

Monthly Coverage Dossier

July 2022

Future Generali India Life Insurance Company Limited

FGILI Monthly Report - July 2022						
Overview of Activities	Spokesperson	Publications captured	Journalist	Timeline	Media Type	Category
Interview						
Planning for child	Mr. Bikash Choudhary	Navbharat	Vishnu	July 1, 2022	Print	CAT A
Initiatives to improve mobile security.	Mr. Pawan Chawla	Banking Frontiers	Ravi Lalwani	July 6, 2022	Print	CAT A
Author Article						
National Doctors' Day: Medical professionals too need someone to take care of their financial health	Mr. Ashish Tiwari	Mint Genie	Abeer Ray	July 1, 2022	Online	CAT A
Life Insurance Policy Claim settlement can be easy if you follow these advice of Expert Nilesh Parmar	Mr. Nilesh Parmar	Dainik Jagran	Manish Mishra	July 1, 2022	Online	CAT A
Industry Story						
The CEO-CHRO Partnership	Ms. Shwetha Ram	Human Capital Magazine	Anushruthi	July 7, 2022	Print	CAT A
Press Release						
FGILI launches Future Generali Long Term Income Plan. Know details here	Mr. Bikash Choudhary	Mint		July 14, 2022	Online	CAT A
Product bites: Future Generali India Life launches Assured Income Plan	Mr. Bikash Choudhary	Asia Life Insurance Post	Mass Issue	July 14, 2022	Online	CAT B
FGILI launches Future Generali Long Term Income Plan. Know details here	Mr. Bikash Choudhary	Pehal News		July 14, 2022	Online	CAT B

FGILI launches Future Generali Long Term Income Plan. Know details here	Mr. Bikash Choudhary	The Bharat Express News		July 14, 2022	Online	CAT B
FGILI launches Future Generali Long Term Income Plan. Know details here	Mr. Bikash Choudhary	The Insurance Advisor		July 14, 2022	Online	CAT B
FGILI launches Future Generali Long Term Income Plan. Know details here	Mr. Bikash Choudhary	Business Journal		July 14, 2022	Online	CAT B
FGILI launches Future Generali Long Term Income Plan. Know details here	Mr. Bikash Choudhary	The Local Report		July 14, 2022	Online	CAT B
Events						
How to keep next-gen security threats at bay	Mr. Pawan Chawla	ET CIO	Varun Agarwal	July 21, 2022	Online	CAT A
From reach to relevance is key to fight ad fraud	Mr. Pawan Chawla	The Financial Express	Anushree Bhattacharyya	July 23, 2022	Print	CAT A

Interview

Date:	July 6, 2022	Publication:	Banking Frontiers
Media:	Print	Page No:	31- 33
Link: NA			

Apps & Wearables are the Security Frontiers

2 information security heads from leading life insurance companies share the current scenario of mobile frauds and initiatives taken by their organisation to combat them:

The users of mobile devices are increasingly subject to malicious activity, mainly concerning pushing malware apps to smartphones, tablets, or other devices using a mobile OS. These handheld devices, carried in the pockets, are used to store and protect sensitive information. Even though Google and Apple offer distribution environments that are closed and controlled, users are still exposed to different kinds of attacks.

TOP FRAUDS

Future Generali India Life Insurance observed that one-way criminals can bypass the app market source code checks was not by including anything malicious in the app itself, but rather by making an app that, in essence, is a browser window to a phishing site. The company observed that a trojanized version of a legitimate app had been included in the factory firmware from a small mobile phone manufacturer and shipped to customers on brand new phones.

Pawan Chawla, CISO & DPO of



Pawan Chawla recommends MDM & MAM to secure the organisation's data on employee's personal devices

the company says: "We encountered a significant jump in the number of apps that, without notification to the user,

included crypto-miner code in the app. Advertisement fraud is, surprisingly, one of the most profitable criminal enterprises nowadays, and mobile apps appear to be a key part of this subtle crime."

IMPROVEMENTS IN MOBILE SECURITY

App security isn't a feature or a benefit – it is a bare necessity. One breach could cost a company not just millions of dollars but a lifetime of trust. That is why security should be a priority from the moment the developer starts writing the first line of code. Pawan provides additional inputs: "With one break-in, criminals could know our name, age, home address, account numbers, and even our current location precise to a few meters. Enterprise applications exchange exceedingly sensitive information that attackers are constantly on the prowl for."

Canara HSBC Life Insurance is planning to launch its mobile application to facilitate customers and help them with more personalized services and a one-stop solution for all their queries.

Banking Frontiers July 2022 31

Future Generali Life Insurances 9 practices for enhancing app security:

- 1. Writing secure code:** Bugs and vulnerabilities in a code are the starting point most attackers use to break into an application. Attackers will try to reverse engineer the code and tamper with it, and all they need is a public copy of your app for it. FGLI keeps the security code in mind from day one and hardens its code, making it tough to break through. It obfuscates and minify the code so it cannot be reverse-engineered. FGLI also keeps our code hardened and follows code signing.
- 2. Encrypt call data:** Every single unit of data that is exchanged over the FGLI app is encrypted. This means that even if data is stolen, there's nothing criminals can read and misuse. You can understand the power of encryption when organizations like FBI and NSA are found asking for permission to access iPhones and decode WhatsApp messages. If they can't break through willfully, hackers sure can't.
- 3. Extra cautious with libraries:** When using third-party libraries, FGLI take extra care and test the code thoroughly before using them in its app. FGLI believes developers should use controlled internal repositories and exercise policy controls during acquisition to protect apps from vulnerabilities in libraries. FGLI constantly keeps the library, framework, and development tool up to date. And it only uses trusted sources for frameworks and libraries.
- 4. Authorized APIs only:** APIs that aren't authorized and are loosely coded can unintentionally grant a hacker privilege to access sensitive data. For example, calling out to a device information locally helps programmers easily reuse that information when making API calls. Hence, FGLI recommends and follows APIs that can be centrally authorised for maximum security.
- 5. High-level authentication:** In the wake of the fact that some of the biggest security breaches happen due to weak authentication, it is becoming increasingly important to use stronger authentication. Hence, FGLI designed its apps to accept strong alphanumeric passwords and at stages, multi-factor authentication which involves dynamic OTP.
- 6. Principle of least privilege:** FGLI ensures that the code shall run with only the permissions it needs and no more. FGLI app doesn't request any more privileges than the minimum required for it to function.
- 7. Session Handling:** Sessions on mobile last much longer than on desktops. This makes session handling harder for the server. FGLI uses tokens instead of device identifiers to identify a session. Tokens can be revoked at any time, making them more secure in case of lost and stolen devices.
- 8. Cryptography tools & techniques:** Key management is crucial for encryption efforts must pay off. FGLI does not hard code keys as they make it easy for attackers to steal them.
- 9. Test Repeatedly:** New threats are emerging every day hence regress testing is needed to stay protected. FGLI conducts regular vulnerability assessment and penetration testing, of our apps for vulnerabilities. The company fixes them with each update and before releasing the code to the market.

Author Article

Date:	July 1, 2022	Publication:	Mint Genie
Media:	Online	Page No:	NA
Link: https://mintgenie.livemint.com/news/personal-finance/national-doctors-day-medical-professionals-too-need-someone-to-take-care-of-their-financial-health-151656656605222			

National Doctors' Day: Medical professionals too need someone to take care of their financial health

[mintgenie](#) | Ashish Tiwari

Updated: 01 Jul 2022, 12:19 PM IST

[Life Insurance](#) is no more a luxury, it is a necessity. Given the scenario we live in today; it has become as important to insure our life. As much as we look at a full-body check-up being done at regular intervals, we must consider having a life insurance cover. Life insurance offers not just protection but a sense of [security and mental](#) peace. Life is full of uncertainties, among this if there is something which can be made certain is your family's financial future and that comes with life insurance.

Insurance Planning - Plan your financial liabilities and discuss your future plans transparently with your financial doctor i.e., advisor openly to help them suggest to you the various options available for not only securing your financial future but also to build your wealth.

So, this Doctor's Day, let us pledge to not just take care of our physical but financial health too cause 'Health is wealth'. Having strong financial health is essential to having overall good physical health since the stress that comes from having unplanned, poor financial health might easily develop into critical, physical illness. So call our financial advisor today and book an appointment to get a complete financial health check-up which includes figuring our savings, and net worth, setting financial goals, [retirement planning](#), and above all, buying a trusted, life insurance plan.

Ashish Tiwari is the Chief Marketing Officer of [Future Generali India Life Insurance](#)

Date:	July 1, 2022	Publication:	Dainik Jagran
Media:	Online	Page No:	NA
Link: https://www.jagran.com/business/expert-column-life-insurance-policy-claim-settlement-can-be-easy-if-you-follow-these-advice-of-expert-nilesh-parmar-22852976.html			

क्लेम सेटलमेंट? एक्सपर्ट से जानें कैसे बनाएं दावे की राह आसान

Author: **Manish Mishra**
Publish Date: Fri, 01 Jul 2022 03:37 PM (IST) | Updated Date: Sat, 02 Jul 2022 06:31 AM (IST)



Claim Settlement अगर आपने जीवन बीमा पॉलिसी ली है और चाहते हैं कि आपके न होने की दशा में दावेदारों को कोई परेशानी क्लेम के दौरान न हो तो यह खबर आपके लिए है। हमारे एक्सपर्ट बताते जा रहे हैं कि क्लेम आसान हो इसके लिए आपको क्या करना चाहिए।

नई दिल्ली, निलेश परमार। जैसे तो जीवन बीमा (Life Insurance) का मुख्य उद्देश्य बीमित व्यक्ति की मृत्यु के कारण आमदनी में होने वाली अप्रत्याशित हानि को पूरा करना है, लेकिन बदलते समय के साथ लोग इसे निर्धारित खर्चों, दीर्घायु से जुड़े जोखिम, गंभीर बीमारियों और अपंगता आदि जैसी अनेक अन्य घटनाओं के लिए एक साधन के रूप में भी देखने लगे हैं। किसी पॉलिसी की पूरी अवधि में क्लेम (Insurance Claim) के भुगतान को बीमा की समाप्ति और सबसे महत्वपूर्ण उपलब्धि माना जाता है। लेकिन जैसा कहा जाता है, यहीं से सबसे गंभीर और ज़रूरी कार्य आरम्भ होता है। जहां, पॉलिसीधारक नियत प्रीमियमों का भुगतान करके अपने हिस्से की भूमिका पूरा करता है, वहीं बीमा कंपनी का वादा न्यायोचित दावों के भुगतान के साथ पूरा होता है।

आईआरडीएआई ने सभी बीमा कंपनियों के लिए एक शिकायत निवारण तंत्र स्थापित करना अनिवार्य किया है। यह प्रक्रिया विस्तृत दिशानिर्देशों और समय-सीमा के साथ बीमाधारकों के हितों की रक्षा (PPHI) विनियमों के अंतर्गत आईआरडीएआई के उपभोक्ता मामला विभाग के शिकायत निवारण प्रकोष्ठ द्वारा नियंत्रित होती है। पीड़ित क्लेमेट्स अगर अपनी शिकायत पर बीमा कंपनी के फैसले से संतुष्ट नहीं है तो वह बीमा लोकपाल (इंश्योरेंस ओम्बुड्समैन) से संपर्क करने का विकल्प अपना सकता है।

(लेखक फ्यूचर जेनेराली इंडिया लाइफ इंश्योरेंस कंपनी लिमिटेड के मुख्य परिचालन अधिकारी हैं। प्रकाशित विचार उनके निजी हैं।)

Industry Story

Date:	July 7, 2022	Publication:	Human Capital Magazine
Media:	Print	Page No:	22
Link: NA			



“If planned and handled well, employees will look at transformations as welcome opportunities to hone their skills and perform roles in line with their aspirations. And a CEO introducing and leading such initiatives will be the People’s hero.”

2. Scope of offerings – Any company should be wary of divesting end-to-end plans to organisations that aren’t full-service.
3. Business continuity – A transformation decision should always be made with the long term in mind, and hence this becomes important.
4. Global presence – It’s hard to imagine any business that is purely local today, and this is all the more true if a company has a future global expansion vision.
5. Hiring and retention practice – After all, any company helping with transformation needs to account for talent as a primary resource.

Once acquainted with the pipeline, there will be more takers for in-house talent, confident that it can be repositioned during future service orders. While others, the internal line of business or functional heads themselves, may be able to reserve talent in line with the roadmap and rejig their Organisation to achieve the utopian ‘right person for the right role’ in their teams. This is not unheard of in large Organisations when one operation is handed to a partner incurring a reduction in force. At the same time, another group is advertising for new job applicants,

or several positions are rendered for staff augmentation through contractors at a higher cost.

A good portion of the outgoing talent can replace contractor positions and be retained within the Organisation with a single-minded effort from leaders. This circle of trust hence needs to be top-driven and sponsored by none other than the CEO.



SHIWETHA RAM
 Head-Human Resources, Future Generali India Life Insurance Co. Ltd

“The CHRO role has traversed an extensive journey over the years, from an apex administrator to a trusted general of the CEO’s A Team. The days when the principal expectation from a CHRO was to implement antiquated processes are now passé. With a profound change in the notions of talent, career, motivation and the fundamental nature of working, the CHRO-CEO dynamic is the bedrock of a contemporary business enterprise, with Human Capital the cornerstone of Organisational success.”

Lastly, when seen alongside the roadmap, the data collected as part of pre-RFP DD can enable cross-company repositing of talent. The Sales Manager who was trapped in the role of an Administrator can be set free to realize their potential. And this is the CEO’s investment in people, paying back multifold.

If planned and handled well, employees will look at transformations as welcome opportunities to hone their skills and perform roles in line with their aspirations. And a CEO introducing and leading such initiatives will be the people’s champion.

About the Author

Madhura Bhowani heads the Talent function for the TCS Microsoft Business Unit. Her career graph consists of cross border experience across multiple talent functions, including HR Consulting for Transition and Transformation, M&A, Talent building, Talent development, Employee experience, Talent Analytics and Insights, Team building, Organisation Design, Leadership and change, etc.. Over the last decade, she has experience helping several Companies, including many Fortune 500 Companies, as a HR Business Consultant.



SHIWETHA RAM
 Head-Human Resources, Future Generali India Life Insurance Co. Ltd

“The CHRO role has traversed an extensive journey over the years, from an apex administrator to a trusted general of the CEO’s A Team. The days when the principal expectation from a CHRO was to implement antiquated processes are now passé. With a profound change in the notions of talent, career, motivation and the fundamental nature of working, the CHRO-CEO dynamic is the bedrock of a contemporary business enterprise, with Human Capital the cornerstone of Organisational success.”

Press Release

Date:	July 14, 2022	Publication:	Mint
Media:	Online	Page No:	NA
Link: https://www.livemint.com/insurance/news/fgili-launches-future-general-India-long-term-income-plan-know-details-here-11657793554949.html			

FGILI launches Future Generali Long Term Income Plan. Know details here



Future Generali Long Term Income Plan will pay a regular and guaranteed income for up to 50 years.

NEW DELHI: Future Generali India Life Insurance Company Ltd. (FGILI) has launched Future Generali Long Term Income Plan. The produce is a traditional, non-participating, long term guaranteed savings insurance plan.

Future Generali Long Term Income Plan will pay a regular and guaranteed income for up to 50 years. The income can start as early as the first policy month since purchase of the policy. It also offers flexibility to start income benefits after five years to receive higher income. Guaranteed increase in the survival benefits, by 50% of initial benefit, every 5 years from 11th year till the last payout.

“Considering the growing cost of living, it has become imperative to secure a long term income plan that not just gives a regular income but is sustainable to take care of long term expenses too....the customer can now secure guaranteed income for their loved ones, for full term, to fulfil their dreams with this new Future Long Term Income Plan,” said Bikash Choudhary, Appointed Actuary and Chief Risk Officer, Future Generali India Life Insurance.

Key highlights of Future Generali Long Term Income Plan:

Guaranteed long-term income along with life cover for 30, 40 or 50 years (policy term).

Premium payment liability limited to 8 or 10 years

Guaranteed lump sum at maturity which is double of total premiums paid

Date:	July 14, 2022	Publication:	Asia Life Insurance Post
Media:	Online	Page No:	NA
Link:	https://www.asiainsurancereview.com/Magazine/ReadMagazineArticle?aid=35996		

Special Feature

Product bites: Future Generali India Life launches Assured Income Plan

Future Generali India Life Insurance Co Ltd (FGILI), a joint venture between Future Group - a leading retailer of India, Assicurazioni Generali and Industrial Investment Trust Ltd (IITL), has launched Assured Income Plan which is a non-linked, non-participating endowment plan.

Date:	July 14, 2022	Publication:	Pehal News
Media:	Online	Page No:	NA
Link: https://www.pehalnews.in/fgili-launches-future-generalilong-term-income-plan-know-details-here/2228822/			

FGILI launches Future Generali Long Term Income Plan. Know details here



Future Generali Long Term Income Plan pays a daily and assured revenue for as much as 50 years. The revenue can begin as early as the primary coverage month since buy of the coverage. It additionally gives flexibility to start out revenue advantages after 5 years to obtain larger revenue. Guaranteed enhance within the survival advantages, by 50% of preliminary profit, each 5 years from eleventh yr until the final payout.

Life cowl towards dying for full coverage time period, even whereas receiving revenue payouts. Option of constant the revenue for household in case of dying of insured with out legal responsibility to pay future premiums. While the dying sum assured will get paid instantly upon settlement of dying declare, assured sustained revenue for household continues, with none have to pay future premiums. The maturity quantity can be paid to household on coverage finish date.

"Considering the rising value of residing, it has grow to be crucial to safe a long run revenue plan that not simply provides a daily revenue however is sustainable to deal with long run bills too...the shopper can now safe assured revenue for his or her family members, for full time period, to fulfil their goals with this new Future Long Term Income Plan," said Bikash Choudhary, Appointed Actuary and Chief Risk Officer, Future Generali India Life Insurance.

Date:	July 14, 2022	Publication:	The Bharat Express News
Media:	Online	Page No:	NA
Link: https://www.thebharatexpressnews.com/fgili-launches-future-general-igili-long-term-income-plan-know-details-here/			

FGILI launches Future Generali Long Term Income Plan. Know details here

By The Bharat Express News - July 14, 2022

👁 21 🗨 0



"Given the rising cost of living, it has become imperative to ensure a long-term income plan that not only provides a regular income, but is also sustainable to take care of long-term expenses.... secure guaranteed income for their loved ones to fulfill their dreams with this new Future Long Term Income Plan," said Bikash Choudhary, appointed actuary and chief risk officer, Future Generali India Life Insurance.

Date:	July 14, 2022	Publication:	The Insurance Advisor
Media:	Online	Page No:	NA
Link: https://theinsuranceadvisor.in/fgili-launches-future-general-igili-long-term-income-plan-know-details-here/			



[Home](#) » [FGILI launches Future Generali Long Term Income Plan. Know details here](#)

NEW DELHI: Future Generali India Life Insurance Company Ltd. (FGILI) has launched Future Generali Long Term Income Plan. The produce is a traditional, non-participating, long term guaranteed savings insurance plan.

Future Generali Long Term Income Plan will pay a regular and guaranteed income for up to 50 years. The income can start as early as the first policy month since purchase of the policy. It also offers flexibility to start income benefits after five years to receive higher income. Guaranteed increase in the survival benefits, by 50% of initial benefit, every 5 years from 11th year till the last payout.

“Considering the growing cost of living, it has become imperative to secure a long term income plan that not just gives a regular income but is sustainable to take care of long term expenses too....the customer can now secure guaranteed income for their loved ones, for full term, to fulfil their dreams with this new Future Long Term Income Plan,” said Bikash Choudhary, Appointed Actuary and Chief Risk Officer, Future Generali India Life Insurance.

Key highlights of Future Generali Long Term Income Plan:

Guaranteed long-term income along with life cover for 30, 40 or 50 years (policy term).

Premium payment liability limited to 8 or 10 years

Guaranteed lump sum at maturity which is double of total premiums paid

Flexibility to choose income start date, it can be immediate, i.e. income from next month or next quarter or next year etc. or it can be deferred i.e. income after 5 policy years for higher income benefits

Increasing survival benefits through Income Loyalty Additions that enhance the income payable every 5 years starting 11th policy year

Option to secure income benefits and maturity benefit for the family, even after the death of insured without a liability of paying future premiums

Tax benefits available as per prevailing

Date:	July 14, 2022	Publication:	Business Journal
Media:	Online	Page No:	NA
Link: https://business-journal.in/general-news/fgili-launches-future-general-ig-long-term-income-plan-know-details-here-business-journal/			

NEW DELHI: Future Generali India Life Insurance Company Ltd. (FGILI) has launched Future Generali Long Term Income Plan. The produce is a traditional, non-participating, long term guaranteed savings insurance plan.

Future Generali Long Term Income Plan will pay a regular and guaranteed income for up to 50 years. The income can start as early as the first policy month since purchase of the policy. It also offers flexibility to start income benefits after five years to receive higher income. Guaranteed increase in the survival benefits, by 50% of initial benefit, every 5 years from 11th year till the last payout.

Life cover against death for full policy term, even while receiving income payouts. Option of continuing the income for family in case of death of insured without liability to pay future premiums. While the death sum assured gets paid immediately upon settlement of death claim, guaranteed sustained income for family continues, without any need to pay future premiums. The maturity amount is also paid to family on policy end date.

“Considering the growing cost of living, it has become imperative to secure a long term income plan that not just gives a regular income but is sustainable to take care of long term expenses too....the customer can now secure guaranteed income for their loved ones, for full term, to fulfil their dreams with this new Future Long Term Income Plan,” said Bikash Choudhary, Appointed Actuary and Chief Risk Officer, Future Generali India Life Insurance.

Date:	July 14, 2022	Publication:	The Local Report
Media:	Online	Page No:	NA
Link: https://www.thelocalreport.in/fgili-launches-future-general-ig-long-term-income-plan-know-details-here/			

FGILI launches Future Generali Long Term Income Plan. Know details here

NEW DELHI: Future Generali India Life Insurance Company Ltd. (FGILI) has launched Future Generali Long Term Income Plan. The product is a traditional, non-participating, long term guaranteed savings insurance plan.

Future Generali Long Term Income Plan will pay a regular and guaranteed income for up to 50 years. The income can start as early as the first policy month since purchase of the policy. It also offers flexibility to start income benefits after five years to receive higher income. Guaranteed increase in the survival benefits, by 50% of initial benefit, every 5 years from 11th year till the last payout.

Life cover against death for full policy term, even while receiving income payouts. Option of continuing the income for family in case of death of insured without liability to pay future premiums. While the death sum assured gets paid immediately upon settlement of death claim, guaranteed sustained income for family continues, without any need to pay future premiums. The maturity amount is also paid to family on policy end date.

"Considering the growing cost of living, it has become imperative to secure a long term income plan that not just gives a regular income but is sustainable to take care of long term expenses too....the customer can now secure guaranteed income for their loved ones, for full term, to fulfil their dreams with this new Future Long Term Income Plan," said Bikash Choudhary, Appointed Actuary and Chief Risk Officer, Future Generali India Life Insurance.

Date:	July 21, 2022	Publication:	ET CIO
Media:	Online	Page No:	NA
Link: https://cio.economictimes.indiatimes.com/news/digital-security/how-to-keep-next-gen-security-threats-at-bay/93013717			

Pawan Chawla, CISO and Data Protection Officer, Future Generali India Life Insurance, said, “Cybersecurity needs to be embedded in the organizational culture and should not be looked at as a one-time exercise. This milestone can be achieved by infusing security training and cyberthreat awareness programs into the induction process.” Taking his point further, Chawla added, “It is essential that organizations make sure that their employees follow the security guidelines communicated to them during the aforementioned training. Updating the security modules that form a part of the training program as per the changing threat landscape is also crucial to keep employees informed about the current threats that prevail in the digital sphere.”

Date:	July 21, 2022	Publication:	The Financial Express
Media:	Print	Page No:	2
Link: http://portal.nemiinsights.co.in/ArticleView/Print/3B1AE998-F242-4A42-8DF2-2F55E17ADED4			

From reach to relevance is key to fight ad fraud

ANUSHREE BHATTACHARYYA
Mumbai, July 22

IN 2020, ADVERTISING fraud caused economic losses worth \$35 billion worldwide. In 2014, eBay lost \$28 million due to such attack, Pawan Chawla, chief information and security officer and DPO, Future Generali India Life Insurance, said at the DigiFraud Insiders Summit organised by *Financial Express Digital*, in Mumbai on Friday.

According to industry experts, flaws in the business model is one of the main reasons for this.