

# Monthly Coverage Dossier

## January 2019

### Future Generali India Life Insurance

SR NO.	OVERVIEW OF ACTIVITIES	KEY PUBLICATIONS
1	Spokesperson Profiling: <ul style="list-style-type: none"> <li>• Munish Sharda</li> <li>• Jyoti Vaswani</li> <li>• Rakesh Wadhwa</li> <li>• Byju Joseph</li> <li>• Bikash Choudhary</li> </ul>	<ul style="list-style-type: none"> <li>• The Hindu Business Line</li> <li>• Businessworld Online</li> <li>• The Economic Times</li> <li>• CNBC TV18</li> <li>• BTVI</li> <li>• Moneycontrol</li> <li>• Outlook Money</li> <li>• Express Computer</li> <li>• Business Standard</li> </ul>
2	Future Generali India Life Insurance Company Limited launches 'Big Dreams Insurance Plan'	<ul style="list-style-type: none"> <li>• Virtual Times</li> <li>• Janmbhoomi</li> <li>• Vyapar</li> <li>• The Indian Express</li> <li>• Eisamay</li> </ul>

SR NO	Publication	Headline	Date	Coverage appeared
<b>Spokesperson Profiling</b>				
1	The Hindu Business Line	<a href="#">Future Generali to sell insurance products at Big Bazaar, Easyday stores</a>	24 <sup>th</sup> January,2019	Print
2	The Hindu Business Line	<a href="#">No more gloom: Insurers focus on health, wellness to woo customers</a>	23 <sup>rd</sup> January,2019	Print
3	Businessworld Online	<a href="#">We Offer A Diversified Portfolio Of Products From Protection To ULIPs: Munish Sharda</a>	29 <sup>th</sup> January,2019	Online
4	The Economic Times	<a href="#">Why IL&amp;FS default makes a compelling case for revival of FRDI</a>	30 <sup>th</sup> January,2019	Online
5	BTVI	<a href="#">Market Guru show</a>	10 <sup>th</sup> January,2019	Online
6	CNBC TV18	<a href="#">Trading Hour show</a>	23 <sup>rd</sup> January,2019	Online
7	Moneycontrol	<a href="#">Positive on corporate banks, cement and consumption themes in 2019: Future Generali</a>	3 <sup>rd</sup> January,2019	Online
8	Outlook Money	<a href="#">Curbing the crab with care</a>	January,2019	Print
9	Express Computer	<a href="#">Thirty One Percent Of The IT Budget Is Allocated For Digital: Byju Joseph, CTO, Future Generali India Life Insurance</a>	10 <sup>th</sup> January,2019	Online
10	Business Standard	<a href="#">Gender gap in insurance</a>	21 <sup>st</sup> January,2019	Print
<b>FGILI launches Big Dreams insurance plan</b>				
<b>CHENNAI</b>				
11	Virtual Time	<a href="#">Future Generali India Life Insurance launches ULIP</a>	4 <sup>th</sup> January,2019	Print
12	Chennaiyil.com	<a href="#">Future Generali India Life Insurance introduces a new age ULIP, Future Generali Big Dreams Insurance Plan</a>	3 <sup>rd</sup> January,2019	Online

<b>GUJARAT</b>				
13	Janmbhoomi	<a href="#">Future Generali India Life Insurance launches ULIP</a>	2 <sup>nd</sup> January,2019	Print
14	Vyapar	<a href="#">Future Generali India Life Insurance launches ULIP</a>	2 <sup>nd</sup> January,2019	Print
<b>JAIPUR</b>				
15	The Indian Express	<a href="#">Future Generali India Life Insurance launches Big Dreams Insurance Plan</a>	4 <sup>th</sup> January,2019	Print
<b>KOLKATA</b>				
16	Jansatta	<a href="#">Future Generali India Life Insurance launches Big Dreams Insurance Plan</a>	10 <sup>th</sup> January,2019	Print
17	Eisamay	<a href="#">Future Generali India Life Insurance launches Big Dreams Insurance Plan</a>	10 <sup>th</sup> January,2019	Online

Date	24th January, 2019
Publication	The Hindu Business Line
Headline	Future Generali to sell insurance products at Big Bazaar, Easyday stores

## Future Generali to sell insurance products at Big Bazaar, Easyday stores

**SURABHI**

Mumbai, January 23

In what could be a significant boost to its distribution network, private sector insurer Future Generali plans to enter into a partnership with Future Group to sell its insurance products at retail stores such as Big Bazaar and Easyday.

"The partnership with Big Bazaar and Easyday will be

like any corporate agency. They will have access to customer databases and they will sell to their customers in the store, either digitally or otherwise," said Munish Sharda, Managing Director and CEO, Future Generali India Life Insurance (FGILI), adding that it is likely to be launched soon.

The insurer is also working to simplify insurance

products across life and non-life segments and is developing some new, easy-to-understand products for this venture so that the customer can buy it easily at the retail store.

"We are looking at the full life cycle of customers and the products he/she may need - health, protection, savings, equipment insurance, and home insurance.

The insurer also plans to develop some new, easy-to-understand products for this venture

We are trying to sell the products in sachets and sell it at the stores across life and non-life categories," Sharda told *BusinessLine*, adding that some of these

will be existing products that have been re-packaged, while others would be new ones.

The insurer is also working on point-of-sale products that are extremely easy to buy and so can be sold easily in the stores.

FGILI is a three-way joint venture between Future Group, Generali Group and Industrial Investment Trust

Limited. Expressing optimism about the company's business prospects, Sharda said that it aims to grow two-and-a-half-to-three times its current size in the next three years.

### Expansion

It is opening about 15 branches, and is also expanding its agency footprint.

"This year has so far been a reasonably good year for us across all our channels of distribution and new business growth. We are growing at about 30 per cent this year, and we will continue to grow in that range, going forward," said Sharda, adding that the insurer is targeting a premium income of ₹1,200 crore to ₹1,300 crore in 2018-19.

Date	23 <sup>rd</sup> January, 2019
Publication	The Hindu Business Line
Headline	No more gloom: Insurers focus on health, wellness to woo customers

# No more gloom: Insurers focus on health, wellness to woo customers

Longer lifespan & rising incomes turning out to be life-changers for insurance companies

**SURABHI**

Mumbai, January 22  
With longer lifespan and rising incomes, insurers seem to be turning their focus away from death and destruction to health and wellness as part of their campaign to attract customers.

In recent weeks, at least three insurers have come out with campaigns that focus on fitness, health and protection as reasons to buy life insurance rather than the typical question of what will happen to the dependants if the customer dies without a policy.

The Life Insurance Council of India, with its member insurers, is also working on a new awareness campaign on the need for insurance, which is likely to be unveiled this month. The overall theme is to show how insurance is important in a person's lifespan, said a person familiar with the development, noting that insurance is not just about death but also saving for protec-

tion from other risks. "Apart from early demise, living too long is now turning into a concern for many Indians as people tend to live for 15-20 years after retiring at the age of 60. In the absence of a social security net, how to sustain their pre-retirement lifestyle is a main concern for many customers," noted an executive with a life insurer.

**#Rakshakarankireet**  
On Tuesday, Tata AIA Life Insurance Company announced the launch of their new brand philosophy '#Rakshakarankireet', which is based on the protection of near and dear ones as reflected in cultural customs.

Aditya Birla Health Insurance has just announced the launch of its latest TVC - Game of Choice - an advertising campaign that urges people to evaluate their health goals in their quest for success. Similarly, earlier this month,



Three insurers have come out with campaigns on fitness and health to sell life insurance policies (stock)

IDBI Federal Life Insurance also unveiled a new physical and financial fitness campaign with cricketer Sachin Tendulkar as its brand ambassador under the name, #KeepMoving. At the launch, Tendulkar had noted that this was a "positive message" by the insurer. "Insurance adds a lot of value

to a customer's life. It gives protection. The right way to do it is that we will be your lifetime partner. We will partner with you in all aspects of your life, be it child's education, retirement, critical illness or protection," said Munish Sharda, Managing Director and CEO, Future Generali India Life Insurance.

**Protection gap**  
Significantly, with rising incomes and growth, India's insurance market, which is seen to be largely underpenetrated, is expected to see significant growth in the coming few years. According to a report by Swiss Re, the protection gap in India is close to 93 per cent.

Date	29 <sup>th</sup> January,2019
Publication	Businessworld Online
Headline	We Offer a Diversified Portfolio Of Products From Protection To ULIPs: Munish Sharda
Link	<a href="http://www.businessworld.in/article/We-Offer-A-Diversified-Portfolio-Of-Products-From-Protection-To-ULIPs-Munish-Sharda/29-01-2019-166579/">http://www.businessworld.in/article/We-Offer-A-Diversified-Portfolio-Of-Products-From-Protection-To-ULIPs-Munish-Sharda/29-01-2019-166579/</a>

**BW BUSINESSWORLD**

January 31, 2019 |    

 News
Columns
Interviews
BW Communities
Events
BW TV
Subscribe to Print

## We Offer A Diversified Portfolio Of Products From Protection To ULIPs: Munish Sharda

 Like

*In an interview with BW Businessworld, Munish Sharda, MD and CEO, Future Generali India Life Insurance Company, talks about insurance industry, products and more*







Date	30 <sup>th</sup> January, 2019
Publication	The Economic Times
Headline	Why IL&FS default makes a compelling case for revival of FRDI
Link	<a href="https://economictimes.indiatimes.com/industry/banking/finance/banking/why-ilfs-default-makes-a-compelling-case-for-revival-of-frdi/articleshow/67746645.cms">https://economictimes.indiatimes.com/industry/banking/finance/banking/why-ilfs-default-makes-a-compelling-case-for-revival-of-frdi/articleshow/67746645.cms</a>

The screenshot shows the top portion of a news article on the Economic Times website. At the top, there are navigation links for 'SECTIONS', 'ET APPS', 'ENGLISH', 'E-PAPER', and 'ET PRIME'. The main header includes 'THE ECONOMIC TIMES | Banking' and 'LATEST NEWS Govt is making efforts class: President Ram'. Below the header are several advertisements, including 'POWERPLAY BUDGET 2019', 'AEGONLife', 'essanpaints', 'APEX ULTIMA PROTEK', and 'G GR'. A navigation bar contains links for 'Home', 'Industry', 'Auto', 'Banking/Finance', 'Cons. Products', 'Energy', 'Ind'l Goods/Svs', and 'Health'. The article's breadcrumb trail is 'Business News > Industry > Banking/Finance > Banking > Why IL&FS default makes a compelling case for revival of FRDI'. A market stats section shows '03:34 PM | 31 JAN | CLOSED' with values for 'बीसेक्स' (36,256), 'निफ्टी 50' (10,830), and 'संन (दरसीपेस) (₹/10 ...' (33,087.00). A red banner reads 'TRENDING ON ET - BUDGET 2019 FULL COVERAGE >>'. The article title is 'Why IL&FS default makes a compelling case for revival of FRDI'. An illustration shows a person in a suit looking at a large stack of money. The text begins: 'Companies without sufficient cash flow defaulting is normal, but what about a company with four times its quarterly payments turning away lenders? It's strange but true, thanks to Infrastructure Leasing & Financial Services (IL&FS) administration which has sent investors into a tizzy. The default by a financially sound road operator has raised doubts about the sanctity of a legal structure that lenders rely on to fund, throwing up yet another complication in funding infrastructure, where lenders have already turned their backs on after many misadventures. When the IL&FS-promoted Jharkhand Road Projects Implementation Co failed to pay investors their dues this month, it not only dented investor sentiment but also exposed the huge gap in the country's fledgling bankruptcy law. Jharkhand Road, a so-called special purpose vehicle (a company which is independent of its promoters' liabilities), failed to pay Rs 76 crore to investors when the payments for its bonds were due. It cited the National Company Law Board's payment moratorium order granted to its parent IL&FS after government pleaded for it following its default in September. "In a court of law, the SPV model should hold and its fortune should be separate from holding company," said Jyoti Vaswani, chief investment officer, Future Generali Life Insurance. "If it does not hold, then there could be question mark in the SPV model structure."

Date	10 <sup>th</sup> January, 2019
Publication	BTVI
Headline	Market Guru Show
Link	<a href="https://www.btvi.in/videos/how-to-play-the-markets-in-2019-/31098">https://www.btvi.in/videos/how-to-play-the-markets-in-2019-/31098</a>

**'POSITIVE ON THE CONSUMPTION THEME'**

**Bajaj Auto**  
2718.20 ▲ 21.30 0.79%  
Today 2729.98 [119.99k]  
2679.02 OPEN 12:17:06

**JYOTI VASWANI, FUTURE GENERALI**  
Shifting Investment Focus On Financials Currently

12:17 PM  
**NIFTY BANK**  
2752.90 ▼ 167.50

**BTVI** | **BhartiFrg** 477.40 ▲ 0.40 | **BharAirtel** 3 | **Inf** 95.00 ▼ 1.25 | **Samofi** 6280.55 ▲

Date	23 <sup>rd</sup> Janury,2019
Publication	CNBC TV18
Headline	Trading Hour show



Date	3 <sup>rd</sup> January, 2019
Publication	Moneycontrol
Headline	Positive on corporate banks, cement and consumption themes in 2019: Future Generali
Link	<a href="https://www.moneycontrol.com/news/business/markets/positive-on-corporate-banks-cement-and-consumption-themes-in-2019-future-general-3345611.html">https://www.moneycontrol.com/news/business/markets/positive-on-corporate-banks-cement-and-consumption-themes-in-2019-future-general-3345611.html</a>

**moneycontrol BUDGET 2019**

**MAX LIFE INSURANCE**

**kotak Mutual Fund**

**Liberty General Insurance**

**vmware**

**smc** Moneywise. Be wise.

**LIC HFL** LIC GENERAL FINANCE LTD.

Home | Budget 2019 **News** | Markets | Mutual Funds | Commodities | Startups | Video | Podcast | Personal Finance | Portfolio | Forum | Subscription | Live TV

Business | Markets | Stocks | Economy | Research | Mutual Funds | Personal Finance | Property | Auto | IPO | Politics | India | World | Technology | Startups | Opinion

**moneycontrol** Stay up to date with the latest news. [Subscribe to moneycontrol now!](#)

**YOU ARE HERE:** Home >> News >> Business >> Markets

Last Updated : Jan 03, 2019 08:46 AM IST | Source: Moneycontrol.com

## Positive on corporate banks, cement and consumption themes in 2019: Future Generali

Investors should continue to focus on stock selection and overlook the clamour that we would hear over the next 6 months, as we approach the general election

**moneycontrol** GET IT ON **WHATSAPP**

Date	January, 2019 issue
Publication	Outlook Money
Headline	Curbing the crab with care

**Cancer Insurance**

her husband's company and their individual family health policy.

**H**owever, can a separate cancer insurance be the solution? "While a general medical insurance is a must, opting for critical illness that covers cancer is a good idea. Since cancer treatment can be prolonged and expensive, it can drain families of financial resources if there is no insurance cover available. Normal health insurances might not be enough," said Rakesh Wadhwa, Chief Marketing Officer, Future Generali

**India Life Insurance.** A good cancer insurance policy provides the much-needed financial support during the time of crisis. In fact, certain cancer insurance policies offer the benefit of tax exemption under Section 80D of Income Tax Act, 1961. "The importance of a separate cancer insurance is that there are other significant incidental expenses involved in treatment such as alternative therapy that patient's family has to deal with. Therefore, one must consider buying a specific cancer insurance plan that provides a lump sum benefit on diagnosis of

such an ailment," added Wadhwa. However, every cancer insurance plan might not have the appropriate solution. While they promise to insure the patient, the reality is often far-fetched. Some insurance providers often refuse coverage to cancer survivors. Mumbai's Farhad George faced a tough time when he wanted to opt for a separate cancer insurance. Since he had already undergone treatment and resumed a normal life, most insurance providers turned him down. "In India, regrettably, cancer treatment is not state-sponsored. It is sad to see that most health insurances these days are being commercially driven. Companies need to think beyond just making money and provide a more holistic solution. The welfare factor needs to be incorporated. Do not do business with cancer," said Gautam Mukherjee, practising Oncologist based in Kolkata.

**T**hen, how should one go about choosing a cancer insurance plan? Few important things need to be considered while opting for a cancer insurance. First, look at the benefits and pay-outs at every stage. Second, see what kind of benefit applies in each stage and the total benefit under the plan. Third, check whether the plan offers a fixed sum insured throughout the term or does the sum insured increase at say 10 per cent every year up to a certain fixed limit. Though the premium could be higher for such a plan, it does take care of the escalating medical costs. Fourth, is there a waiver for all future premiums upon diagnosis? Check at what stage the plan offers it. Fifth, upon diagnosis, will there be a regular income benefit as a fixed percentage of the sum insured? While one needs to keep in mind, the above things before buying a separate cancer insurance plan, do remember to study the exclusions and restrictions before you take a



**DIMPLE BAWA, 36,**  
Place: Delhi

**D**iagnosed with cancer in 2013, Dimple Bawa came out victorious in this battle for life. Bawa knew that the darkest and gloomiest never-ending winter night can only be deflated by the warmth and love of her family and her perseverance towards life. Surviving through six cycles of chemotherapies, mastectomy and 25 sessions of radiation, Bawa is now not only enjoying her life but also owns an organisation called Cheers To Life Foundation, helping one and all to defeat cancer. One way Bawa remained positive throughout was by gathering as much knowledge possible. She states, "Life is all about beating the odds and overcoming challenges one at a time. I have made it my mission to thrive and not just live."

Photo: SREERUP

54 | Outlook Money | January 2019 | www.outlookmoney.com

Date	10 <sup>th</sup> January,2019
Publication	Express Computer
Headline	Thirty One Percent of The IT Budget Is Allocated For Digital: Byju Joseph, CTO, Future Generali India Life Insurance
Link	<a href="https://www.expresscomputer.in/videos/excl-interviews/initiatives-being-taken-with-regards-to-people-process-technology-byju-joseph/31594/">https://www.expresscomputer.in/videos/excl-interviews/initiatives-being-taken-with-regards-to-people-process-technology-byju-joseph/31594/</a>

## Thirty One Percent Of The IT Budget Is Allocated For Digital: Byju Joseph, CTO, Future Generali India Life Insurance

**EC** By Express Computer — Last updated Jan 10, 2019

**VIDEO** **EXCLUSIVE INTERVIEWS** **VIDEOS**



Date	21 <sup>st</sup> January, 2019
Publication	Business Standard
Headline	Gender gap in insurance

# Gender gap in insurance

With only a third of policies in their names, women need to insure themselves aggressively

**COVERS WITH MATERNITY BENEFIT ARE MORE EXPENSIVE**

Insurer	Plan with maternity benefit	Annual premium (₹)	Plan without maternity benefit	Annual premium (₹)
Axis Health Insurance	Parishad Gold	29,224	Go Active	17,977
Star Health Insurance	Star Comprehensive Health Suraksha	18,361	Health Optima	15,892
HDFC Ergo	Health Suraksha - Gold	16,741	Health Suraksha Silver	15,124
Apollo Munich	Easy Health Floater Premium	26,923	Easy Health Floater Exclusive	18,993

Premiums are for floater policies with sum insured of ₹10 lakh, where husband is 32 and wife is 30, inclusive of taxes. Source: FalihaBazzar

**Life insurance penetration in India is already low at 3.49 per cent (2016-17) figure from the Economic Survey, 2018 and over and above that, women lag behind men in the purchase of life insurance by a wide margin.** According to the annual report of the Insurance Regulatory and Development Authority of India (IRDAI), the total number of life policies sold in 2017-18 stood at 26.2 million while the first-year premium was ₹92,135 crore. Women accounted for only 32 per cent of both number of policies purchased and first-year premium. The situation is not better in health insurance. According to the National Family Health Survey (NFHS-4) of the Ministry of Health and Family Welfare, only 20 per cent of women aged 15-49 are covered by health insurance or a health scheme. These numbers underline the need for women themselves, and their families, to ensure that they are adequately protected.

**Homemakers need life insurance:** Many families do not consider it essential to buy life insurance for non-earning women, something that experts disagree with. "Even though the household's cash inflow will not be affected if she is no longer there, outflows will rise as the husband will have to pay for many of the duties she performs," says Deepesh Raghav, founder, Personal Finance Planet, a self-regulated investment advisor.

**Insurers offer term cover to a non-earning spouse after a few checks.** "There should be an insurable interest, that is, a quantifiable financial loss to someone if the person passes away. Companies check for moral hazard, and they see whether the payer has the requisite financial capability," says Bikaash Choudhary, appointed actuary and chief risk officer, Future Generali India Life Insurance. Moral hazard refers to someone trying to benefit improperly from the purchase of insurance.

There are limits on the amount of cover a non-earning spouse can get. "Most insurers do not give more than 50 per cent of the cover given to the earning husband. They also have a cap on the absolute amount of cover," adds Choudhary.

**According to Raghav, non-earning women who find it difficult to get term insurance on their own should opt for a joint cover with their husbands, instead of buying an insurance-cum-investment plan.**

**Buy adequate life covers:** Do not go by the rule of thumb of buying life cover worth eight or 10 times the annual income. "Ideally, the family's net worth plus sum insured should be adequate to take care of financial goals, square off liabilities, and meet expenses," says Raghav. The wife and husband may split the amount of cover in proportion to their salaries. For a non-working woman, buy a sum insured that will replace the economic value of her contributions.

**Alter cover with circumstances:** If children are born, the couple takes a home loan, or a child decides to go abroad for higher education, women will need to increase their term covers. Once the home loan is paid or the education goal is met, she may reduce her cover. When a woman decides to move from full- to part-time employment — to raise children or to take care of aged parents — she should reduce her cover. "Some insurers may be reluctant to reduce the sum insured on a term cover. Hence, buy two or three term covers instead of one, so that you can close down one when you need to reduce cover," says Vishal Dhawan, chief financial planner, Plan Ahead Wealth Advisors.

**Integrate health covers post marriage:** Before marriage, a woman may be part of her parents' floater health cover. After marriage, she should move into her husband's floater cover. Says Bhaskar Nermark, head-health administration team, Bajaj Allianz General Insurance: "Usually the newly wed spouse is added to the husband's policy. Alternatively, she can continue in her parents' policy till renewal and opt for a new policy with her spouse at renewal. All continuity benefits can be transferred to the new policy for herself and spouse. However, she needs to remove her name from her earlier policy." Both wife and husband should add

the spouse's name to the list of insured in their employer's policies.

When deciding the cover amount, factor in the cost of treatment at the hospital you would like to go to. "Costs vary widely across hospitals. Go for a family floater with a sum insured that will cover the majority of diseases. Raise this amount further to account for medical inflation. Reassess the sum insured every five years," says Dhawan. With growing age and income, buy a super top up and a critical illness plan.

**Weigh pros and cons of maternity benefits:** Both standalone and floater policies with maternity benefit are available. "One can never be sure about the risk of hospitalisation due to ailments during pregnancies, hence opting for a separate family floater with maternity benefit is imperative," says Prasen Sikdar, MD & CEO, Cigna TTK Health Insurance. Such policies cover the newborn from day one.

Do a proper cost-benefit analysis. Their cost, on average, is higher by 50-200 per cent than of policies without this feature (see table). "Many insurers offer this feature only in policies with higher sum insured. They have a waiting period of a couple of years and hence need to be purchased in advance," says Arvind Laddha, deputy chief executive officer, JLT Independent Insurance Brokers. These policies also come with caps. "If a fixed benefit is payable, the maximum could be capped at ₹1 lakh for a normal delivery and ₹2 lakh for a C-section. If the benefit is a percentage of sum insured, it could be capped at 1 per cent and 2-2.5 per cent respectively," says Premanshu Singh, CEO, Coverfox.com.

The policy may pay for only a limited number of deliveries. Once the family has had children, this feature becomes redundant. "If the feature is optional, do not opt for it at the next renewal," says Singh. You may also move to a policy without this feature. If the same insurer will not shift you, port to another. One alternative, according to Raghav, is to save money for this event, or depend on your employer's cover.



**CHENNAI**

Date	5 <sup>th</sup> December,2018
Publication	Virtual Time
Headline	Future Generali India Life Insurance launches ULIP

**Future Generali India Life Insurance introduces a new age ULIP, Future Generali Big Dreams Insurance Plan**

Chennai, Jan 04 Future Generali India Life Insurance Company Limited (FGI-LI), recently announced the launch of its latest offering, Big Dreams Insurance Plan. The product is a new age ULIP which differentiates itself from the market on 3 key points:

- Plan provides additional allocation on every premium payment made by the customer. This will encourage customers to stay invested for long term and get maximum value
- Only charges applicable

are fund management and mortality charges. There are no other charges applicable under this plan

• Plan offers 3 life-stage based solutions to help customer fulfil their big dreams:

**Option 1: Wealth Creation:** To save for a specific milestone

**Option 2: Retire Smart:** To build a retirement corpus and get monthly income

**Option 3: Dream Protect:** To secure a child's education or protect family's lifestyle in case of unfortunate demise of

the life assured.

Future Generali Big Dreams Insurance Plan offers six diverse funds having portfolio allocation across money market, debt securities and equities, which can be opted or switched by the customer depending upon their risk appetite and the prevailing market scenario. They have also launched a new investment fund – 'Future Midcap fund', to meet the needs of customers seeking long term capital appreciation by investing into mid cap stocks.

Date	4 <sup>th</sup> December,2018
Publication	Chennaiyil.com
Headline	Future Generali India Life Insurance introduces a new age ULIP, Future Generali Big Dreams Insurance Plan
Link	<a href="http://chennaiyil.com/future-general-India-life-insurance-introduces-new-age-ulip-future-general-India-big-dreams-insurance-plan/">http://chennaiyil.com/future-general-India-life-insurance-introduces-new-age-ulip-future-general-India-big-dreams-insurance-plan/</a>



## GUJARAT

Date	2 <sup>nd</sup> January, 2019
Publication	Janmbhoomi
Headline	Future Generali India Life Insurance launches ULIP

**ફ્યુચર જનરાલી ઇન્ડિયા લાઇફ**  
**ઇન્સ્યુરન્સનો નવો યુલિપ ઇન્સ્યોરન્સ પ્લાન**  
મુંબઈ, તા. ૧ : ફ્યુચર જનરાલી ઇન્ડિયા લાઇફ ઇન્સ્યુરન્સે બિગ ડ્રીમ્સ ઇન્સ્યુરન્સ પ્લાન રજૂ કર્યો છે. આ યોજના નવા-યુગની યુલિપ હોવાથી તે ત્રણ પ્રકારે અલગ હોવાનો દાવો કંપનીએ કર્યો છે.  
કંપનીએ કહ્યું કે આ પ્લાન ગ્રાહક દ્વારા કરવામાં આવેલી દરેક પ્રીમિયમ ચુકવણી પર વધારાની ફાળવણી પૂરી પાડે છે. તેને લીધે ગ્રાહકો લાંબી મુદત માટે રોકાણ રાખીને મહત્તમ મૂલ્ય મેળવી શકશે. ઉપરાંત ફંડ મેનેજમેન્ટ અને મોર્ટાલિટી શુલ્ક જેવા શુલ્ક જ લાગુ થશે. બીજા કોઈ ચાર્જ નહીં લાગે.  
ત્રણ વિકલ્પમાં પહેલો વિકલ્પ સંપત્તિ સર્જનનો છે બીજો નિવૃત્તિ ભંડોળ ઊભું કરવું અને માસિક આવક મેળવવી અને ત્રીજા વિકલ્પમાં ગ્રાહકના મૃત્યુના સંજોગો તેના સંતાનોનાં શિક્ષણ અને પરિવારની જીવનશૈલીનું રક્ષણ કરે છે. આ ઇન્સ્યુરન્સ પ્લાનનું નાણાં ભંડોળ ઋણ બજાર, નાણાં બજાર ડેબ્ટ સિક્યુરિટીઝ અને શેરના પોર્ટફોલિયો માટે છ ફંડો ઓફર કરે છે. ગ્રાહક તેમની જોખમ ક્ષમતા અને પ્રવર્તમાન બજાર સંજોગોને આધારે પસંદ કરી શકે. એમનાથી બીજા ભંડોળમાં ફેરવી શકે છે.

Date	31st December, 2018
Publication	Vyapar
Headline	Future Generali India Life Insurance launches ULIP

**ફ્યુચર જનરાલી ઇન્ડિયા લાઇફ ઇન્સ્યુરન્સનો નવો યુલિપ ઇન્સ્યોરન્સ પ્લાન**

મુંબઈ, તા. ૧ : ફ્યુચર જનરાલી ઇન્ડિયા લાઇફ ઇન્સ્યુરન્સે બિગ ડ્રીમ્સ ઇન્સ્યુરન્સ પ્લાન રજૂ કર્યો છે. આ યોજના નવા-યુગની યુલિપ હોવાથી તે ત્રણ પ્રકારે અલગ હોવાનો દાવો કંપનીએ કર્યો છે.

કંપનીએ કહ્યું કે આ પ્લાન ગ્રાહક દ્વારા કરવામાં આવેલી દરેક પ્રીમિયમ ચુકવણી પર વધારાની ફાળવણી પૂરી પાડે છે. તેને લીધે ગ્રાહકો લાંબી મુદત માટે રોકાણ રાખીને મહત્તમ મૂલ્ય મેળવી શકશે. ઉપરાંત ફંડ મેનેજમેન્ટ અને મોર્ટાલિટી શુલ્ક જેવા શુલ્ક જ લાગુ થશે. બીજા કોઈ ચાર્જ નહીં લાગે.

ત્રણ વિકલ્પમાં પહેલો વિકલ્પ સંપત્તિ સર્જનનો છે બીજો નિવૃત્તિ ભંડોળ ઊભું કરવું અને માસિક આવક મેળવવી અને ત્રીજા વિકલ્પમાં ગ્રાહકના મૃત્યુના સંજોગો તેના સંતાનોનાં શિક્ષણ અને પરિવારની જીવનશૈલીનું રક્ષણ કરે છે. આ ઇન્સ્યુરન્સ પ્લાનનું નાણાં ભંડોળ ઋણ બજાર, નાણાં બજાર ડેબ્ટ સિક્યુરિટીઝ અને શેરના પોર્ટફોલિયો માટે છ ફંડો ઓફર કરે છે. ગ્રાહક તેમની જોખમ ક્ષમતા અને પ્રવર્તમાન બજાર સંજોગોને આધારે પસંદ કરી શકે. એમનાથી બીજા ભંડોળમાં ફેરવી શકે છે.

## JAIPUR

Date	4th January,2019
Publication	The Indian Express
Headline	Future Generali India Life Insurance launches Big Dreams Insurance Plan

**Future Generali India Life Insurance Company Limited(FGILI)**, today announced the launch of its latest offering, Big Dreams Insurance Plan. The product is a new age ULIP which differentiates itself from the market on 3 key points: Plan provides additional allocation on every premium payment made by the customer. This will encourage customers to stay invested for long term and get maximum value. Only charges applicable are fund management and mortality charges. There are no other charges applicable under this plan. Future Generali Big Dreams Insurance Plan offers six diverse funds having portfolio allocation across money market, debt securities and equities, which can be opted or switched by the customer depending upon their risk appetite and the prevailing market scenario. They have also launched a new investment fund.

**KOLKATA**

Date	10th January, 2019
Publication	Jansatta
Headline	Future Generali India Life Insurance launches Big Dreams Insurance Plan

## फ्यूचर जेनरली की नई बीमा योजना

कोलकाता, 8 जनवरी (जनसत्ता)।

फ्यूचर जेनरली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड (एफजीआईएलआई) ने एक नई बीमा योजना शुरू करने की घोषणा की है, जिसका नाम है-बिग ड्रिम्स इंश्योरेंस प्लान।

यह उत्पाद नए युग का यूएलआईपी प्लान है, जो

तीन मुख्य बिंदुओं पर मार्केट से अलग है। इसके तहत यह प्लान ग्राहकों द्वारा दिए गए प्रत्येक प्रीमियम पर अतिरिक्त आबंटन की सुविधा देता है। दूसरा इसमें फंड मैनेजमेंट व मासिक चार्ज लागू होता है और तीसरा यह प्लान तीन लाइफ-स्टेज आधारित साल्युशंस पेश करता है। यह जानकारी एक प्रेस बयान में दी गई।

Date	10th January, 2019
Publication	Eisamay
Headline	Future Generali India Life Insurance launches Big Dreams Insurance Plan
Link	<a href="https://eisamay.indiatimes.com/">https://eisamay.indiatimes.com/</a>

Bangla News News হিন্দী হিন্দী সুন্দরগাঁও তম্বুড় ক্রীড়া জীবন জরাজীর্ণ More

ES ব্যবসা বাণিজ্য মুদ্রারক্ষস

**এইসময়**  
YOUNG BENGAL GLOBAL BENGALI  
মুদ্রারক্ষস

Bangla News » Business » Business News » Future Generali Introduces New Year Special Big Dreams Insurance Plan

**WATCH** মেঘ থেকে মীন, কেমন যাবে আজকের দিন? | রাশিফল।

**ছোট বিনিয়োগে বড় স্বপ্ন, Future Generali আনল নয়া বিমা**

দীর্ঘকালীন বিনিয়োগে গ্রাহকদের উৎসাহ দিতে প্রিন্সিপাল প্রতি অতিরিক্ত বণ্টন (Allocation) করে Future Generali India। ফান্ড ম্যানেজমেন্ট ও মর্টালিটি চার্জ ছাড়া গ্রাহককে অন্য কোনও চার্জ দিতে হবে না।

Others | Updated: Jan 10, 2019, 04:09PM IST

f t G+ e SUBSCRIBE NEWSLETTER

**হাইলাইটস**

- যে কোনও বয়সে বিনিয়োগকারীকে কম চার্জে বৈমুখ্য দিতেই এই পরিকল্পনা।
- নাম, বড় স্বপ্ন বিমা পরিকল্পনা Big Dreams Insurance Plan।
- ফান্ড ম্যানেজমেন্ট ও মর্টালি