

Monthly Coverage Dossier

November 2022

Future Generali India Life Insurance Company Ltd.

FGILI Monthly Report – November 2022						
Overview of Activities	Spokesperson	Publications captured	Journalist	Timeline	Media Type	Category
Interview						
Future Generali India Life Insurance current business's first, tech-forward transformation	Mr. Byju Joseph	CXO Today	Narasimha Raju	November 24, 2022	Online	CAT A
In an interaction with Niraj Kumar, Chief Investment Officer, Future Generali India Life Insurance Company Ltd	Mr. Niraj Kumar	DalalStreet Investment Journal	Armaan Madhani	November 30, 2022	Online	CAT A
Industry Story						
'Very progressive initiative': Insurance leaders hail RBI's Account Aggregator framework	Mr. Conjeevarm Baradhvaj	ET BFSI	Sheersh Kapoor	November 18, 2022	Online	CAT A
Taken multiple insurance policies? You can no longer hide it from other insurers!	Mr. Conjeevarm Baradhvaj	Financial Express	Amitava Chakrabarty	November 21, 2022	Online	CAT A
Taking multiple insurance policies? You can no longer hide this from other insurers	Mr. Conjeevarm Baradhvaj	Firstpost.com	Bureau	November 22, 2022	Online	CAT A
NPS exit rule eased, digital certificate allowed: Check new NPS rules	Mr. Conjeevarm Baradhvaj	The Economic Times	Bureau	November 26, 2022	Online	CAT A
Events						
Roundtable Discussion on 'Skilling solutions to augment digitalization and governance in the BFSI Industry'	Mrs. Shwetha Ram	The Economic Times	NA	November 23 rd , 2022	Event	CAT A

Jury member in Jombay's HR40 under 40's Future HR Leader Certification	Mrs. Shwetha Ram	Jombay	NA	NA	Event	
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Interview

Date:	November 24, 2022	Publication:	CXO Today
Media:	Online	Page No:	NA
Link: https://www.cxotoday.com/interviews/future-general-India-life-insurance-current-business-first-tech-forward-transformation/			

CXOtoday.com
IT Perspective for Decision Makers

INTERVIEWS

Future Generali India Life Insurance current business's first, tech-forward transformation

 Narasimha Raju  23 mins ago



CXOToday has engaged in an exclusive interview with **Mr. Byju Joseph, Chief Technology Officer, Future Generali India Life Insurance**

At FGILI, Successful digital transformation requires integrated business and Technology Management. Approach and no silos with strategic spend allocation. It is paramount that we remain focused on the goals we aim to achieve, rather than just the technologies we need to implement.

- **How has the India Insurance sector evolved since the covid era?**

The sector has witnessed an increased influence of digital-assisted modes for insurance purchases. It has precipitated a surge in demand for insurance products, be it in guaranteed returns, protection, health, or annuities. Embedded insurance, real-time bundling, and the sale of insurance when a consumer purchases a product or service at the point of sale are seen as easy nudge products.

Date:	November 30, 2022	Publication:	Dalal Street Investment Journal
Media:	Online	Page No:	NA
Link: https://www.dsj.in/dsjarticledetail/in-an-interaction-with-niraj-kumar-chief-investment-officer-future-general-i-india-life-insurance-company-ltd-27519-1			

In an interaction with Niraj Kumar, Chief Investment Officer, Future Generali India Life Insurance Company Ltd



We remain constructive on the markets and believe that India's outperformance is likely to continue, asserts Niraj Kumar, Chief Investment Officer, Future Generali India Life Insurance Company Ltd

What is your outlook on equity markets in the short to medium term? Do you expect markets to consolidate from here onwards?

Global equity markets have staged a strong rebound over the past month or so with most of the markets delivering high single-digit or early double-digit returns. The rebound was triggered by a weaker-than-anticipated US Inflation print for October 2022 and the consequent expectation of slower rate hikes in the US henceforth, further aided by deeply oversold readings on various technical parameters. However, on a trailing 12-month basis, almost all the markets except for India and Brazil have delivered negative returns. Indian markets' strong performance over the past 12 months was aided by strong earnings growth, strong domestic liquidity and extremely sharp management of the economy by both the Government and RBI.

Industry Story

Date:	November 18, 2022	Publication:	ET BFSI
Media:	Online	Page No:	NA
Link: https://bfsi.economictimes.indiatimes.com/news/insurance/very-progressive-initiative-insurance-leaders-hail-rbis-account-aggregator-framework/95588294			

ET BFSI.com
 From The Economic Times

'Very progressive initiative': Insurance leaders hail RBI's Account Aggregator framework

Insurance companies in India are now a part of RBI's Account Aggregator (AA) system and according to the leaders in this space, If done right, it has the potential to become another success story like the UPI framework. Here's what they said on the Impact, opportunity and challenges the AA framework presents for the Insurance sector.

Sheersh Kapoor • ETBFSI • November 18, 2022, 08:00 IST



IRDAI has been following up with the insurers through Life Council checking on the readiness for integration, he highlighted while adding that the Reserve Bank Information Technology (ReBIT) also has taken feedback recently from insurance companies on the format for providing information.

The RBI had already instituted the framework of AAs, registered with RBI, authorised to collect information on financial assets of Customers including Savings Bank account, Bank deposits, Mutual funds, Insurance Policies, Pension funds and sharing such financial information to end-users, highlighted According to **Conjeevaram Baradhvaj**, EVP (Legal & Compliance) & Company Secretary at Future Generali India Life Insurance.

The end-users include Customers, Lenders including Banks, NBFCs for assessing loan repayment capacity as well as Insurance companies to assess the Sum assured limit and ability to pay premiums, he added.

"Participation of insurers in the above process not only enables them to share financial information, but also obtain information for financial underwriting, avoiding unnecessary paperwork," Baradhvaj said.

Date:	November 21, 2022	Publication:	The Financial Express
Media:	Online	Page No:	NA
Link: https://www.financialexpress.com/money/insurance/taken-multiple-insurance-policies-you-can-no-longer-hide-it-from-other-insurers/2866253/			



Taken multiple insurance policies? You can no longer hide it from other insurers!

As the motive of insurance is not to gain, but to cover the losses, there is a limit up to which a person may take an insurance cover.



Health Insurance Top Up vs Super Top Up Plans: Know the benefits and differences

“The Reserve Bank of India (RBI) has already instituted a framework of RBI-registered Account Aggregators, who are authorised to collect information on financial assets of customers – like the details of Savings Bank Account, Bank Deposits, Mutual funds, Insurance Policies, Pension Funds, etc – and sharing of such financial information to end-users – like customers, lenders including Banks, NBFCs (for assessing loan repayment capacity) as well as to insurance companies (to assess the Sum Assured limit and ability to pay premiums),” said Conjeevaram Baradhwaj, Executive Vice President (Legal & Compliance) & Company Secretary at Future Generali India Life Insurance Company Ltd.

Date:	November 22, 2022	Publication:	Firstpost.com
Media:	Online	Page No:	NA
Link: https://www.firstpost.com/business/taking-multiple-insurance-policies-you-can-no-longer-hide-this-from-other-insurers-11674191.html			

Firstpost.



Taking multiple insurance policies? You can no longer hide this from other insurers

Sharing of customers' financial information will be on the basis of their prior consent and the data must be shared only with regulated entities.



According to Conjeevaram Baradhwaj, Executive Vice President and Company Secretary at Future Generali India Life Insurance Company Ltd, the Reserve Bank of India (RBI) has created a framework of RBI-registered account aggregators already. He added that the account aggregators are authorised for gathering information on customers' financial assets, such as the details of bank deposits, mutual funds, savings accounts, pension funds, insurance policies, etc.

Date:	November 26, 2022	Publication:	The Economic Times
Media:	Online	Page No:	NA
Link: https://economictimes.indiatimes.com/wealth/invest/nps-exit-rule-eased-digital-certificate-allowed-check-new-nps-rules/nps-exit-rule-change/slideshow/95784726.cms			

NPS exit rule eased, digital certificate allowed: Check new NPS rules

ET Online | 26 Nov 2022, 02:49 PM IST



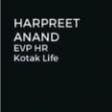
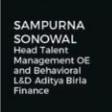
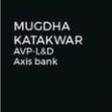
5/5 Ease of service

"Both the above clarifications are welcome steps intended to facilitate ease of servicing annuity policies purchased by annuitants," said Conjeevaram Baradhvaj, Executive Vice President (Legal & Compliance) & Company Secretary at Future Generali India Life Insurance Company Ltd.

Events

Date:	November 23, 2022	Publication:	The Economic Times
Media:	Event	Page No:	NA



 SHWETHA (SHWETA RAO) RAM Head - HR Future Generali India Life Insurance	 SANDEEP DAS Vice President & Head L&D IFIL	 SONAL SINCH Sr HR Leader Deutsche Bank	
 HARPREET ANAND EVP HR Kotak Life	 DEEPIKA KINGER Senior Vice President Human Resource DCB Bank	 VISHAL VITHLANI Head of Training & Development Mortal Oswal Financial Services	
 SAMPURNA SONOWAL Head Talent Management OE and Behavioral L&D Aditya Birla Finance	  Roundtable Discussion Skilling solutions to augment digitalization and governance in the BFSI industry 23 rd November 2022 Grand Hyatt, Mumbai		 HARISH DAYANI SVP & Head Learning & Development Aditya Birla Health Insurance Company Limited
 CLINT MISQUITTA Head - L&D Talent & OD Ede&wells Tokio	 ANAND MISHRA Head business HR HDFC ERGO General Insurance	 PRITESH GOSAR Digital Learning Head Tata AIA	
 MUGDHA KATAKWAR AVP L&D Axis bank	 RAJIV KUMAR Vice President & Country Leader SumTotal Systems, LLC	 PUJA BOTHRA Associate Editor The Economic Times	
 SAMPURNA SONOWAL Head Talent Management OE and Behavioral L&D Aditya Birla Finance	 ANAND MISHRA Head business HR HDFC ERGO General Insurance	 PRITESH GOSAR Digital Learning Head Tata AIA	

Date:	NA	Publication:	Jombay
Media:	Event	Page No:	NA

