધુ ક્વોલીટી ટાઈમ વિતાવી શકે છે.

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Journalist:	Bureau	Page No:	05

ડિજિટાઇઝેશનએ વીમા કંપનીઓના રિટેલ નેટવર્ક અને બેંકેશ્યોરન્સ ચેનલમાં પરિવર્તન લાવ્યું

મુંબઈ, COVID-19 મહામારી ની શરૂઆત થઈ ત્યારથી ભુમન ઈન્ટરેક્શન અનુકૂળ અને સુરક્ષિત બંને બનાવવાના ઉદ્દેશથી ટ્રેડિશનલ પ્રોસેસીસમાં ડિજિટલ ટેકનોલોજીનો ગતિશીલ રીતે સ્વીકાર થયો છે. આ પરિવર્તન મોટાભાગના પરંપરાગત વ્યવસાયોમાં જોવા મળ્યું છે, ખાસ કરીને વીમા ઉદ્યોગમાં કન્ઝ્યુમર અવેરનેસમાં જે ઈ-સ-ટુ-ઈ સ ઈન્ટરેક્શન પર આધાર રાખે છે. જ્યારે વીમા સેક્ટરના મોટાભાગના પ્લેયર્સએ મહામારી પહેલા ડિજિટાઇઝેશન અપનાવ્યું હતું, ત્યારે લોકડાઉન અને ત્યારબાદ લાદવામાં આવેલા પ્રતિબંધોએ આ કંપનીઓ પર આંતરિક અને ગ્રાહક બંનેને ફેસ કરવાની પ્રોસેસનો સંપૂર્ણ નિભાવ કર્યો હતો. ગ્રાહકોની પહોંચ વધારવા માટે, વીમા કંપનીઓએ તેમના ગ્રાહકોને તેમના ઘરની સુવિધાથી તમામ સેવાઓનો લાભ ચાલુ રાખવા માટે ડેવેલપ્ડ API જેવી ડિજિટલ ટેકનોલોજી એમ્બેડ કરી છે. ડિજિટાઇઝેશન ડ્રાઇવના કમ્પોનન્ટ્સ આ ડિજિટાઇઝેશન પુશમાં બે બાગોનો સમાવેશ થાય છે; પ્રથમ કે જે ટેકનોલોજી એઈડ્ડેસનો ઉપયોગ કરતા લોકો સાથે સંપર્કમાં આવવા સક્ષમ બનાવે છે જેમ કે ટેલેટ્સ, જેમ કે કસ્ટમાઈઝ્ડ મોબાઈલ અને વેબ એપ્લિકેશન છે અને બીજો બાગ જેમાં આર્ટિફિશિયલ ઈન્ટેલિજન્સ (AI), મશીન લર્નિંગ (ML) અને એનાલિટિક્સ જેવી

ઈન્ટરનલ પ્રોસેસીસનો સમાવેશ થાય છે. આ ટેબ્લેટ ડિવાઈસેસનો ઉપયોગ કરીને, સેલ્સકર્મચારી ઈન્ટરનેટ પર ગ્રાહકો સુધી પહોંચી શકે છે અને ટ્રેડિશનલ આઉટલેટ પર ફિઝીકલી ઉપલબ્ધ થવાની મુશ્કેલી વિના, તેમના અનુકૂળ સમય અને સ્થાન પર તેમની સાથે સંપર્ક કરી શકે છે, જે પહેલાના નિયમો હતા. પરિણામે, સેલ્સ ટીમ હવે સંભવિત ગ્રાહકોને તેમના સંબંધિત ફિઝીકલ એન્વાયર્નમેન્ટ થી ઈન્ટરેક્શન કરવાની સંપૂર્ણ સલામતી સાથે વધુ કવોલીટી ટાઈમ વિતાવી શકે છે. વીમા કંપનીમાં, એનાલિટિક્સની ભૂમિકાએ સંભવિત ગ્રાહકોને ઓળખવામાં અને ટ્રેડિશનલ પ્રોસેસીસમાં જરૂરી સમયના અપૂર્ણાંકમાં અનુરૂપ સોલ્યુશન સાથે તેમની પાસે પહોંચવામાં મદદવનું સ્થાન પ્રાપ્ત કર્યું છે. વધારામાં, પેપર ટ્રાન્ઝેક્શનની આવશ્યક ઈન્ટરનલ પ્રોસેસીસને ઈલેક્ટ્રોનિક અને ડિજિટલ માધ્યમથી રિપ્લેસ કરવામાં આવી છે જ્યાં કર્મચારીઓ માટે ઝડપી અને સલામત વર્કિંગ એન્વાયર્નમેન્ટની સુવિધા મળે છે. બેંકેશ્યોરન્સ બિઝનેસ મોડેલનું પરિવર્તન

એડવાન્સ અને એનાલિટિક્સ દ્વારા બેંકના ગ્રાહક આધારનો અભ્યાસ કરીને, વીમા કંપની આ ગ્રાહકોને ડિજિટલ માધ્યમથી ઝડપી ડેટા વેરિફિકેશન અને ફૂલફિલમેન્ટ પ્રદાન કરી શકે છે. દરેક ઈકવાર્થી પર, ગ્રાહકોએ ફક્ત એક આઈડેન્ટિફાયર પ્રદાન કરવું આવશ્યક છે જેનો ઉપયોગ ઈન્શ્યોરન્સ પ્રોવાઈડરને બેંકના ઈકોસિસ્ટમમાંથી ડેટા ટ્રાન્સફર કરવા માટે, અડરરાઈટીંગ પ્રોસેસીસથી શરૂ કરવા માટે થાય છે, જે 100% ડિજિટલ રીતે ચાલે છે. વેરીફિકેશન પછી, પોલિસી ફૂલફિલમેન્ટ અને ઈશ્યુરન્સ તેજ દિવસે પૂર્ણ થઈ શકે છે; આમ એન્ડ કસ્ટમરને ઝડપી ફૂલફિલમેન્ટ લીડ-ટાઈમ આપીને અને ઈમેઈલ તેમજ ઓટ્સએપ જેવા ડિજિટલ માધ્યમો દ્વારા પોલિસી કોપી પ્રાપ્ત કરવાની વધુ સુવિધા આપી શકાય. ડિજિટલ ક્યુચર અને તેની સંભાવનાઓ ગ્રામીણ ભારતમાં વધતા જતા સ્માર્ટફોનના પ્રવેશને લીધે, આ ગેજેટ્સની વધતી જતી એકોર્ડેબીલીટી સાથે બદલાતા રેગ્યુલેટરી એન્વાયર્નમેન્ટની સાથે ઝડપી નિર્ણય લેવામાં સક્ષમ બન્યું છે, વીમા સેક્ટર માટે ઈન્ટરનેટ દ્વારા ઝડપી એડોપ્શન અને લીમીટેડ નેટવર્ક ઉપસ્થિતિની પાછળ ઉપલબ્ધ સંભવિત સંભાવનામાં ખાસ્સો વધારો થશે. એ માનવું યોગ્ય છે કે મહામારીએ હવે આપણા જીવનમાં ડિજિટલાઇઝેશનના ઉપયોગ અને મહત્વને વધારવાનું કામ કર્યું છે.

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ડિજિટાઇઝેશનએ વીમા કંપનીઓના રિટેલ નેટવર્ક અને બેકેશ્યોરન્સ ચેનલમાં પરિવર્તન લાવ્યું

ફ્યુચર જનરલી ઇન્ડિયા લાઇફ ઇન્સ્યુરન્સ કંપની લિમિટેડના ચીફ ઓપરેટિંગ ઓફિસર શ્રી રાહુલ રસલ દ્વારા લિખિત

મુંબઈ :

COVID-19 મહામારી ની શરૂઆત થઈ ત્યારથી હુમન ઇન્ટરેક્શન અનુકૂળ અને સુરક્ષિત બંને બનાવવાના ઉદ્દેશથી ટ્રેડિશનલ પ્રોસેસીસમાં ડિજિટલ ટેકનોલોજીનો ગતિશીલ રીતે સ્વીકાર થયો છે. આ પરિવર્તન મોટાભાગના પરંપરાગત વ્યવસાયોમાં લેવા મળ્યું છે, ખાસ કરીને વીમા ઉદ્યોગમાં કન્ઝ્યુમર અવેરનેસમાં લેફેસ-ટુ-ફેસ ઇન્ટરેક્શન પર આધાર રાખે છે. જ્યારે વીમા ક્ષેત્રના મોટાભાગના પ્લેયર્સએ મહામારી પહેલા ડિજિટાઇઝેશન અપનાવ્યું હતું, ત્યારે લોકડાઉન અને ત્યારબાદ લાદવામાં આવેલા પ્રતિબંધોએ આ કંપનીઓ પર આંતરિક અને ગ્રાહક બંનેને ફેસ કરવાની પ્રોસેસનો સંપૂર્ણ નિભાવ કર્યો હતો. ગ્રાહકોની પહોંચ વધારવા માટે, વીમા કંપનીઓએ તેમના ગ્રાહકોને તેમના ઘરની સુવિધાથી તમામ સેવાઓનો લાભ ચાલુ રાખવા માટે ડેડિકેટેડ API જેવી ડિજિટલ ટેકનોલોજી અપ્નેડ કરી છે.

ડિજિટાઇઝેશન ડ્રાઇવના કમ્પોનન્ટ્સ

આ ડિજિટાઇઝેશન પુશમાં બે ભાગોનો સમાવેશ થાય છે; પ્રથમ કે જે ટેકનોલોજી એઈડ્ડનો ઉપયોગ કરતા લોકો સાથે સંપર્કમાં આવવા સક્ષમ બનાવે છે જેમ કે ટેબ્લેટ્સ, જેમ કે કર્ટમાઈઝડ મોબાઇલ અને વેબ એપ્લિકેશન છે અને બીજો ભાગ જેમાં આર્ટિફિશિયલ ઇન્ટેલિજન્સ (અઈ), મશીન લર્નિંગ (ખક) અને એનાલિટિક્સ જેવી ઇન્ટરનલ પ્રોસેસીસનો સમાવેશ થાય છે. આ ટેબ્લેટ ડિવાઇસેસનો ઉપયોગ કરીને, સેલ્સકર્મચારી ઇન્ટરનેટ પર ગ્રાહકો સુધી પહોંચી શકે છે અને ટ્રેડિશનલ આઉટલેટ પર ફિઝીકલી ઉપલબ્ધ થવાની મુશ્કેલી વિના, તેમના અનુકૂળ સમય અને સ્થાન પર તેમની સાથે સંપર્ક કરી શકે છે, જે પહેલાના નિયમો હતા. પરિણામે, સેલ્સ ટીમ હવે સંભવિત ગ્રાહકોને તેમના સંબંધિત ફીઝીકલ એન્વાયર્નમેન્ટ થી ઇન્ટરેક્શન કરવાની સંપૂર્ણ સલામતી સાથે વધુ ક્વોલીટી ટાર્ગેટ વિતાવી શકે છે.

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डिजिटलीकरण ने बदला बीमा कंपनियों का रिटेल नेटवर्क

ब्यूरो, नवज्योति/जयपुर। फ्यूचर जेनेरली इंडिया लाइफ इंश्योरेंस कंपनी के चीफ ऑपरेटिंग ऑफिसर राहुल रसल के अनुसार कोविड. 19 महामारी की शुरुआत के बाद पारंपरिक कामों में डिजिटल तकनीक के इस्तेमाल की रफ्तार काफी बढ़ी है, जिससे दो इंसानों के बीच होने वाली बातचीत ज्यादा सुरक्षित और आसान हो गई है। यह बदलाव उन पारंपरिक कारोबारों, विशेषकर बीमा क्षेत्र में देखा गया है, जो अभी तक आमने-सामने की बातचीत पर अत्यंत प्रमुखता से केंद्रित थे। बीमा उद्योग को मुख्य तौर पर बीमा उत्पादों के बारे में ग्राहकों की जागरूकता से गति मिलती है। इस क्षेत्र की अधिकांश कंपनियों ने हालांकि महामारी के आगमन

के पहले से ही डिजिटलीकरण की प्रक्रिया को अपनाना शुरू कर दिया था, लेकिन लॉकडाउन और उसके बाद के प्रतिबंधों ने इन कंपनियों की आंतरिक प्रक्रिया और ग्राहक केंद्रित गतिविधियों को पूरी तरह से बदल कर रख दिया है। ग्राहकों की संख्या बढ़ाने के लिए बीमा कंपनियों ने एपीआई जैसे डिजिटल तकनीक का इस्तेमाल करना शुरू कर दिया है ताकि उनके ग्राहक बेहद आसानी से सभी सेवाओं का इस्तेमाल घर बैठे सुविधापूर्वक कर सकें। डिजिटलीकरण की रफ्तार दो भाग में विभाजित है। पहली श्रेणी में कर्मचारियों को कस्टमाइज्ड मोबाइल और वेब एप्लिकेशंस युक्त टैबलेट जैसे डिवाइस के इस्तेमाल योग्य बनाना है।

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डिजिटलीकरण ने कैसे बदला बीमा कंपनियों का रिटेल नेटवर्क और बैंक-बीमा चैनल

जयपुर। राहुल रसल, चीफ ऑरपेरटिंग ऑफिसर, फ्यूचर जेनेरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड के अनुसार कोविड-19 महामारी की शुरुआत के बाद पारंपरिक कामों में डिजिटल तकनीक के इस्तेमाल की रफ्तार काफी बढ़ी है, जिससे दो इंसानों के बीच होने वाली बातचीत ज्यादा सुरक्षित और आसान हो गई है। यह बदलाव उन पारंपरिक कारोबारों, विशेषकर बीमा क्षेत्र में देखा गया है, जो अभी तक आमने-सामने की बातचीत पर अत्यंत प्रमुखता से केंद्रित थे। बीमा उद्योग को मुख्य तौर पर बीमा उत्पादों के बारे में ग्राहकों की जागरूकता से गति मिलती है। इस क्षेत्र की अधिकांश कंपनियों ने हालांकि महामारी के आगमन के पहले से ही डिजिटलीकरण की प्रक्रिया को अपनाया शुरू कर दिया था, लेकिन लॉकडाउन और उसके बाद के प्रतिबंधों ने इन कंपनियों की आंतरिक प्रक्रिया और ग्राहक केंद्रित गतिविधियों को पूरी तरह से बदल कर रख दिया है। ग्राहकों की संख्या बढ़ाने के लिए बीमा कंपनियों ने एपीआई जैसे डिजिटल तकनीक का इस्तेमाल करना शुरू कर दिया है ताकि उनके ग्राहक बेहद आसानी से सभी

सेवाओं का इस्तेमाल घर बैठे सुविधापूर्वक कर सकें।

डिजिटलीकरण की मुहिम के तत्व- डिजिटलीकरण की रफ्तार दो भाग में विभाजित है। पहली श्रेणी में कर्मचारियों को कस्टमाइज्ड मोबाइल और वेब एप्लिकेशंस युक्त टैबलेट जैसे डिवाइस के इस्तेमाल योग्य बनाना है ताकि वह ग्राहकों के साथ इसके जरिए संपर्क कर सकें। दूसरी श्रेणी में कंपनी के भीतर आंतरिक प्रक्रिया के दौरान आर्टिफिशियल इंटेलीजेंस, मशीन लर्निंग और अनालिटिक्स का इस्तेमाल है।

बैंक बीमा बिजनेस मॉडल के स्वरूप में बदलाव- एक अन्य क्षेत्र जहां महामारी की वजह से डिजिटलीकरण की प्रक्रिया तेज हुई है, वह बैंकिंग और बीमा क्षेत्र है। यह बैंक और बीमा कंपनियों के बीच का संबंध है जिसमें बैंक के ग्राहकों को बीमा उत्पाद या बीमा फायदे देना शामिल है। मशीन लर्निंग और अनालिटिक्स की मदद से बैंक के ग्राहकों के बारे में अध्ययन कर बीमा कंपनी इन ग्राहकों को डिजिटल तरीके से त्वरित डेटा वेरिफिकेशन और अन्य कार्रवाई को पूरा कर सकती है। इसके बाद किसी भी पूछताछ यानी

इंकायरी के दौरान ग्राहकों को उनकी पहचान के बारे में बस मामूली जानकारी देनी होगी, जिसका इस्तेमाल कर बैंक से डेटा को बीमा कंपनी के पास ट्रांसफर किया जाएगा और यह शत प्रतिशत डिजिटल होगा। वेरिफिकेशन के बाद पॉलिसी प्रक्रिया को पूरा करके उसी दिन पॉलिसी जारी की जा सकती है। यह पूरी प्रक्रिया बेहद कम समय में होगी और ग्राहकों को ईमेल और वाट्सएप जैसे डिजिटल माध्यम के जरिए उन्हें उनकी पॉलिसी की कॉपी मिल जाएगी।

डिजिटल भविष्य और इसकी संभावनाएं- किफायती होने की वजह से भारत के ग्रामीण क्षेत्रों में स्मार्टफोन की पहुंच में इजाफा हुआ है और बदलते नियामकीय माहौल ने नीति निर्माण की प्रक्रिया को तेज किया है, ऐसे में बीमा क्षेत्र में मौजूद क्षमता में काफी इजाफा होने जा रहा है। इस इजाफे का आधार तकनीक का तेजी से होता इस्तेमाल और इंटरनेट के जरिए अंतहीन नेटवर्क की उपलब्धता है। यह कहना युक्तिसंगत होगा कि इस महामारी ने हमारी जिंदगी में डिजिटलीकरण के महत्व और उसकी अहमियत में इजाफा किया है।

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डिजिटलीकरण ने कैसे बदला बीमा कंपनियों का रिटेल नेटवर्क

नई दिल्ली। राहुल रसल, चीफ ऑरपेरटिंग ऑफिसर, फ्यूचर जेनेरली इंडिया लाइफ इंश्योरेंस कंपनी के अनुसार कोविड-19 महामारी की शुरुआत के बाद पारंपरिक कामों में डिजिटल तकनीक के इस्तेमाल की रफ्तार काफी बढ़ी है, जिससे दो इंसानों के बीच होने वाली बातचीत ज्यादा सुरक्षित और आसान हो गई है। यह बदलाव उन पारंपरिक कारोबारों, विशेषकर बीमा क्षेत्र में देखा गया है, जो अभी तक आमने-सामने की बातचीत पर अत्यंत प्रमुखता से केंद्रित थे। बीमा उद्योग को मुख्य तौर पर बीमा उत्पादों के बारे में ग्राहकों की जागरूकता से गति मिलती है। इस क्षेत्र की अधिकांश कंपनियों ने हालांकि महामारी के आगमन के पहले से ही

डिजिटलीकरण की प्रक्रिया को अपनाना शुरू कर दिया था, लेकिन लॉकडाउन और उसके बाद के प्रतिबंधों ने इन कंपनियों की आंतरिक प्रक्रिया और ग्राहक केंद्रित गतिविधियों को पूरी तरह से बदल कर रख दिया है। ग्राहकों की संख्या बढ़ाने के लिए बीमा कंपनियों ने एपीआई जैसे डिजिटल तकनीक का इस्तेमाल करना शुरू कर दिया है ताकि उनके ग्राहक बेहद आसानी से सभी सेवाओं का इस्तेमाल घर बैठे सुविधापूर्वक कर सकें। डिजिटलीकरण की रफ्तार दो भाग में विभाजित है। पहली श्रेणी में कर्मचारियों को कस्टमाइज्ड मोबाइल और वेब एप्लिकेशंस युक्त टैबलेट जैसे डिवाइस के इस्तेमाल योग्य बनाना है ताकि वह ग्राहकों के साथ इसके जरिए संपर्क कर सकें।

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डिजिटलीकरण ने कैसे बदला बीमा कंपनियों का रिटेल नेटवर्क और बैंक-बीमा चैनल

पायनियर समाचार सेवा। नई दिल्ली

राहुल रसल, चीफ ऑरपेरटिंग ऑफिसर, फ्यूचर जेनेरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड के अनुसार कोविड-19 महामारी की शुरुआत के बाद पारंपरिक कामों में डिजिटल तकनीक के इस्तेमाल की रफ्तार काफी बढ़ी है, जिससे दो इंसानों के बीच होने वाली बातचीत ज्यादा सुरक्षित और आसान हो गई है। यह बदलाव उन पारंपरिक कारोबारों, विशेषकर बीमा क्षेत्र में देखा गया है, जो अभी तक आमने-सामने की बातचीत पर अत्यंत प्रमुखता से केंद्रित थे।

बीमा उद्योग को मुख्य तौर पर बीमा उत्पादों के बारे में ग्राहकों की जागरूकता से गति मिलती है। इस क्षेत्र की अधिकांश कंपनियों ने हालांकि महामारी के आगमन के पहले से ही डिजिटलीकरण की प्रक्रिया को अपनाना शुरू कर दिया था, लेकिन लॉकडाउन और उसके

बाद के प्रतिबंधों ने इन कंपनियों की आंतरिक प्रक्रिया और ग्राहक केंद्रित गतिविधियों को पूरी तरह से बदल कर रख दिया है। ग्राहकों की संख्या बढ़ाने के लिए बीमा कंपनियों ने एपीआई जैसे डिजिटल तकनीक का इस्तेमाल करना शुरू कर दिया है ताकि उनके ग्राहक बेहद आसानी से सभी सेवाओं का इस्तेमाल घर बैठे सुविधापूर्वक कर सकें।

डिजिटलीकरण की मुहिम के तत्व

डिजिटलीकरण की रफ्तार दो भाग में विभाजित है। पहली श्रेणी में कर्मचारियों को कस्टमाइज्ड मोबाइल और वेब एप्लिकेशंस युक्त टैबलेट जैसे डिवाइस के इस्तेमाल योग्य बनाना है ताकि वह ग्राहकों के साथ इसके जरिए संपर्क कर सकें। दूसरी श्रेणी में कंपनी के भीतर आंतरिक प्रक्रिया के दौरान आर्टिफिशियल इंटेलिजेंस (एआई), मशीन लर्निंग (एमएल) और अनालिटिक्स का इस्तेमाल है। ऐसे टैबलेट डिवाइस के

इस्तेमाल की मदद से विक्रय कर्मी इंटरनेट के जरिए ग्राहकों से संपर्क कर सकते हैं और उनके साथ अपनी सुविधाजनक समय और स्थान पर बातचीत कर सकते हैं, जबकि पहले इसके लिए कर्मचारी को पारंपरिक रूप से आउटलेट या ऑफिस में बैठना होता था। ऐसा होने की वजह से सेल्स टीम अब संभावित ग्राहकों के साथ ज्यादा गुणवत्तापूर्ण समय साझा कर सकते हैं और इस दौरान उन्हें सुरक्षा की चिंता करने की भी जरूरत नहीं होगी।

बेहद कम समय में संभावित ग्राहकों की पहचान करने और उन तक उनकी जरूरतों के मुताबिक समाधान पहुंचाने के मामले में बीमा कंपनी में अनालिटिक्स की भूमिका में व्यापक इजाफा हुआ है। इसके साथ ही पहले जहां आंतरिक काम के दौरान क्रागजों का इस्तेमाल होता था, उसकी जगह अब जहां संभव है वहां इलेक्ट्रॉनिक और डिजिटल प्रक्रिया ने ली है ताकि कर्मचारियों के लिए सुरक्षित माहौल में तेजी से काम करना संभव हो सके।

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डिजिटलीकरण ने कैसे बदला बीमा कंपनियों का रिटेल नेटवर्क और बैंक-बीमा चैनल

नई दिल्ली, 17 मार्च, सत्यजय टाइम्स/ब्यूरो। राहुल रसल, चीफ ऑरिएंटिंग ऑफिसर, फ्यूचर जेनेरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड के अनुसार कोविड-19 महामारी की शुरुआत के बाद पारंपरिक कामों में डिजिटल तकनीक के इस्तेमाल की रफ्तार काफी बढ़ी है, जिससे दो इंस्नों के बीच होने वाली बातचीत ज्यादा सुरक्षित और आसान हो गई है। यह बदलाव उन पारंपरिक कारोबारों, विशेष कर बीमा क्षेत्र में देखा गया है, जो अभी तक अज्ञान-खामने की बातचीत पर अत्यंत प्रमुखता से केंद्रित थे।

बीमा उद्योग को मुख्य तौर पर बीमा उत्पादों के बारे में ग्राहकों की जानकारी से बढि मिलती है। इस क्षेत्र की अधिकतम कंपनियों ने हालीक महामारी के अगमन के पहले से ही डिजिटलीकरण की प्रक्रिया को अपनाव शुरू कर दिया था, लेकिन लॉकडाउन और उसके बाद के

प्रतिबंधों ने इन कंपनियों की ऑनरिफ प्रक्रिया और ग्राहक केंद्रित गतिविधियों को पूरी तरह से बदल कर रख दिया है। ग्राहकों की संख्या बढ़ने के लिए बीमा कंपनियों ने एपीआई जैसे डिजिटल तकनीक का इस्तेमाल करना शुरू कर दिया है ताकि उनके ग्राहक बेहद आसानी से सभी सेवाओं का इस्तेमाल घर बैठे सुविधापूर्वक कर सकें। डिजिटलीकरण की रफ्तार दो भाग में विभाजित है। पहली श्रेणी में कर्मचारियों को कस्टमाइज्ड मोबाइल और वेब एप्लिकेशंस वृत्त टैब्लेट जैसे डिवाइस के इस्तेमाल योग्य बनाना है ताकि वह ग्राहकों के साथ इसके जरिए संपर्क कर सकें। दूसरी श्रेणी में कंपनी के भीतर ऑनरिफ प्रक्रिया के दौरान ऑटोमैटिक इटलीजेंस (एआई), मशीन लर्निंग (एमएल) और अनालिटिक्स का इस्तेमाल है। ऐसे टैब्लेट डिवाइस के इस्तेमाल की मदद से विक्रय कर्म

इंटरनेट के जरिए ग्राहकों से संपर्क कर सकते हैं और उनके साथ अपनी सुविधाजनक समय और स्थान पर बातचीत कर सकते हैं, जबकि पहले इसके लिए कर्मचारी को पारंपरिक रूप से आउटलेट वा ऑफिस में बैठना होता था। ऐसा होने की वजह से सेल्स टीम अब संचालित ग्राहकों के साथ ज्यादा गुणवत्तापूर्ण समय साझा कर सकते हैं और इस दौरान उन्हें सुरक्षा की चिंता करने की भी जरूरत नहीं होगी।

बेहद कम समय में संचालित ग्राहकों की पहचान करने और उन तक उनकी जरूरतों के मुताबिक समाधान पहुंचाने के मामले में बीमा कंपनी में अनालिटिक्स की भूमिका में व्यापक इजाफा हुआ है। इसके साथ ही पहले जहां ऑनरिफ काम के दौरान काबजों का इस्तेमाल होता था, उसकी जगह अब जहां संभव है वहां इलेक्ट्रॉनिक और डिजिटल प्रक्रिया ने ली है ताकि

कर्मचारियों के लिए सुरक्षित माहौल में तेजी से काम करना संभव हो सके।

बैंक बीमा बिजनेस मॉडल के स्वरूप में बदलाव एक अन्य क्षेत्र जहां महामारी की वजह से डिजिटलीकरण की प्रक्रिया तेज हुई है, वह बैंकिंग और बीमा क्षेत्र है। यह बैंक और बीमा कंपनियों के बीच का संबंध है जिसमें बैंक के ग्राहकों को बीमा उत्पाद वा बीमा फायदे देना शामिल है। मशीन लर्निंग और अनालिटिक्स की मदद से बैंक के ग्राहकों के बारे में अध्ययन कर बीमा कंपनी इन ग्राहकों को डिजिटल तरीके से त्वरित डेटा वैरिफिकेशन और अन्य कार्रवाई को पूरा कर सकती है।

इसके बाद किसी भी फुलटाइल यानी इक्वायरी के दौरान ग्राहकों को उनकी पहचान के बारे में बस मामूली जानकारी देनीहोगी, जिसका इस्तेमाल कर बैंक से डेटा को बीमा कंपनी के पास ट्रांसफर किया जाएगा और वह शत प्रतिशत

डिजिटल होगा। वैरिफिकेशन के बाद पॉलिसी प्रक्रिया को पूरा करके उसी दिन पॉलिसी जारी की जा सकती है। यह पूरी प्रक्रिया बेहद कम समय में होगी और ग्राहकों को ईमेल और चाटसएप जैसेडिजिटल माध्यम के जरिए उन्हें उनकी पॉलिसी की कॉपी मिल जाएगी।

डिजिटल भविष्य और इसकी संभावनाएं किफायती होनेकी वजह से भारत के ग्रामीण क्षेत्रों में स्मार्टफोन की पहुंच में इजाफा हुआहै और बदलते निवामकीय माहौल ने नीति निर्माण की प्रक्रिया को तेज किया है, ऐसे में बीमा क्षेत्र में मौजूद क्षमता में काफी इजाफा होने जा रहा है। इसइजाफे का आधार तकनीक का तेजी से होता इस्तेमाल और इंटरनेट के जरिएअंतहीन नेटवर्क की उपलब्धता है। यह कहना युक्तिरसंगत होगा कि इस महामारी ने हमारी जिंदगी में डिजिटलीकरण के महत्व और उसकी अहमियत में इजाफा किया है।

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डिजिटलीकरण ने बदला बीमा कंपनियों का रिटेल नेटवर्क

डेली न्यूज, नई दिल्ली। फ्यूचर जेनेरली इंडिया लाइफइंश्योरेंस कंपनी लिमिटेड के चीफऑरपेरटिंग ऑफिसर राहुल रसल के अनुसार कोविड-19 महामारी की शुरुआत के बाद पारंपरिक कामों में डिजिटल तकनीक के इस्तेमाल की रफ्तार काफी बढ़ी है, जिससे दो इंसानों के बीच होने वाली बातचीत ज्यादा सुरक्षित और आसान हो गई है।

इस क्षेत्र की अधिकांश कंपनियों ने हालांकि महामारी के आगमन के पहले से ही डिजिटलीकरण की प्रक्रिया को अपनाना शुरू कर दिया था, लेकिन लॉकडाउन और उसके बाद के प्रतिबंधों ने इन कंपनियों की आंतरिक प्रक्रिया और ग्राहक केंद्रित गतिविधियों को पूरी तरह से बदल कर रख दिया है। ग्राहकों की संख्या बढ़ाने के लिए बीमा कंपनियों ने एपीआई जैसे डिजिटल तकनीक का इस्तेमाल करना शुरू कर दिया है ताकि उनके ग्राहक बेहद आसानी से सभी सेवाओं का इस्तेमाल घर बैठे कर सकें।

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TECHNOLOGY

How Digitization Has Changed the Retail Network And Bancassurance Channel Of Insurance Companies

While most players in the insurance sector had already adopted digitization prior to the pandemic, the lockdown and subsequent restrictions imposed brought about a complete overhaul of both internal and customer facing processes



Rahul Rasal
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Opinions expressed by Entrepreneur contributors are their own.

Ever since the onset of the COVID-19 pandemic, there has been an accelerated adoption of digital technologies in traditional processes with the intent of making human interactions both

convenient and safer. This paradigm shift has been seen in most traditional businesses which relied on face-to-face interactions especially in the insurance industry driven largely by the increased customer awareness on insurance products. While most players in the insurance sector had already adopted digitization prior to the pandemic, the lockdown and subsequent restrictions imposed brought about a complete overhaul of both internal and customer facing processes at these companies. In order to expand their customer reach, Insurance companies have embedded digital technologies such as a dedicated API to enable their customers to continue availing of all services from the comfort of their homes.

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ફ્યુચર જનરલી ઈન્ડિયા લાઈફ ઈન્સ્યુરન્સ કંપની લિમિટેડના ચીફ ઓપરેટિંગ ઓફિસર શ્રી રાહુલ રસલ દ્વારા લિખિત

ડિજિટાઈઝેશન એ વીમા કંપનીઓના રિટેલ નેટવર્ક અને બેંકેશ્યોરન્સ ચેનલમાં પરિવર્તન લાવ્યું

અમદાવાદ, COVID-19 મહામારી ની શરૂઆત થઈ ત્યારથીયુમન ઈન્ટરેક્શન અનુકૂળ અને સુરક્ષિત બંને બનાવવાના ઉદ્દેશથી ટ્રેડિશનલ પ્રોસેસીસમાં ડિજિટલ ટેકનોલોજીનો ગતિશીલ રીતે સ્વીકાર થયો છે. આ પરિવર્તન મોટાભાગના પરંપરાગત વ્યવસાયોમાં જોવા મળ્યું છે, ખાસ કરીને વીમા ઉદ્યોગમાં કન્ઝ્યુમર અવેરનેસમાં જેફેસ-ટુ-ફેસ ઈન્ટરેક્શન પર આધાર રાખે છે. જ્યારે વીમા ભેજના મોટાભાગના પ્લેયર્સએ મહામારી પહેલા ડિજિટાઈઝેશન અપનાવ્યું હતું, ત્યારે લોકડાઉન અને ત્યારબાદ લાઠાવામાં આવેલા પ્રતિબંધોએ આ કંપનીઓ પર આંતરિક અને ગ્રાહક બંનેને ફેસ કરવાની પ્રોસેસનો સંપૂર્ણ નિબાવ કયો હતો. ગ્રાહકોની પહોંચ વધારવા માટે, વીમા કંપનીઓએ તેમના ગ્રાહકોને તેમના ઘરની સુવિધાથી તમામ સેવાઓનો લાભ ચાલુ રાખવા માટે ડેવિલોપેડ API જેવી ડિજિટલ ટેકનોલોજી એમ્પ્લોય કરી છે. ડિજિટાઈઝેશન ડ્રાઈવના કમ્પોનન્ટ્સ આ ડિજિટાઈઝેશન પુસ્તકમાં બે ભાગોનો સમાવેશ થાય છે; પ્રથમ કે જે ટેકનોલોજી એઈડ્સનો ઉપયોગ કરતા લોકો સાથે સંપર્કમાં આવવા સક્ષમ બનાવે છે જેમ કે ટેબ્લેટ્સ, જેમ કે કસ્ટમાઈઝ્ડ મોબાઈલ અને વેબ એપ્લિકેશન છે અને બીજો ભાગ જે માં આર્ટિફિશિયલ ઈન્ટેલિજન્સ (AI), મશીન લર્નિંગ (ML) અને એનાલિટિક્સ જેવી ઈન્ટરનલ

પ્રોસેસીસનો સમાવેશ થાય છે. આ ટેબ્લેટ ડિવાઈસેસનો ઉપયોગ કરીને, સેલ્સકર્મચારી ઈન્ટરનેટ પર ગ્રાહકો સુધી પહોંચી શકે છે અને ટ્રેડિશનલ અઈન્ટરેક્ટ પર ફિઝિકલી ઉપલબ્ધ થવાની મુશ્કેલી વિના, તેમના અનુકૂળ સમય અને સ્થાન પર તેમની સાથે સંપર્ક કરી શકે છે, જે પહેલાના નિયમો હતા. પરિણામે, સેલ્સ ટીમ હવે સંબંધિત ગ્રાહકોને તેમના સંબંધિત ફીઝિકલ એન્વાયર્મેન્ટ થી ઈન્ટરેક્શન કરવાની સંપૂર્ણ સલામતી સાથે વધુ કન્વેલીટી ટાર્ગેટ વિભાવી શકે છે. વીમા કંપનીમાં, એનાલિટિક્સની ભૂમિકાએ સંબંધિત ગ્રાહકોને ઓળખવામાં અને ટ્રેડિશનલ પ્રોસેસીસમાં જરૂરી સમયના અપૂર્ણકમાં અનુરૂપ સોલ્યુશન સાથે તેમની પાસે પહોંચવામાં મદતવનું સ્થાન પ્રાપ્ત કર્યું છે. વધારામાં, પેપર ટ્રાન્જેક્શનની આવશ્યક ઈન્ટરનલ પ્રોસેસીસને ઈલેક્ટ્રોનિક અને ડિજિટલ માધ્યમથી રિપ્લેસ કરવામાં આવી છે જ્યાં કર્મચારીઓ માટે ઝડપી અને સલામત વર્કિંગ એન્વાયર્મેન્ટની સુવિધા મળે છે. બેંકેશ્યોરન્સ બિઝનેસ મોડેલનું પરિવર્તન બીજો ભેજ જ્યાં મહામારી છે ત્યારથી બેંકેશ્યોરન્સમાં ડિજિટલ ટેકનોલોજી અપનાવવાની ગતિ ઝડપી છે; જે બેંક અને વીમા કંપની વચ્ચેનો સંબંધ છે અને જેનો ઉદ્દેશ બેંકના ગ્રાહકોને ઈન્ફોર્મેશન પ્રોડક્ટ્સ અથવા ઈન્ફોર્મેશન બેનીફિટ્સ આપવાનો છે. એડવાન્સ અને એનાલિટિક્સ દ્વારા

બેંકના ગ્રાહક અધિકારનો અભ્યાસ કરીને, વીમા કંપની આ ગ્રાહકોને ડિજિટલ માધ્યમથી ઝડપી ડેટા વેરિફિકેશન અને શ્રેણિકર્મ-ટ પ્રદાન કરી શકે છે. દરેક ઈકવાર્થી પર, ગ્રાહકોએ ૭ કન એક આઈડેન્ટિફાયર પ્રદાન કરવું આવશ્યક છે જેનો ઉપયોગ ઈન્ફોર્મેશન પ્રોવાઈડરને બેંકના ઈકોસિસ્ટમમાંથી ડેટા ટ્રાન્સફર કરવા માટે, અનરરાઈટીંગ પ્રોસેસીસથી શરૂ કરવા માટે થાય છે, જે ૧૦૦% ડિજિટલ રીતે થાય છે. વેરીફિકેશન પછી, પોલિસી શ્રેણિકર્મ-ટ અને ઈન્ફોર્મેશન તે જ દિવસે પૂર્ણ થઈ શકે છે; આમ એન કસ્ટમરને ઝડપી શ્રેણિકર્મ-ટ લીડ-ટાઈમ અટાપીને અને ઈમેઈલ તેમજ બ્લોટ્સ એપ જેવા ડિજિટલ માધ્યમો દ્વારા પોલિસી કોપી પ્રાપ્ત કરવાની વધુ સુવિધા આપી શકાય. ડિજિટલ ફ્યુચર અને તેની સંભાવનાઓ ગ્રામીણ ભારતમાં વધતા જતા સ્માર્ટફોનમાં પ્રવેશને લીધે, આ એજેન્ડાની વધતી જતી એકોરોબીલીટી સાથે બદલાતા રેગ્યુલેટરી એન્વાયર્મેન્ટની સાથે ઝડપી નિર્ણય લેવામાં સક્ષમ બન્યું છે. વીમા ભેજ માટે ઈન્ટરનેટ દ્વારા ઝડપી એકોરોબાન અને લીમીટેડ નેટવર્ક ઉપસ્થિતિની પાછળ ઉપલબ્ધ સંબંધિત સંભાવનામાં ખાસ્સો વધારો થશે. એ માનવું યોગ્ય છે કે મહામારીએ હવે આપણા જીવનમાં ડિજિટાઈઝેશનના ઉપયોગ અને મહત્વને વધારવાનું કામ કર્યું છે.

Interview

Date	8 March 2021
Publication	People Matters
Headline	Podcast: Opportunities and challenges for women workforce during and post COVID-19
Link	https://www.peplematters.in/article/shematters/podcast-opportunities-and-challenges-for-women-workforce-during-and-post-covid-19-28682




AUTHOR
Anushree Sharma


AUTHOR
Yasmin Taj

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SheMatters

Podcast: Opportunities and Challenges for women workforce during and post COVID-19

In this podcast, listen to Ruchira Bhardwaja, CHRO, Kotak Life in conversation with Yasmin taj, Managing Editor, People matters where she reflects upon how the pandemic has put more women out of the workforce and how organizations need to gear up and take steps to create a gender-balanced workplace.

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PEOPLE MATTERS
PODCAST



Ruchira Bhardwaja
CHRO, Kotak Life

Opportunities and Challenges for women workforce during and post COVID-19

shematters

The World Economic Forum's global gender gap report for 2020, banks, it is among the five worst-performing countries on the economic participation and opportunity metric. As per the periodic labor force survey, 2019, the female labor force participation rate was only 19.7% in rural India and 16.1 in urban India was this greater than 55% for means.

Date	12 March 2021
Publication	CISO Magazine
Headline	CISO needs to speak the language which the CIO, CEO, and the Board speaks or understands
Link	https://cisomag.eccouncil.org/current-state-of-cybersecurity-industry/



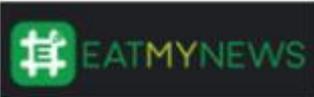
“CISO needs to speak the language which the CIO, CEO, and the Board speaks or understands”

Pawan Chawla, CISO of Future Generali India Life Insurance Co. Ltd., exclusively spoke to CISO MAG about cybersecurity concerns in the COVID-19 era, the challenges and shortage of resources, handouts for overcoming these hurdles, the importance of having a cyber risk insurance, and a candid advice for all aspiring CISO.



Until a few years ago, “cybersecurity” was a word limited only to the IT teams of your organization. But the high-profile data breaches and hacking attempts in recent years have made this “offbeat” word one of the most searched one across various search engines. Cybersecurity is no longer just a computer-related issue, but a real-life threat too. We have seen this from the very recent **cyberattack on Florida’s water supply** unit, which was aimed at poisoning nearly 15,000 people in the state.

Date	19 March 2021
Publication	EatMyNews
Headline	Flovie Martins - I believe travelling exposes you to different cultures and one learns to appreciate many things in life (Seasoned Corporate Communications Expert and Evangelist)
Link	https://www.eatmy.news/2021/03/flovie-martins-i-believe-traveling.html



Appreciate Many Things in Life (Seasoned Corporate Communications Expert and Evangelist)

Flovie Martins - I Believe Traveling Exposes You to Different Cultures and One Learns to Appreciate Many Things in Life (Seasoned Corporate Communications Expert and Evangelist)

👤 Nishad Kinkhikar 📅 March 19, 2021



A seasoned corporate communications expert and evangelist, Flovie has been witness to, and experienced the changes in the communications and branding space for the past 2 decades. In recent years, she has been awarded several laurels that acknowledge the value she brings to the table. She is an inspiring storyteller, often quoting her own personal life experiences and situations that she would have survived and the learnings can inspire others to find answers to their own situations.

Published Date:	March 2021	Publication:	Banking Frontiers Magazine
Journalist:	Bureau	Page No:	12,12,14



B Communication Strategies

CorpComm in Overdrive

out to his or her stakeholders to assure them of how that function is working smoothly.

Insurance awareness campaign: On insurance awareness day, we launched an engagement campaign on Facebook, Twitter, Instagram and LinkedIn. We asked users to tell us their favorite movie scenes that could have been protected by general insurance and why.

We also got a piece ready by a spoken word artist and shared it on social media. It reached the youth and explained general insurance very simply. This could be easily understood by a wide section of people. We introduced the 'GI Simplified' section on the website. It has blogs, AVs, and FAQs on general insurance products. Through this, we aim to explain general insurance to people and thereby increase awareness.

Flovie Martins: We launched a public awareness medical helpline and a WhatsApp chat facility to dispel myths around the coronavirus and provide authentic information from verified sources. This was a significant and much-needed PR campaign at the time to help our customers and the public at large. The onset of the covid era saw a digital revolution take place at a lightning speed. Companies had to fast-forward the adoption of new technologies to stay relevant. Future Generali India Life Insurance followed the protocol and launched "Project BOLT" for its existing customers who wanted to take another insurance policy with the company. We re-engineered our sales process to make the policy issuance process completely contactless and paperless with the policy being issued within 48 hours. Publicizing the availability of this technology to our customers and distributors was key to the business success. The PR campaign was run successfully across key regions pan India achieving the desired outcome. Another big PR campaign for us was assisting our insurance agents in going digital. Insurance is traditionally a face-to-face business, so the lockdown meant that personal contact was not possible to sell an insurance product that was most needed at the time.

We are one of the few insurance players to develop a 360-degree digital delivery platform helping our agents all over India to carry out everyday business activities.



Flovie Martins strongly believes in the power of PR communications to drive business goals

The integrated digital platform took the entire policy issuance process online. Our potential customers needed to know that this was possible while also informing them about the safety measures in place with the background underwriting checks. The PR campaign was a success in attracting attention for our 360-degree digital platforms for agents which also aided them when approaching potential customers.

How were corporate communication / PR activities helping your company during the lockdown?

Shafali Khalsa: The primary mantra for us has been to communicate, both internally and externally. We had to ensure that we reached out to every stakeholder group across the country and be very mindful of the message we are sending out. As one of the most trusted brands of the country, it was incumbent upon us as a brand to reach out and reassure.

With employees transitioning to work from home mode, staying connected with the team and maintaining meaningful engagement levels was significant. As an organization, we were sensitive to such needs in the current context and undertook some proactive steps to ensure a seamless transition to the new situational demands. We also enhanced the engagement quotient of our L&D interventions keeping in mind the work-from-home situation and the monotony that it may slowly breed.

Each function head wrote to his or her customers to make them cognizant of their availability. We spoke to the media as well to ensure our customers are aware that we are there for them. Most of our locations are spread across geographies, covering most of the populous towns as well. Here, we had to herald this new style of working and staying relevant in terms of individual productivity, in alignment with the organization's overarching objectives.

Flovie Martins: For any organization to achieve PR success, it is not enough to just craft an extravagant PR plan that looks attractive on paper. Organizations must 'walk the talk'. Ours has always been an organization that strongly believes in the power of PR communications to drive business goals. While following this belief, we make relevant investments to partner and bring in the right people and technology that aid in achieving the desired results.

During the lockdown, we used our external and internal communication mediums to full capacity to talk to our stakeholders. On the external communications front, it was vital to talk to our customers and stakeholders to help bring relief in the difficult times while also keeping them informed on what the company is doing to help them in the ongoing pandemic situation. For this, we used all available PR tools to spread the word. On our official social media platforms, we conceptualized content on social topics and about the pandemic that would help our followers cope with the situation. To communicate with our employees, we used 'MS Teams' which proved to be an effective tool due to its handy integrated features that tremendously helped business continuity in times of 'work from home'.

Share some of the recent activities on evolving technology and digitalization

Banking Frontiers March 2021 13

Date	30 March 2021
Publication	Business Standard
Headline	'Markets are pricing in quite a strong earnings revival'
Link	https://www.business-standard.com/article/markets/markets-are-pricing-in-quite-a-strong-earnings-revival-121033000358_1.html

Business Standard

Web Exclusive

'Markets are pricing in quite a strong earnings revival'

Metals and mining, cement, infrastructure, industrials etc. are expected to perform well in March quarter earnings, Kumar said

The Indian economy is on the cusp of an uptrend, and as such, investors should utilise the short-term correction in the markets to buy cyclical stocks, NIRAJ KUMAR, chief investment officer at Future Generali India Life Insurance Company tells Chirinjibi Thapa in an interview. Edited excerpts: How should investors approach the markets now? Markets are, by nature, unpredictable and corrections are inevitable.

But the key lesson is that corrections like these are indeed an opportunity to buy the stocks at lower prices and construct a long-term portfolio. In the current context, we ...

Industry Story

Date	9 March 2021
Publication	The New Indian Express
Headline	Life insurance companies see 21% rise in new business premium to Rs.22,425 cr in February
Link	https://www.newindianexpress.com/business/2021/mar/09/life-insurance-companies-see-21-per-cent-rise-in-new-business-premium-to-rs-22425-crore-in-february-2274337.html



THE NEW INDIAN EXPRESS

Life insurance companies see 21 per cent rise in new business premium to Rs 22,425 crore in February

The 24 life insurance companies in the country had their collective new business premium of Rs 18,533.19 crore in the same month a year ago.



For representational purpose. (Photo | Pixabay)

By PTI

NEW DELHI: Life insurance companies registered a 21 per cent rise in new business premium to Rs 22,425.21 crore in February 2021, according to data from insurance regulator IRDAI.

The 24 life insurance companies in the country had their collective new business premium of Rs 18,533.19 crore in the same month a year ago.

Among these, the country's largest and the only state-run insurer LIC posted a 24.18 per cent jump in new premium income at Rs 12,920.57 crore during the reported month, against Rs 10,404.68 crore in the year-ago month, showed the data from the Insurance Regulatory and Development Authority of India (Irdai).

The rest of 23 players in the private sector witnessed a 16.93 per cent rise in their collective premium at Rs 9,504.64 crore as against Rs 8,128.51 crore a year ago, showed the data.

Among the private players, SBI Life posted a 62 per cent jump in its new business premium in February at Rs 1,750.73 crore; HDFC Life up 20 per cent at Rs 1,895.94 crore; Kotak Mahindra Life Rs 640.26 crore, up by 35.5 per cent; and Max Life rose 31 per cent to Rs 731.80 crore.

Canara HSBC OBC Life also witnessed a 56 per cent jump in its new business premium, at Rs 186.99 crore. Bajaj Allianz Life's premium was up 50.3 per cent at Rs 692.86 crore during the month, Future Generali Life jumps 32.1 per cent at Rs 71.61 crore, while India First Life posted a 24 per cent rise at Rs 185.50 crore.

Date	9 March 2021
Publication	The Economic Times
Headline	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February
Link	https://economictimes.indiatimes.com/industry/banking/finance/insure/life-insurance-companies-see-21-rise-in-new-business-premium-to-rs-22425-crore-in-february/articleshow/81410614.cms

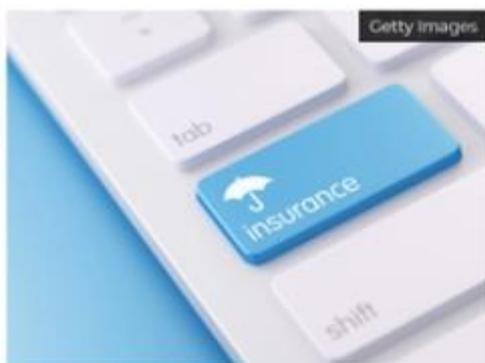
THE ECONOMIC TIMES | Industry

Life insurance companies see 21% rise in new business premium to Rs 22,425 crore in February

PTI - Last Updated: Mar 09, 2021, 03:54 PM IST

Synopsis

Among these, the country's largest and the only state-run insurer LIC posted a 24.18 per cent jump in new premium income at Rs 12,920.57 crore during the reported month, against Rs 10,404.68 crore in the year-ago month, showed the data from the Insurance Regulatory and Development Authority of India (Irdai).



Life insurance companies registered a 21 per cent rise in new business premium to Rs 22,425.21 crore in February 2021, according to data from insurance regulator **Irdai**. The 24 life insurance companies in the country had their collective new business premium of Rs 18,533.19 crore in the same month a year ago.

Bajaj Allianz Life's premium was up 50.3 per cent at Rs 692.86 crore during the month, Future Generali Life jumps 32.1 per cent at Rs 71.61 crore, while India First Life posted a 24 per cent rise at Rs 185.50 crore.

Date	9 March 2021
Publication	Outlook
Headline	Life insurance companies see 21 pc rise in new business premium to Rs.22,425 cr in Feb
Link	https://www.outlookindia.com/newsscroll/life-insurance-cos-see-21-pc-rise-in-new-business-premium-to-rs-22425-cr-in-feb/2043399

Outlook

09 MARCH 2021 Last Updated at 3:45 PM | SOURCE: PTI

Life insurance cos see 21 pc rise in new business premium to Rs 22,425 cr in Feb

New Delhi, Mar 9 (PTI) Life insurance companies registered a 21 per cent rise in new business premium to Rs 22,425.21 crore in February 2021, according to data from insurance regulator Irdai.

The 24 life insurance companies in the country had their collective new business premium of Rs 18,533.19 crore in the same month a year ago.

Among these, the country's largest and the only state-run insurer LIC posted a 24.18 per cent jump in new premium income at Rs 12,920.57 crore during the reported month, against Rs 10,404.68 crore in the year-ago month, showed the data from the Insurance Regulatory and Development Authority of India (Irdai).

The rest of 23 players in the private sector witnessed a 16.93 per cent rise in their collective premium at Rs 9,504.64 crore as against Rs 8,128.51 crore a year ago, showed the data.

Among the private players, SBI Life posted a 62 per cent jump in its new business premium in February at Rs 1,750.73 crore; HDFC Life up 20 per cent at Rs 1,895.94 crore; Kotak Mahindra Life Rs 640.26 crore, up by 35.5 per cent; and Max Life rose 31 per cent to Rs 731.80 crore. Canara HSBC OBC Life also witnessed a 56 per cent jump in its new business premium, at Rs 186.99 crore.

Bajaj Allianz Life's premium was up 50.3 per cent at Rs 692.86 crore during the month, Future Generali Life jumps 32.1 per cent at Rs 71.61 crore, while India First Life posted a 24 per cent rise at Rs 185.50 crore.

Date	9 March 2021
Publication	Moneycontrol
Headline	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February
Link	https://www.moneycontrol.com/news/business/life-insurance-companies-see-21-rise-in-new-business-premium-to-rs-22425-crore-in-february-6625551.html



Life insurance companies see 21% rise in new business premium to Rs 22,425 crore in February

The 24 life insurance companies in the country had their collective new business premium of Rs 18,533.19 crore in the same month a year ago.

 PTI | MARCH 09, 2021 / 06:15 PM IST

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Date	9 March 2021
Publication	Daily Hunt
Headline	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February
Link	https://m.dailyhunt.in/news/india/english/money+control+english-epaper-mconten/life+insurance+companies+see+21+rise+in+new+business+premium+to+rs+22+425+crore+in+february-newsid-n260410150



Life insurance companies see 21% rise in new business premium to Rs 22,425 crore in February

Life insurance companies registered a 21 percent rise in new business premium to Rs 22,425.21 crore in February 2021, according to data from insurance regulator IRDAI.

The 24 life insurance companies in the country had their collective new business premium of Rs 18,533.19 crore in the same month a year ago.

Among these, the country's largest and the only state-run insurer LIC posted a 24.18 percent jump in new premium income at Rs 12,920.57 crore during the reported month, against Rs 10,404.68 crore in the year-ago month, showed the data from the Insurance Regulatory and Development Authority of India (IRDAI).

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Among the private players, SBI Life posted a 62 percent jump in its new business premium in February at Rs 1,750.73 crore; HDFC Life up 20 percent at Rs 1,895.94 crore; Kotak Mahindra Life Rs 640.26 crore, up by 35.5 percent; and Max Life rose 31 percent to Rs 731.80 crore.

Close

Canara HSBC OBC Life also witnessed a 56 percent jump in its new business premium, at Rs 186.99 crore.

Bajaj Allianz Life's premium was up 50.3 percent at Rs 692.86 crore during the month, Future Generali Life jumps 32.1 percent at Rs 71.61 crore, while India First Life posted a 24 percent rise at Rs 185.50 crore.

Date	9 March 2021
Publication	Devdiscourse
Headline	Life insurance companies see 21 pc rise in new business premium to Rs.22,425 cr in Feb
Link	https://www.devdiscourse.com/article/business/1488403-life-insurance-cos-see-21-pc-rise-in-new-business-premium-to-rs-22425-cr-in-feb



Life insurance cos see 21 pc rise in new business premium to Rs 22,425 cr in Feb



Life insurance companies registered a 21 per cent rise in new business premium to Rs 22,425.21 crore in February 2021, according to data from insurance regulator Irdai.

The 24 life insurance companies in the country had their collective new business premium of Rs 18,533.19 crore in the same month a year ago.

Among these, the country's largest and the only state-run insurer LIC posted a 24.18 per cent jump in new premium income at Rs 12,920.57 crore during the reported month, against Rs 10,404.68 crore in the year-ago month, showed the data from the **Insurance Regulatory and Development Authority of India (Irdai)**.

The rest of 23 players in the private sector witnessed a 16.93 per cent rise in their collective premium at Rs 9,504.64 crore as against Rs 8,128.51 crore a year ago, showed the data.

Among the private players, **SBI Life** posted a 62 per cent jump in its new business premium in February at Rs 1,750.73 crore; **HDFC Life** up 20 per cent at Rs 1,895.94 crore; **Kotak Mahindra Life** Rs 640.26 crore, up by 35.5 per cent; and **Max Life** rose 31 per cent to Rs 731.80 crore. **Canara HSBC OBC Life** also witnessed a 56 per cent jump in its new business premium, at Rs 186.99 crore.

Bajaj Allianz Life's premium was up 50.3 per cent at Rs 692.86 crore during the month. **Future Generali Life** jumps 32.1 per cent at Rs 71.61 crore, while **India First Life** posted a 24 per cent rise at Rs 185.50 crore.

Date	9 March 2021
Publication	ET Healthworld
Headline	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February
Link	https://health.economictimes.indiatimes.com/news/insurance/life-insurance-companies-see-21-rise-in-new-business-premium-to-rs-22425-crore-in-february/81411244

ET Healthworld.com

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Among these, the country's largest and the only state-run insurer LIC posted a 24.18 per cent jump in new premium income at Rs 12,920.57 crore during the reported month, against Rs 10,404.68 crore in the year-ago month, showed the data from the Insurance Regulatory and Development Authority of India (Irdai).



Life insurance companies registered a 21 per cent rise in new business premium to Rs 22,425.21 crore in February 2021, according to data from insurance regulator Irdai. The 24 life insurance companies in the country had their collective new business premium of Rs 18,533.19 crore in the same month a year ago.

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The rest of 23 players in the private sector witnessed a 16.93 per cent rise in their collective premium at Rs 9,504.64 crore as against Rs 8,128.51 crore a year ago, showed the data.

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Date	9 March 2021
Publication	India News Republic
Headline	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February
Link	https://indianewsrepublic.com/life-insurers-expect-new-business-premiums-to-rise-21-to-rs-22425-in-february-health-news-et-healthworld/226215/



Life insurers expect new business premiums to rise 21% to Rs 22,425 in February, Health News, ET HealthWorld

vinodkumar · 3 weeks ago



Healthworld

Life insurers rose 21% in new business premiums to Rs 22,425.21 in February 2021, according to data from insurance regulator Irdai. Twenty-four life insurance companies in the country paid a total of 18,533.19 rupees for new business in the same month a year ago.

Of these, LIC, the country's largest and only state-owned insurance company, recorded a 24.18% surge in new premium income of Rs 12,920.57, compared to Rs 10,404.68 in the previous month, during the reported month. Regulatory Development Bureau of India (Irdai).

The remaining 23 players in the private sector witnessed a 16.93 percent increase in collective premiums of Rs 9,504.64 compared to Rs 8,128.51 a year ago.

Bajaj Allianz Life premiums were up 50.3% to Rs 692.86, Future Generali Life was up 32.1% to Rs 71.61 and India First Life was up 24% to Rs 185.50.

However, ICICI Prudential Life fell 19% to Rs 1,737.03 during the month and Pramerica Life fell 32.1% to Rs 23.18. Tata AIA Life was down 0.86% to Rs 354.12. Aegon Life's new business premium fell 59% to Rs 2.85, Aditya Birla Sun Life fell 12.67% to Rs 360.37 and Exide Life fell 12.8% to Rs 82.66.

Cumulatively, between April and February 2020, the new business premium for all players rose by only 0.59% at Rs 2,34,861.30.

Date	9 March 2021
Publication	Republish
Headline	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February
Link	https://republish.in/business/life-insurance-companies-see-21-rise-in-new-business-premium-to-rs-22425-crore-in-february.html



Life insurance companies see 21% rise in new business premium to Rs 22,425 crore in February

on: March 09, 2021 In: Business

 Print  Email

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Date	9 March 2021
Publication	Telangana Today
Headline	Life insurance firm see 21% rise in new business premium in Feb
Link	https://telanganatoday.com/life-insurance-firms-see-21-rise-in-new-business-premium-in-feb

Telangana Today

Life insurance firms see 21% rise in new business premium in Feb

LIC's April-February new premium was down 3.01 per cent at Rs 1,56,068.64 crore.



New Delhi: Life insurance companies registered a 21 per cent rise in new business premium to Rs 22,425.21 crore in February 2021, according to data from insurance regulator Irdai. The 24 life insurance companies in the country had their collective new business premium of Rs 18,533.19 crore in the same month a year ago.

Among these, the country's largest and the only state-run insurer LIC posted a 24.18 per cent jump in new premium income at Rs 12,920.57 crore during the reported month, against Rs 10,404.68 crore in the year-ago month, showed the data from the Insurance Regulatory and Development Authority of India (Irdai). The rest of 23 players in the private sector witnessed a 16.93 per cent rise in their collective premium at Rs 9,504.64 crore as against Rs 8,128.51 crore a year ago, showed the data.

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Date	9 March 2021
Publication	The Greater India
Headline	Life insurance companies see 21% rise in new business premium to Rs.22,425 crore in February
Link	https://thegreaterindia.in/news/business/life-insurance-companies-see-21-rise-in-new-business-premium-to-rs-22425-crore-in-february/

The Greater India

Life insurance coverage firms see 21% rise in new enterprise premium to Rs 22,425 crore in February

Life insurance coverage firms registered a 21 per cent rise in new enterprise premium to Rs 22,425.21 crore in February 2021, in keeping with knowledge from insurance coverage regulator Irdai. The 24 life insurance coverage firms within the nation had their collective new enterprise premium of Rs 18,533.19 crore in the identical month a yr in the past.

Among these, the nation's largest and the one state-run insurer LIC posted a 24.18 per cent soar in new premium revenue at Rs 12,920.57 crore in the course of the reported month, towards Rs 10,404.68 crore within the year-ago month, confirmed the information from the Insurance Regulatory and Development Authority of India (Irdai).

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Date	9 March 2021
Publication	Yahoo Finance
Headline	Life insurance cos see 21 pc rise in new business premium to Rs.22,425 cr in Feb
Link	https://in.finance.yahoo.com/news/life-insurance-cos-see-21-101152461.html?guccounter=1

yahoo!finance

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Published Date:	10 March 2021	Publication:	The Financial Express (Ahmedabad)
Journalist:	Bureau	Page No:	04

જીવન વીમા કંપનીઓના નવા બિઝનેસ પ્રિમિયમમાં ૨૧ ટકાનો ઉછાળો આવ્યો

પીટીઆઈ નવી દિલ્હી, તા. ૯ જીવન વીમા કંપનીઓએ ફેબ્રુઆરી ૨૦૨૧માં નવું બિઝનેસ પ્રિમિયમ ૨૧ ટકાના ઉછાળા સાથે રૂપિયા ૨૨,૪૨૫.૨૧ કરોડ નોંધાવ્યું છે, તેમ વીમા નિયમનકાર ઈરડાઈએ જણાવ્યું હતું. દેશમાં ૨૪ જીવન વીમા કંપનીઓએ અગાઉના વર્ષના સમાન સમયગાળામાં રૂપિયા ૧૮,૫૩૩.૧૯ કરોડનું નવું બિઝનેસ પ્રિમિયમ નોંધાવ્યું હતું. વીમા નિયમનકાર ઈન્સ્યોરન્સ રેગ્યુલેટરી એન્ડ રેવલપમેન્ટ ઓથોરિટી ઓફ ઈન્ડિયાએ જણાવ્યું હતું કે, આમાંથી, દેશની સૌથી મોટી અને એક માત્ર સરકાર હસ્તકની વીમા કંપની એલઆઈસીમાં નવું બિઝનેસ પ્રિમિયમ ૨૪.૧૮ ટકાના વધારા સાથે રૂપિયા ૧૨,૯૨૦.૫૭ કરોડ થયું હતું. અગાઉના વર્ષના સમાન સમયગાળા માટે એલઆઈસીનું પ્રિમિયમ રૂપિયા ૧૦,૪૦૪.૬૮ કરોડ હતું. બાકીની ૨૩ જીવન વીમા કંપનીઓનું કુલ પ્રિમિયમ ૧૬.૯૩ ટકા વધીને રૂપિયા ૯,૫૦૪.૬૪ કરોડ થયું હતું. ગત વર્ષે ફેબ્રુઆરી મહિનામાં ૨૩ કંપનીઓનું કુલ પ્રિમિયમ રૂપિયા ૮,૧૨૮.૫૧ કરોડ હતું. ખાનગી કંપનીઓમાં, એસબીઆઈ લાઈફે નવા બિઝનેસ પ્રિમિયમમાં ફેબ્રુઆરી મહિનામાં ૬૨ ટકાના વધારા સાથે રૂપિયા ૧,૭૫૦.૭૩ કરોડ મેળવ્યા હતા. એચડીએફસી લાઈફના પ્રિમિયમમાં ૨૦ ટકાના વધારા સાથે રૂપિયા ૧,૮૯૫.૯૪ કરોડ, કોટક મહિન્દ્રા લાઈફનું પ્રિમિયમ ૩૫.૫ ટકા વધીને રૂપિયા ૬૪૦.૨૬ કરોડ, મેક્સ લાઈફનું પ્રિમિયમ ૩૧ ટકા વધીને રૂપિયા ૭૩૧.૮૦ કરોડ થયું હતું. કેનેરા એચએસબીસી ઓબીસી લાઈફનું પ્રિમિયમ પણ ૫૬ ટકા વધીને રૂપિયા ૧૮૬.૯૯ કરોડ થયું હતું. બજાજ એલિયાન્સનું પ્રિમિયમ ૫૦.૩ ટકા વધીને રૂપિયા ૬૯૨.૮૬ કરોડ થયું છે. ફ્યુચર જનરાલી લાઈફનું પ્રિમિયમ ૩૨.૧ ટકા વધીને રૂપિયા ૭૧.૬૧ કરોડ અને ઈન્ડિયા ફર્સ્ટ લાઈફે ૨૪ ટકાના વધારા સાથે રૂપિયા ૧૮૫.૫૦ કરોડનું પ્રિમિયમ મેળવ્યું હતું. આમ આઈસીઆઈસીઆઈ પ્રુવેન્શિયલ લાઈફનું પ્રિમિયમ ૧૯ ટકા વધીને રૂપિયા ૧,૭૩૭.૦૩ કરોડ થયું હતું.

Date	9 March 2021
Publication	The Financial Express
Headline	Life insurance companies see 21% rise in new business premium to Rs.22,425 cr in February
Link	https://www.financialexpress.com/money/insurance/life-insurance-companies-see-21-rise-in-new-business-premium-to-rs-22425-cr-in-february/2209223/



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The rest of 23 players in the private sector witnessed a 16.93 per cent rise in their collective premium at Rs 9,504.64 crore as against Rs 8,128.51 crore a year ago, showed the data. Among the private players, SBI Life posted a 62 per cent jump in its new business premium in February at Rs 1,750.73 crore; HDFC Life up 20 per cent at Rs 1,895.94 crore; Kotak Mahindra Life Rs 640.26 crore, up by 35.5 per cent, and Max Life rose 31 per cent to Rs 731.80 crore. Canara HSBC OBC Life also witnessed a 56 per cent jump in its new business premium, at Rs 186.99 crore. Bajaj Allianz Life's premium was up 50.3 per cent at Rs 692.86 crore during the month, Future Generali Life jumps 32.1 per cent at Rs 71.61 crore, while India First Life posted a 24 per cent rise at Rs 185.50 crore.

Published Date:	10 March 2021	Publication:	Millennium Post (Kolkata, New Delhi)
Journalist:	Bureau	Page No:	04

Life insurance cos see 21% rise in new biz premium to ₹22,425 crore in February

NEW DELHI: Life insurance companies registered a 21 per cent rise in new business premium to Rs 22,425.21 crore in February 2021, according to data from insurance regulator Irdai.

The 24 life insurance companies in the country had their collective new business premium of Rs 18,533.19 crore in the same month a year ago.

Among these, the country's largest and the only state-run insurer LIC posted a 24.18 per cent jump in new premium income at Rs 12,920.57 crore during the reported month, against Rs 10,404.68 crore in the year-ago month, showed the data from the Insurance Regulatory and Development Authority of India (Irdai).

The rest of 23 players in the private sector witnessed a 16.93 per cent rise in their collective premium at Rs 9,504.64 crore as against Rs 8,128.51 crore a year ago, showed the data.

Among the private players, SBI Life posted a 62 per cent jump in its new business premium in February at Rs 1,750.73 crore; HDFC Life up 20 per cent at Rs 1,895.94 crore; Kotak Mahindra Life Rs 640.26 crore, up by 35.5 per cent; and Max Life rose 31 per cent to Rs 731.80 crore. Canara HSBC OBC Life also witnessed a 56 per cent jump in its new business premium, at Rs 186.99 crore.

Bajaj Allianz Life's premium was up 50.3 per cent at Rs 692.86 crore during the month, Future Generali Life jumps 32.1 per cent at Rs 71.61 crore, while India First Life posted a 24 per cent rise at Rs 185.50 crore.

However, ICICI Prudential Life posted a 19 per cent decline in new premium income at Rs 1,737.03 crore during the month, Pramerica Life witnessed a 32.1 per cent fall to Rs 23.18 crore; and Tata AIA Life was down 0.86 per cent to Rs 354.12 crore.

AGENCIES

Published Date:	10 March 2021	Publication:	DT Next (Chennai)
Journalist:	Bureau	Page No:	08

Life insurance new biz premium up 21 pc

NEW DELHI: Life insurance companies registered a 21 per cent rise in new business premium to Rs 22,425.21 crore in February 2021, according to data from insurance regulator Irdai. The 24 life insurance companies in the country had their collective new business premium of Rs 18,533.19 crore in the same month a year ago.

Among these, the country's largest and the only state-run insurer LIC posted a 24.18 per cent jump in new premium income at Rs 12,920.57 crore during the reported month, against Rs 10,404.68 crore in the year-ago month, showed the data from the Insurance Regulatory and Development Authority of India (Irdai).

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8,128.51 crore a year ago, showed the data.

Among the private players, SBI Life posted a 62 per cent jump in its new business premium in February at Rs 1,750.73 cr; HDFC Life up 20 pc at Rs 1,895.94 crore; Kotak Mahindra Life Rs 640.26 crore, up by 35.5 per cent; and Max Life rose 31 per cent to Rs 731.80 cr. Canara HSBC OBC Life also witnessed a 56 per cent jump in its new business premium, at Rs 186.99 cr.

Bajaj Allianz Life's premium was up 50.3 per cent at Rs 692.86 crore during the month, Future Generali Life jumps 32.1 per cent at Rs 71.61 crore, while India First Life posted a 24 per cent rise at Rs 185.50 crore.

Cumulatively, the new business premium during April-February 2020-21 of all the players was up by a marginal 0.59 per cent at Rs 2,34,861.30 cr. LIC's April-Feb new premium was down 3.01 pc at Rs 1,56,068.64 cr.

Date	10 March 2021
Publication	DT Next
Headline	Life insurance new biz premium up 21 pc
Link	https://www.dtnext.in/News/Business/2021/03/10013857/1279718/Life-insurance-new-biz-premium-up-21-pc.vpf



Life insurance new biz premium up 21 pc

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Insurance Regulatory & Development Authority Of India

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Published Date:	10 March 2021	Publication:	Deccan Herald (Bangalore)
Journalist:	Bureau	Page No:	11

Life insurance companies see 21% rise in new business premium to Rs 22,425 crore in Feb

NEW DELHI, PTI: Life insurance companies registered a 21% rise in new business premium to over Rs 22,425 crore in February 2021, according to data from insurance regulator Insurance Regulatory Development Authority of India (IRDAI)

The 24 life insurance companies in the country had their collective new business premium of Rs 18,533.19 crore in March 2020.

Among these, the country's largest and the only state-run insurer LIC posted a 24.18% jump in new premium income at Rs 12,920.57 crore during the reported month, against Rs 10,404.68 crore in the year-ago month, showed the data from the IRDAI.

The rest of 23 players in the private sector witnessed a 16.93% rise in their collective premium at Rs 9,504.64 crore as against Rs 8,128.51 crore a year ago, showed the data.

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Bajaj Allianz Life's premium was up 50.3% at Rs 692.86 crore during the month, Future Generali Life jumps 32.1% at Rs 71.61 crore, while India First Life posted a 24% rise at Rs 185.50 crore.

However, ICICI Prudential Life posted a 19% decline in new premium income at Rs 1,737.03 crore during the month, Pramerica Life witnessed a 32.1% fall to Rs 23.18 crore; and Tata AIA Life was down 0.86% to Rs 354.12 crore. Aegon Life's new business premium plunged 59% to Rs 2.85 crore, Aditya Birla Sun Life fell 12.67% to Rs 360.37 crore, and Exide Life dropped 12.8% to Rs 82.66 crore.

Cumulatively, the new business premium during April-February 2020-21 of all the players was up by a marginal 0.59% at Rs 2,34,861.30 crore.

LIC's April-February new premium was down 3.01% at Rs 1,56,068.64 crore.

Published Date:	10 March 2021	Publication:	Velugu (Hyderabad)
Journalist:	Bureau	Page No:	12

భారీగా పెరిగిన ఇన్సూరెన్స్ బిజినెస్

న్యూఢిల్లీ: లైఫ్ ఇన్సూరెన్స్ కంపెనీల కొత్త బిజినెస్ ప్రీమియం ఇన్కమ్ 2020 ఫిబ్రవరితో పోలిస్తే... గత నెల 21 శాతం పెరిగి రూ .22,425.21 కోట్లుగా రికార్డుయిందని ఐఆర్డీఏ తెలిపింది. మనదేశం లోని 24 జీవిత బీమా కంపెనీలు గత ఫిబ్రవరిలో రూ .18,533.19 కోట్ల విలువైన ప్రీమియాలను వసూలు చేశాయి. ఇండియాలోనే అతిపెద్ద బీమా కంపెనీ ఎల్ఐసీ కొత్త పాలసీల ఆదాయం 24.18 శాతం పెరిగి రూ.12,920.57 కోట్లకు చేరుకుంది. 2020 ఫిబ్రవరిలో ఇది 10,404.68 కోట్లు ఉంది. ప్రైవేటు రంగంలోని మిగిలిన 23 కంపెనీల మొత్తం

ప్రీమియాల విలువ రూ .9,504.64 కోట్లకు చేరింది. గత ఫిబ్రవరితో పోలిస్తే 16.93 శాతం పెరుగుదల కనిపించింది. ఎస్బీఐ లైఫ్ కు ఈ ఏడాది ఫిబ్రవరిలో కొత్త బిజినెస్ ప్రీమియం ఆదాయం 62 శాతం పెరిగి రూ.1,750.73 కోట్లకు చేరుకుంది. హెచ్డీఎఫ్ఎస్ ఆదాయం 20 శాతం పెరిగి రూ.1,895.94 కోట్లుగా రికార్డుయింది. కోటక్ మహింద్రా లైఫ్ కొత్త ప్రీమియం బిజినెస్ 35.5 శాతం పెరిగి రూ .640.26 కోట్ల మార్కును అందుకుంది. మాక్స్ లైఫ్ బిజినెస్ 31 శాతం పెరిగి రూ.731.80 కోట్లకు చేరుకుంది. కెనరా హెచ్ఎస్బీసీ ఓబీసీ లైఫ్ కొత్త ప్రీమియం

ఇన్కమ్ 56 శాతం పెరిగి రూ.1,86.99 కోట్లకు ఎగిసింది. బజాజ్ ఎలియాంజ్ లైఫ్ ప్రీమియం ఇన్కమ్ 50.3 శాతం పెరిగి రూ .692.86 కోట్లకు చేరుకుంది. ప్యూచర్ జనరల్ లైఫ్ ప్రీమియం ఇన్కమ్ 32.1 శాతం పెరిగి రూ .71.61 కోట్లకు చేరుకోగా, ఇండియా ఫస్ట్ లైఫ్ రెవెన్యూ 24 శాతం పెరిగి రూ .185.50 కోట్లకు చేరుకుంది. ఐసీఐఐఐ ఫ్రండెన్స్ యల్ లైఫ్ కొత్త ప్రీమియం ఆదాయం 19 శాతం తగ్గి రూ.1,737.03 కోట్లకు పడిపోయింది. ప్రమెరికా లైఫ్ ఆదాయం 32.1 శాతం తగ్గిపోయి రూ.23.18 కోట్లకు పడింది.

Date	10 March 2021
Publication	ET BFSI
Headline	Digital sales help private life insurers trump LIC in February
Link	https://bfsi.economictimes.indiatimes.com/news/industry/digital-sales-help-private-life-insurers-trump-lic-in-february/81424748

ET BFSI.com

Digital sales help private life insurers trump LIC in February

As it presses ahead with a mega IPO, Life Insurance Corporation, which banks on a huge network of agents, finds itself outwitted by nimble private sector rivals adept in online sales.

At a time when it is gearing up for listing, Life Insurance Corporation is seeing its market share drop in February as private players ride ahead on the back of digital sales.

However, the largest insurer has trumped private players in new business premium for February.

Bajaj Allianz Life's premium was up 50.3 per cent at Rs 692.86 crore during the month, Future Generali Life jumps 32.1 per cent at Rs 71.61 crore, while India First Life posted a 24 per cent rise at Rs 185.50 crore.

However, ICICI Prudential Life posted a 19 per cent decline in new premium income at Rs 1,737.03 crore during the month, Pramerica Life witnessed a 32.1 per cent fall to Rs 23.18 crore; and Tata AIA Life was down 0.86 per cent to Rs 354.12 crore. Aegon Life's new business premium plunged 59 per cent to Rs 2.85 crore, Aditya Birla Sun Life fell 12.67 per cent to Rs 360.37 crore, and Exide Life dropped 12.8 per cent to Rs 82.66 crore.

Date	10 March 2021
Publication	Citrus India
Headline	Parliament passes bill to increase FDI limit in insurance sector to 74%
Link	http://citrusindiaonline.com/News/OpenNewsContent.aspx?SecId=11&SubSecId=48&NewsID=828402



Parliament passes Bill to increase FDI limit in insurance sector to 74%

Mar-23-2021

The Parliament has passed a Bill to increase Foreign Direct Investment (FDI) limit in the insurance sector from 49 per cent to 74 per cent with the Lok Sabha approving the proposed law by a voice vote. Piloting the Bill, Finance Minister Nirmala Sitharaman said hiking the FDI limit in the insurance sector will help insurers raise additional funds and tide over the financial problems. Today, many of the insurance companies are hard pressed to maintain solvency ratio of 150 per cent as per the norms, she said while explaining the need for the amendment. Recently, the Insurance (Amendment) Bill, 2021 was passed by Rajya Sabha. The Bill amends the Insurance Act, 1938.

Nutanix Story

Date	9 March 2021
Publication	VAR India
Headline	Financial Services organisations shifting to hybrid cloud: Survey
Link	https://www.varindia.com/news/financial-services-organizations-shifting-to-hybrid-cloud



Financial Services organizations shifting to hybrid cloud

By VARINDIA - 2021-03-09



Nutanix announced the financial services industry findings of its third annual Enterprise Cloud Index report measuring organizations' plans for adopting private, hybrid and public clouds. The findings point to a digital transformation within the industry, with half of the respondents reporting that COVID-19 caused them to increase their investment in hybrid cloud.

In the industry's five-year outlook, hybrid cloud is the only IT model showing positive growth among financial company respondents, and it is expected to increase by 39 percent in that timeframe. In addition, 43 percent of financial services companies plan to increase their investment in private cloud over the next year – pinpointing that private cloud adoption is crucial to creating a modern hybrid cloud.

"India's BFSI sector is tackling a growing number of challenges as digital technologies, digital start-ups and changing customer expectations force the industry to adapt and respond," said **Balakrishnan Anantharaman, Managing Director, Sales - India, Nutanix**. "Despite these challenges, we are witnessing the sector implement various initiatives designed to take advantage of today's digital economy. Recently, Future Generali India Life Insurance Company Limited (FGILI) used a

combination of private and public cloud capabilities through Nutanix Enterprise Cloud OS to gain the agility required for building digital solutions while storing data in compliance with regulatory requirements. Their technology adoption enabled the company to support 30 percent year-on-year growth. Nutanix remains committed to supporting India's BFSI sector as it looks to technology for business transformation."

Date	10 March 2021
Publication	Silicon Village
Headline	Financial Services organisations moving to hybrid cloud: Survey
Link	https://blogspot.siliconvillage.net/2021/03/financial-services-organizations-moving.html?m=1

SILICON VILLAGE

Home for all technology and products -- news, features and interviews of top-notch enterprises in India. This portal covers all the major happenings across verticals including telecom, mobility, gadgets & gizmo, retail, services, BFSI, energy, manufacturing, SMBs, business technologies, GreenIT, outsourcing...

TUESDAY, MARCH 9, 2021

Financial Services Organizations Moving To Hybrid Cloud In Next 5 Yrs



* Hybrid cloud is the only IT model showing growth in next five years

Nutanix (NASDAQ: NTNX), a leader in private cloud, hybrid and multicloud computing, today announced the financial services industry findings of its third annual Enterprise Cloud Index report measuring organizations' plans for adopting private, hybrid and public clouds. The findings point to a digital transformation within the industry, with half of the respondents reporting that COVID-19 caused them to increase their investment in hybrid cloud.

In the industry's five-year outlook, hybrid cloud is the only IT model showing positive growth among financial company respondents, and it is expected to increase by 39 percent in that timeframe. In addition, 43 percent of financial services companies plan to increase their investment in private cloud over the next year – pinpointing that private cloud adoption is crucial to creating a modern hybrid cloud.

"India's BFSI sector is tackling a growing number of challenges as digital technologies, digital start-ups and changing customer expectations force the industry to adapt and respond," said Balakrishnan Anantharaman, Managing Director, Sales - India, Nutanix. "Despite these challenges, we are witnessing the sector implement various initiatives designed to take advantage of today's digital economy. Recently, Future Generali India Life Insurance Company Limited (FGILI) used a combination of private and public cloud capabilities through Nutanix Enterprise Cloud OS to gain the agility required for building digital solutions while storing data in compliance with regulatory requirements. Their technology adoption enabled the company to support 30 percent year-on-year growth. Nutanix remains committed to supporting India's BFSI sector as it looks to technology for business transformation."

Date	10 March 2021
Publication	IT Next
Headline	Financial Services organisations moving to hybrid cloud: Survey
Link	https://www.itnext.in/article/2021/03/10/financial-services-organizations-moving-hybrid-cloud-survey



Financial Services Organizations Moving To Hybrid Cloud: Survey

Hybrid cloud is the only IT model showing growth in next five years



There is an acceleration of digital transformation within the financial services industry, with half of the respondents of a Nutanix survey reporting that COVID-19 caused them to increase their investment in hybrid cloud.

"India's BFSI sector is tackling a growing number of challenges as digital technologies, digital start-ups and changing customer expectations force the industry to adapt and respond," said Balakrishnan Anantharaman, Managing Director, Sales - India, Nutanix. "Despite these challenges, we are witnessing the sector implement various initiatives designed to take advantage of today's digital economy. Recently, Future Generali India Life Insurance Company Limited (FGIL) used a combination of private and public cloud capabilities through Nutanix Enterprise Cloud OS to gain the agility required for building digital solutions while storing data in compliance with regulatory requirements. Their technology adoption enabled the company to support 30% year-on-year growth. Nutanix remains committed to supporting India's BFSI sector as it looks to technology for business transformation."

Date	10 March 2021
Publication	ET CIO
Headline	Financial services organisations moving to hybrid cloud: Report
Link	https://cio.economictimes.indiatimes.com/news/cloud-computing/financial-services-organizations-moving-to-hybrid-cloud-report/81423623



Financial services organizations moving to hybrid cloud: Report

In the industry's five-year outlook, hybrid cloud is the only IT model showing positive growth among financial company respondents, and it is expected to increase by 39 percent in that timeframe.

Nutanix announced the [financial services](#) industry findings of its third annual Enterprise Cloud Index report measuring organizations' plans for adopting private, hybrid, and [public clouds](#). The findings point to a digital transformation within the industry, with half of the respondents reporting that COVID-19 caused them to increase their investment in [hybrid cloud](#).

In the industry's five-year outlook, hybrid cloud is the only [IT model](#) showing positive growth among financial company respondents, and it is expected to increase by 39 percent in that timeframe. In addition, 43 percent of financial services companies plan to increase their investment in the [private cloud](#) over the next year – pinpointing that private cloud adoption is crucial to creating a modern hybrid cloud.

"India's BFSI sector is tackling a growing number of challenges as digital technologies, digital start-ups, and changing customer expectations force the industry to adapt and respond," said Balakrishnan Anantharaman, Managing Director, Sales - India, Nutanix. "Despite these challenges, we are witnessing the sector implement various initiatives designed to take advantage of today's digital economy. Recently, Future Generali India Life Insurance Company Limited (FGILI) used a combination of private and public cloud capabilities through Nutanix Enterprise Cloud OS to gain the agility required for building digital solutions while storing data in compliance with regulatory requirements. Their technology adoption enabled the company to support 30 percent year-on-year growth. Nutanix remains committed to supporting India's BFSI sector as it looks to technology for business transformation."

Date	10 March 2021
Publication	Channel Drive
Headline	Financial services organisations moving to hybrid cloud: Nutanix
Link	https://channeldrive.in/financial-services-organizations-moving-to-hybrid-cloud-nutanix/



Financial Services Organizations Moving to Hybrid Cloud: Nutanix

Nutanix, an enabler in private cloud, hybrid and multicloud computing, has announced the financial services industry findings of its third annual Enterprise Cloud Index report measuring organizations' plans for adopting private, hybrid and public clouds.

The findings point to a digital transformation within the industry, with half of the respondents reporting that COVID-19 caused them to increase their investment in hybrid cloud.



"India's BFSI sector is tackling a growing number of challenges as digital technologies, digital start-ups and changing customer expectations force the industry to adapt and respond," said Balakrishnan Anantharaman, Managing Director, Sales - India, Nutanix. "Despite these challenges, we are witnessing the sector implement various initiatives designed to take advantage of today's digital economy. Recently, Future Generali India Life Insurance Company Limited (FGILI) used a combination of private and public cloud capabilities through Nutanix Enterprise Cloud OS to gain the agility required for building digital solutions while storing data in compliance with regulatory requirements. Their technology adoption enabled the company to support 30 percent year-on-year growth. Nutanix remains committed to supporting India's BFSI sector as it looks to technology for business transformation."

Date	10 March 2021
Publication	CRN India
Headline	Hybrid cloud is the only IT model showing growth in next five years
Link	https://www.crn.in/news/hybrid-cloud-is-the-only-it-model-showing-growth-in-next-five-years/



Hybrid cloud is the only IT model showing growth in next five years



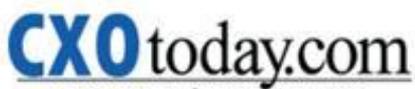
[Read Article](#)

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In the industry's five-year outlook, hybrid cloud is the only IT model showing positive growth among financial company respondents, and it is expected to increase by 39 percent in that timeframe. In addition, 43 percent of financial services companies plan to increase their investment in private cloud over the next year – pinpointing that private cloud adoption is crucial to creating a modern hybrid cloud.

"India's BFSI sector is tackling a growing number of challenges as digital technologies, digital start-ups and changing customer expectations force the industry to adapt and respond," said Balakrishnan Anantharaman, Managing Director, Sales – India, Nutanix. "Despite these challenges, we are witnessing the sector implement various initiatives designed to take advantage of today's digital economy. Recently, Future Generali India Life Insurance Company Limited (FGILI) used a combination of private and public cloud capabilities through Nutanix Enterprise Cloud OS to gain the agility required for building

Date	10 March 2021
Publication	CXO Today
Headline	Financial services organisations moving to hybrid cloud
Link	https://www.cxotoday.com/press-release/financial-services-organizations-moving-to-hybrid-cloud/



IT Perspective for Decision Makers

Financial Services Organizations Moving To Hybrid Cloud

CXOtoday News Desk · 3 weeks ago





Hybrid cloud is the only IT model showing growth in next five years

Nutanix (NASDAQ: NTNX), a leader in private cloud, hybrid and multicloud computing, today announced the financial services industry findings of its third annual Enterprise Cloud Index report measuring organizations' plans for adopting private, hybrid and public clouds. The findings point to a digital transformation within the industry, with half of the respondents reporting that COVID-19 caused them to increase their investment in hybrid cloud.

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Date	10 March 2021
Publication	Indian News Republic
Headline	Hybrid cloud adopted by BFSI growing 39% in five years: Nutanix report
Link	https://indiannewsrepublic.com/hybrid-cloud-adopted-by-bfsi-growing-39-in-five-years-nutanix-report/227149/



Hybrid Cloud Adopted by BFSI Growing 39% in Five Years: Nutanix Report

shubhgunjionavane · 3 weeks ago



In addition, 43% of financial services companies plan to increase their investment in private clouds over the next year, emphasizing the fact that private cloud adoption is important for creating the latest hybrid clouds. I will.

Barakrishnan Anantaraman, Managing Director of Sales at Nutanix, said: "Despite these challenges, we are witnessing the sector implementing various initiatives designed to harness the digital economy of today."

Recently, Future Generali India Life Insurance Company Limited (FGILU) used a combination of private and public cloud capabilities via the Nutanix Enterprise Cloud OS. This allows the company to support 30% year-over-year growth.

The financial services sector's greatest motivations for modernizing IT infrastructure are finer control over IT resource usage (59%) and the speed and flexibility needed to meet business requirements (58%). Is to get (55%).

Date	10 March 2021
Publication	Techno Codex
Headline	Adopting of hybrid cloud in BFSI to grow 39% in 5 years: Nutanix Report
Link	https://technocodex.com/adoption-of-hybrid-cloud-in-bfsi-to-grow-39-in-5-years-nutanix-report/

TechnoCodex

Adoption Of Hybrid Cloud In BFSI To Grow 39% In 5 Years: Nutanix Report

BENGALURU: Hybrid cloud is the only IT model showing positive growth among financial companies, and is expected to grow 39% in 5 years, according to Nutanix's third annual Enterprise Cloud Index report for financial services.

The findings point to a digital transformation within the industry, with half of the respondents reporting that covid-19 led them to increase their investment in hybrid cloud.

Also Read | The churn is on at the Kota factory

In addition, 43% of financial services companies plan to increase their investment in private cloud over the next year, underscoring the fact that private cloud adoption is crucial to creating a modern hybrid cloud.

"India's BFSI (banking, financial services & insurance) sector is tackling a growing number of challenges as digital technologies, digital startups and changing customer expectations force the industry to adapt and respond," said Balakrishnan Anantharaman, managing director, Sales – India, Nutanix. "Despite these challenges, we are witnessing the sector implement various initiatives designed to take advantage of today's digital economy."

Recently, Future Generali India Life Insurance Company Limited (FGILI) used a combination of private and public cloud capabilities through Nutanix Enterprise Cloud OS, which enabled the company to support 30% year-on-year growth, Anantharaman said.

Date	22 March 2021
Publication	NFA Post
Headline	Moving to hybrid cloud
Link	https://www.thenfapost.com/2021/03/17/financial-services-organisations-moving-to-hybrid-cloud/



Financial Services Organisations Moving To Hybrid Cloud



TheNFAPost Podcast

▶ 0:00 / 0:00

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Financial services companies as many as 43% have the plan to increase private cloud investment over the next year. This indicates that private cloud adoption is crucial to creating a modern hybrid cloud, revealed study findings.

The financial services industry findings from the [third annual Enterprise Cloud Index](#) pointed at the large scale digital transformation within the industry. And half of the study respondents said that COVID-19 pushed them to increase their investment in the hybrid cloud.

Date	22 March 2021
Publication	Telecom Live
Headline	Cloud computing: Moving to hybrid cloud
Link	https://telecomlive.com/web/cloud-computing-moving-to-hybrid-cloud/

TELECOM LIVE

Cloud computing: Moving to hybrid cloud

IT, Newspapers, The Financial Express © March 22, 2021

India's BFSI sector is tackling a growing number of challenges as digital technologies, digital startups and changing customer expectations force the industry to adapt and respond," said Balakrishnan Anantharaman, managing director, Sales – India, Nutanix. "Despite these challenges, we are witnessing the sector implement various initiatives designed to take advantage of today's digital economy."

Recently, Future Generali India Life Insurance Company (FGILI) used a combination of private and public cloud capabilities through Nutanix Enterprise Cloud OS to gain the agility required for building digital solutions while storing data in compliance with regulatory requirements. Their technology adoption enabled the firm to support 30% year-on-year growth.

Published Date:	22 March 2021	Publication:	The Financial Express (Kolkata, Ahmedabad, Bangalore, Chennai Hyderabad, Mumbai, New Delhi)
Journalist:	Bureau	Page No:	08



Balakrishnan Anantharaman, managing director, Sales - India, Nutanix

● **CLOUD COMPUTING**

Moving to hybrid cloud

Hybrid cloud is the only IT model showing growth in next five years, says Nutanix

FE BUREAU

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Nutanix is a cloud computing software firm that sells hyper-converged infrastructure appliances and software-defined storage. Recently, this San Jose, California-based firm announced the financial services industry findings of its third annual Enterprise Cloud Index report measuring organisations' plans for adopting private, hybrid and public clouds. The findings point to a digital transformation within the industry, with half of the respondents reporting that Covid-19 caused them to increase their investment in hybrid cloud.

In the industry's five-year outlook, hybrid cloud is the only IT model showing positive growth among financial company respondents, and it is expected to increase by 39% in that timeframe. Other key findings of this year's report include:

- The sector's top motivations for modernising its IT infrastructure are to gain greater control of IT resource usage (59%), and to gain the speed (58%) and flexibility needed (55%) to meet business requirements.

- Nearly 50% of financial sector respondents say they have either fully deployed HCI or are in the process of doing so, while 38% report they will be deploying HCI (Hyper converged Infrastructure) within the next 12 to 24 months.

- Financial services organisations (62%) ranked security, privacy, and compliance issues as the most concerning when running applications within public cloud solutions.

Date	22 March 2021
Publication	The Financial Express
Headline	Cloud computing: Moving to hybrid cloud
Link	https://www.financialexpress.com/industry/technology/cloud-computing-moving-to-hybrid-cloud/2216288/



FINANCIAL EXPRESS
Road to Lead

Cloud computing: Moving to hybrid cloud

Hybrid cloud is the only IT model showing growth in next five years, says Nutanix



Balakrishnan Anantharaman, managing director, Sales – India, Nutanix

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Date	22 March 2021
Publication	MSN
Headline	Cloud computing: Moving to hybrid cloud
Link	https://www.msn.com/en-in/money/topstories/cloud-computing-moving-to-hybrid-cloud/ar-BB1eOGij

THE FINANCIAL EXPRESS

Cloud computing: Moving to hybrid cloud

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Date	22 March 2021
Publication	News Deal
Headline	Cloud computing: Moving to hybrid cloud
Link	https://newsdeal.in/cloud-computing-moving-to-hybrid-cloud/



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Date	22 March 2021
Publication	TopologyPro
Headline	Cloud computing: Moving to hybrid cloud
Link	https://www.topologypro.one/cloud-computing-moving-to-hybrid-cloud-86753.html



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Industry Story - Quotes

Date	18 March 2021
Publication	Mint
Headline	Rajya Sabha passes bill to increase FDI limit in insurance sector to 74%
Link	/https://www.livemint.com/insurance/news/rajya-sabha-passes-bill-to-increase-fdi-limit-in-insurance-sector-to-74-11616075055287.html

mint

Rajya Sabha passes bill to increase FDI limit in insurance sector to 74%



'FDI limit not a compulsion, it sets only upper limit,' said FM Sitharaman

Rajya Sabha on Thursday passed Insurance (Amendment) Bill 2021 to increase the foreign direct investment (FDI) in the insurance companies from existing 49% to 74%. Finance minister Nirmala Sitharaman announced to increase the FDI limit in insurance sector from 49% to 74% in Budget 2021. Earlier in the month, Union cabinet gave its nod for amendments in the Insurance Act.

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Date	20 March 2021
Publication	CISO
Headline	Skills CISOs need to have in 2021
Link	https://cisomag.eccouncil.org/skills-cisos-need-to-have-in-2021/5/



Skills CISOs Need to Have in 2021

Having good technical skills is not enough to be an effective security leader today. Here are the essential skills to be an effective business leader.



5 *As a CISO, what are the top skills you would be looking for when you recruit people?* < >



Pawan Chawla
CISO
Future Generali India Life Insurance Company Limited

People generally think cybersecurity is all about hacking into or breaking things, but actually, cybersecurity is all about learning how technology (and people) work. The key is not a technical background; they are value additions, but a willingness and desire to learn how the technology works is more important along with the zeal to never stop playing with tools and technology.

Published Date:	26 March 2021	Publication:	The Economic Times (Mumbai, New Delhi, Bangalore)
Journalist:	Bureau	Page No:	9, 7, 7

CONSUMER CONNECT INITIATIVE

TECH-TACKLING OPERATIONAL RISKS

COOs turn to technology as the biggest tool to mitigate future risks

Pallavi Chakravarty
@timesgroup.com

As offices resume work post lockdown, there is an essential need for evolution of leadership trying to find the best solutions for their companies, people and ecosystem. Talking of evolution, the role of a COO has also evolved, particularly in the last one year. He is looking at leading his business's regulatory, compliance and governance agenda, which is becoming more and more complex with the changing business environment.

But can COOs act as a catalyst for transformational change? To discuss about the evolving role of a COO and its relevance to the organisation and to the ecosystem, The Economic Times and Microsoft organised a virtual panel discussion on 'Building strategic leadership for a hybrid future' with some of the top COOs from the industry. The discussion was moderated by Alokesh Shattacharya, Senior Editor, ET.

One of the biggest shifts that happened post-COVID was the change in the customer, its demands, and companies responding to that change fast. But the question is, how long will this change continue? "COOs will have to bring in



One of the biggest shift that we have seen is that the customer has changed, demands have changed, and corporates have responded to that change pretty fast.
MANPREET SINGH AHUJA
Chief Digital Officer, PwC India

KEY LEARNINGS

1. Companies need to re-wire themselves, with the customer being at the centre
2. Analyse data, create insights and then take action on those insights
3. Being resilient is not enough, organisations have to be 'anti-fragile'
4. Post COVID, aviation – a highly-regulated sector – looking at the benefits of using technology
5. Post COVID, more than 65-70 per cent organisations are finding driving the innovation agenda much easier
6. AI is effective but not alone, it needs the power of design thinking, behavioural sciences, and cloud-based engineering to create magic
7. Interconnectivity of managing talent as two subsets of human beings and AI is preparing for the future

such as aviation is looking at the benefits of using technology. "We introduced a tracking system last year in August to see how many minutes a customer is spending on each checkpoint and use that data to tell airlines they have to open counters on time," says Jayaraj Sharmugam, COO, Bangalore International Airport. In insurance, while the frontend became virtual, the backend – the way you process applications, underwriting, customer experience – remained greatly manual in nature. "The mindset wasn't there to be working remote. Now, em-

ployees have to interact with technology and together interact with the prospect, that was a huge job for the insurance sector," says Rahul Raza, COO, Future Generali India Insurance Company. But with analytics, the ability to forecast operational risk is changing, he adds. For R.S. Sachdev, COO, Eicher Trucks and Buses, things weren't easy once the lockdown happened. "For us, one basket is customer interaction, second is supply chain and third is sales – and all of it was affected. Today, we sell digital models of our trucks without meeting peo-

ple and despite manufacturing 7,000 trucks in a month, we are falling short of demand." The company also launched Udaan, a dealer business management solution app, to streamline processes. While most companies revised themselves in the year gone by, it's also important to take all the change to your advantage. "The idea is to become 'anti-fragile' because we don't know what may hit us again. Being agile and resilient is a given, but in Kerala we are striving to be anti-fragile," says Mohish Darda, Co-Founder & CTO Icertis. With the changing world, it's important to keep ahead in terms of five years, he adds.

With the world now changed, we need to think what we do in the next five years so that we not only become resilient but become 'anti-fragile'.



We need to bring data together, run analytics on it, run ML and AI on it and then create them into insights which can be fed back into the system.
RAHUL RAZA
COO, Microsoft India



ARVIND GUPTA, Founder & Head, Digital India Foundation

'GOVT IS THE BIGGEST STARTUP DISRUPTER AND ENABLER TODAY'

We have seen a bi-partisan transformation in India with the government being at the centre of the transformation and really catapulting India into the 4th industrial revolution. The whole fintech revolution, the OBI, the UPI, and the entire payments system are built on top of a public goods platform called the India Stack. No other country has done this. The government is acting as an enabler, a soft regulator and are building platforms at scale. MyGov is the biggest indigenously built citizen engagement platform with more than 15 million users interacting with the government. Aarogya Setu is one big platform which alongside CoWin is delivering last mile vaccination. India is innovating, but it's approach is bottom-up, not top-down as is in the Silicon valley. So, if you can solve problems at the bottom of the pyramid, you can certainly reach the top. Trust will be the single most important factor for the success of any innovation in the future with companies required to be using customer data ethically and responsibly.



In April 2020, we didn't produce a single truck, in May we produced 400, and last month we produced 7,000. We are still falling short by 25 per cent of the demand.
R.S. SACHDEV
COO, Eicher Trucks and Buses



Bangalore is the only airport in the world to have contactless travel from the entry point to the boarding gate. Our tracking system can help airlines know how much time a customer is spending on a checkpoint.
MANRAJ SHARMUGAM
COO, Bangalore International Airport



Operational risk is at the very core of any financial institution, yet it is a very recent field. With analytics, the ability to forecast operational risk is changing.
RAHUL RAZA
COO, Future Generali India Insurance Company



AI is very effective, but alone it's not sufficient. We need to use the power of design thinking, behavioural sciences, cloud-based engineering to create magic out of AI.
ARVIND GUPTA
Co-Founder & CTO Icertis



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Date	25 March 2021
Publication	India Legal
Headline	Higher FDI cap in insurance: A booster shot
Link	https://www.indialegalive.com/cover-story-articles/il-feature-news/fdi-insurance-act-nirmala-sitharaman/



Higher FDI cap in insurance: A Booster Shot

The government's decision to raise the limit of foreign investment in Indian insurance companies from 49 percent to 74 percent is a timely boost. Can it be a game changer in an industry weakened by the pandemic?

With an intention of allowing foreign ownership and control in the insurance sector in India, the Union cabinet has given its permission to amend the Insurance Act, 1938. The cabinet has favoured the proposition to raise the Foreign Direct Investment (FDI) threshold to 74 per cent by clearing the Insurance Amendment Bill 2021 on March 10, 2021. The Bill is in sync with a proposal made in Budget 2021.

Lessons from the past

The extension of FDI in the insurance sector will result in improved penetration of life insurance services throughout the country. The relaxing of limitations on foreign ownership of insurers will also offer new avenues of funding. It will also provide access to external know-how that can support insurers' underwriting performance and unchain fresh functioning efficacies. However, history has taught us that increasing the FDI limit alone may not draw in global investors into the sector.

Both life and general insurance experienced a series of governing changes after the insurance segment opened up for FDI in 2000, and till 2014-2015, only limited insurance players benefitted. Even after the level was raised to 49 percent in 2015, the sector has not witnessed huge foreign flows and only eight life insurance players out of 23 private players and four out of the 21 private general insurers have overseas promoter holdings of 49 percent. As per the data available, several still have foreign holdings of 26 percent and Indian promoters still retain 100 percent stake in companies, such as Exide Life, Kotak Mahindra Life, Reliance General, Bajaj Allianz life, Canara, HSBC, Oriental Bank of Commerce Life, IDBI Federal Life, Future Generali India Life, Bajaj Allianz, SBI General and Tata AIG.

Date	29 March 2021
Publication	The New Indian Express
Headline	Higher FDI in insurance to benefit policyholders
Link	https://www.newindianexpress.com/business/2021/mar/29/higher-fdi-in-insurance-to-benefit-policyholders-2282995.html



THE NEW INDIAN EXPRESS

Higher FDI in insurance to benefit policyholders

Policyholders, they say, will get a wider choice, access to more innovative products, and a better customer service and claims settlement experience.



Published: 29th March 2021 10:39 AM | Last Updated: 29th March 2021 10:39 AM 🔒 | 🔍 🔍 🔍



For representational purpose. (Photo | PTI)

By Express News Service

NEW DELHI: With the government seeking to further liberalize the foreign direct investment (FDI) cap in insurance companies to 74 per cent from the existing 49 per cent, experts say that a higher FDI limit will help insurers access fresh capital to improve insurance penetration, and bring in better technical know-how and innovation to the advantage of the consumers.

Policyholders, they say, will get a wider choice, access to more innovative products, and a better customer service and claims settlement experience.

“The current higher cap of FDI will strengthen the industry and provide capital for growth requirements. As the industry grows and the financials become stronger, it paves the way for more value added products which address policyholders’ needs,” said Subhasish Acharya, chief distribution officer, Future Generali India Life Insurance.

Published Date:	30 March 2021	Publication:	The New Indian Express (Bangalore, Hyderabad, Chennai, New Delhi)
Journalist:	Bureau	Page No:	10



Higher FDI in insurance to benefit policyholders

ENS ECONOMIC BUREAU @ New Delhi

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The decision is also expected to reduce the demand-supply gap. "I believe that high technology must be complemented with high touch for a successful life insurance company. Policyholders in tier-2 and tier-3 towns and beyond will benefit from the investments made by companies in tech and last mile connectivity," he added.

According to Jyoti Prakash Gadia, managing director, Resurgent India Limited, there is scope for substantial expansion of the existing large ventures given that India still has a insurance penetration percentage of less than four per cent (premium as a percentage of GDP) as against the world average of six per cent.

Moreover, the post Covid-19 scenario has resulted in more demand, particularly for health insurance. Higher capital will ensure that companies are able to meet the future claims.

In addition, the government has announced several safeguards to protect policyholders' money. The majority of the directors in the board and key management personnel will need to be resident Indians so that they are accountable to Indian laws and courts. The government will also prescribe a specific percentage of the profits that will have to be treated as general reserve.



There is scope for substantial expansion of the existing large ventures given that India still has a insurance penetration percentage of less than four per cent – Jyoti Prakash Gadia, MD, Resurgent India Ltd

Published Date:	30 March 2021	Publication:	Morning Standard (New Delhi)
Journalist:	Bureau	Page No:	08

The MORNING STANDARD

Higher FDI in insurance to benefit policyholders

ENS ECONOMIC BUREAU @ New Delhi

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Press Release

Date	5 March 2021
Publication	DT Next
Headline	Mr. Niraj Kumar takes charge as Chief Investment Officer of Future Generali India Life Insurance Co. Ltd
Link	http://dtnewsonline.com/20043/



Mr. Niraj Kumar takes charge as Chief Investment Officer of Future Generali India Life Insurance Co. Ltd



March 4, 2021: Mr. Niraj Kumar has assumed charge as Chief Investment Officer at Future Generali India Life Insurance Co. Ltd. (FGLI). Prior to taking over as CIO, he has been Head of Equity / Investment in the Insurance industry since 2010. He has close to 20 years of professional experience in the area of fund management and macroeconomics. Over the years, he has built expertise in the areas of portfolio management across Equity & Fixed Income assets, Equity Analysis, Credit Risk and Macroeconomic.

Published Date:	17 March 2021	Publication:	Punyanagari (Mumbai & Pune)
Journalist:	Bureau	Page No:	10

फ्युचर जनरलीचा लाइफटाइम पार्टनर प्लान

। मुंबई : फ्युचर जनरली इंडिया लाइफ इन्शुरन्स कंपनी लिमिटेडने (एफजीआयएलआय) आपले नवीन उत्पादन-फ्युचर जनरली लाइफटाइम पार्टनर प्लान आणला आहे. हे उत्पादन पारंपरिक पार्टिसिपेटिंग प्रकारचे असून, ही संपूर्ण आयुर्विमा योजना आहे. याबाबत फ्युचर जनरली इंडिया लाइफ इन्शुरन्स कंपनी लिमिटेडचे मुख्य ग्राहक व मार्केटिंग अधिकारी राकेश वाघवा म्हणाले, ही योजना आपल्या नावाप्रमाणेच तुम्हाला आयुष्यभर तुमचे नियमित व नियोजित खर्च पार पाडण्यासाठी उत्पन्न पुरवत राहते. आमच्या तत्काळ व वाढत्या उत्पन्नाच्या ब्रेकथ्रू वैशिष्ट्यामुळे तुम्हाला महागाईची चिंता न करता तुमच्या निवृत्तीनंतरच्या गरजा पूर्ण करण्यात मदत होते. खात्रीशीर वाढते उत्पन्न पुरवण्यासोबतच ही योजना पॉलिसीधारकाला हमी नसलेले वार्षिक रोख बोनसही देऊ करते. विमा हे दीर्घकालीन बचतीचे साधन आहे, असे आम्हाला वाटते आणि म्हणून आम्ही वयाच्या १००व्या वर्षापर्यंत संरक्षण देतो, हप्ते भरण्यासाठी लवचिक मुदती देतो, रोखतेचे पर्याय देतो, हमी असलेले व नसलेले लाभ देतो. ही योजना आमच्या ग्राहकांच्या आयुष्यातील