

Monthly coverage Dossier  
April 2019

FGILI

SR NO	Publication	Headline	Date	Coverage appeared
<b>National Press Release</b>				
1	Mint	A-rated health plans for you	17 <sup>th</sup> April 2019	Print
2	The Hindu Business Line	Premium Tracker	15 <sup>th</sup> April 2019	Print
3	The Economic Times	Analysts hike profit forecasts for India	12 <sup>th</sup> April 2019	Print
4	The Hindu Business Line	India Inc set for a robust earnings season	12 <sup>th</sup> April 2019	Print
5	The Hindu Business Line	Market at crossroads amid FII buying and DII selling	05 <sup>th</sup> April 2019	Print
6	The Times of India	<a href="#">Haryana STF busts insurance scam using dead cancer patients</a>	21 <sup>st</sup> April 2019	Online
7	Money Control	<a href="#">All technology is finally about customers: Byju Joseph of Future Generali India</a>	15 <sup>th</sup> April 2019	Online
8	Times Now News	<a href="#">Nifty50 companies may report 15% EPS growth in Q4FY19, banks likely to outperform</a>	13 <sup>th</sup> April 2019	Online
9	The Economic Times	<a href="#">MD &amp; CEO Munish Sharda reveals how Future Generali India Life Insurance embraced adaptability in the digital era</a>	12 <sup>th</sup> April 2019	Online
10	The Economic Times (ET Markets)	<a href="#">What's making India stand tall when the world frets over earnings?</a>	12 <sup>th</sup> April 2019	Online
11	Live Mint	<a href="#">Analysts are ratcheting up profit forecasts for India Inc</a>	12 <sup>th</sup> April 2019	Online
12	Facebook	<a href="https://www.facebook.com/bloombergquint/videos/973486186193057/">https://www.facebook.com/bloombergquint/videos/973486186193057/</a>	10 <sup>th</sup> April 2019	Online
13	Facebook	<a href="https://www.facebook.com/bloombergquint/videos/382385852492663/">https://www.facebook.com/bloombergquint/videos/382385852492663/</a>	10 <sup>th</sup> April 2019	Online
14	Verdict	<a href="#">Generali to acquire insurance portfolios of three Ergo units</a>	09 <sup>th</sup> April 2019	Online
15	Youtube	<a href="https://www.youtube.com/watch?v=QlflL2yWxBE&amp;feature=youtu.be">https://www.youtube.com/watch?v=QlflL2yWxBE&amp;feature=youtu.be</a>	09 <sup>th</sup> April 2019	Online
16	The Economic Times (ET CIO)	<a href="#">MD &amp; CEO Munish Sharda reveals how Future Generali India Life Insurance embraced adaptability in the digital era</a>	08 <sup>th</sup> April 2019	Online
17	Telangana Today	<a href="#">Future Generali India plans to recruit 25,000 agents</a>	08 <sup>th</sup> April 2019	Online
18	The Economic Times (ET Markets)	<a href="#">Bullish FIIs &amp; bearish DIIs: Why is this dichotomy on D-Street?</a>	05 <sup>th</sup> April 2019	Online
19	Udaipur Times.	<a href="#">Term Insurance Policyholder? Here are a Few</a>	05 <sup>th</sup> April 2019	Online

		<a href="#">Responsibilities for You</a>		
20	Equity Bulls	<a href="#">Future Generali India Life Insurance introduces a new age ULIP, Future Generali Big Dreams Insurance Plan</a>	05 <sup>th</sup> April 2019	Online

# PRINT COVERAGE

Date	17 <sup>th</sup> April 2019
Publication	Mint
Headline	A-rated health plans for you



# A-rated health plans for you

How do you buy a health insurance plan? If you settle with the plan your agent sells or are happy knowing you have bought the cheapest plan, there is a bit of unlearning and a lot of learning in store for you. To give you a ready comparison, we designed Mint SecureNow Mediclaim Ratings (MSMR). The full ratings can be seen here: [www.livemint.com/mintmediratings2018](http://www.livemint.com/mintmediratings2018). Here, only the A-rated plans have been shown. For the policies that scored B and C, see the link mentioned. For family floater

plans, there are four sum insureds (₹5 lakh, ₹10 lakh, ₹20 lakh and ₹50 lakh) and two age categories—eldest insured is 30 years old or 45 years old. For the first category of eldest person being 30, the cover is for three people, two adults and one child. For the 45-years category, the cover is for two adults and two children. For individual plans, the sum assured are ₹5 lakh, ₹10 lakh, ₹20 lakh and ₹50 lakh. In each of these, the ages are 30, 45, 60 and 75 years.

By Deepthi Bhaskaran



Individual Plan	INSURANCE COMPANY	PRODUCT NAME	PREMIUM (₹, INCLUDING 18% GST)	SCORE							TOTAL			
				PREMIUM	PRE-EXISTING DISEASE EXCLUSION	LIMIT ON ROOM RENT	NO-CLAIM BONUS	WELLNESS PROGRAMME	RESTORE BENEFIT	CLAIMS SETTLEMENT		CLAIM COMPLAINTS		
No. of people covered 1 Age 60 years			Maximum score	30.00	15.00	15.00	5.00	2.50	2.50	25.00	5.00	100.00		
	1	Apollo Munich Health Ins.	Easy Health standard	19,504	30	7.5	15	5	2.5	0	12.5	5	77.5	
	2	HDFC Ergo General Ins.	Health Suraksha Gold-Ragun ECB	17,032	30	3.75	15	5	0	2.5	12.5	5	73.75	
	3	Religare Health Ins.	Care	18,498	30	3.75	15	3.75	0	2.5	12.5	5	72.5	
	4	Aditya Birla Health Ins.	ActiV Assure-Diamond	18,638	30	3.75	15	3.75	2.5	2.5	12.5	2.5	72.5	
	5	Future Generali India Ins.	Health Suraksha-Gold	17,541	30	3.75	15	3.75	0	0	12.5	5	70	
	6	Magnum HDI General Ins.	OwnHealth-Support Plus	21,313	22.5	7.5	15	5	2.5	2.5	12.5	2.5	70	
	7	Future Generali India Ins.	Health Total-Vital	21,607	22.5	7.5	15	5	0	2.5	12.5	5	70	
	8	ICICI Lombard General Ins.	Complete Health Ins. (Health)	24,045	15	11.25	15	3.75	2.5	2.5	12.5	5	67.5	
	9	ifco Tokio General	Individual Health Protector	21,331	22.5	7.5	15	3.75	0	0	12.5	5	66.25	
10	Apollo Munich Health Ins.	Optima Restore	22,779	15	7.5	15	5	2.5	2.5	12.5	5	65		
Individual Plan	INSURANCE COMPANY	PRODUCT NAME	PREMIUM (₹, INCLUDING 18% GST)	PREMIUM	PRE-EXISTING DISEASE EXCLUSION	LIMIT ON ROOM RENT	CO-PAY	DISEASE-WISE CAPPING	DISEASE-WISE WAITING	WELLNESS	CLAIMS SETTLEMENT	CLAIM COMPLAINTS	TOTAL	
No. of people covered 1 Age 75 years			Maximum score	25.00	13.50	13.50	5.00	5.00	5.00	3.00	25.00	5.00	100.00	
	1	ICICI Lombard General Ins.	Complete Health Ins. (Health)	44,123	18.75	10.13	13.5	5	0	3.75	3	12.5	5	71.63
	2	Aditya Birla Health Ins.	ActiV Assure - Diamond	42,550	25	3.38	13.5	5	5	0	3	12.5	2.5	69.88
3	Religare Health Ins.	Care	42,232	25	3.38	13.5	0	5	3.75	0	12.5	5	68.13	

Date	15 <sup>th</sup> April 2019
Publication	The Hindu Business Line
Headline	Premium Tracker

THE HINDU  
**BusinessLine**

Premium Tracker					
Company	Plan Name	Max Coverage (years)	Max Policy term (years)	Annual Premium (incl.GST) (₹)	Claim Settlement ratio (%)
<b>For a 30-yr old male, non-smoker, for sum assured of ₹ 1 crore upto 70 years</b>					
Aditya Birla Capital	Ultima Term	85	50	10270	96.38
Aegon Life	iTerm	100	62	8331	95.67
Aviva Life Insurance	iTerm Smart	80	62	9007	94.45
Bajaj Allianz	eTouch	75	40	14067	92.04
Bharti AXA	Flexi Term Plan	85	67	9440	96.85
Canara HSBC OBC Life Insurance	iSelect	80	40	9491	95.22
DHFL Pramerica Life Insurance	Flexi e-Term	75	57	9403	96.62
Edelweiss Tokio Life Insurance	Zindagi+	80	62	9206	95.24
<b>Future Generali</b>	<b>Flexi Online Term</b>	<b>75</b>	<b>57</b>	<b>9427</b>	<b>93.11</b>
HDFC Life	Click2Protect 3D Plus- Life Option	100	74	12478	97.80
ICICI Prudential	iProtect Smart	100	81	12502	97.88
IDBI Federal Life Insurance	iSurance Flexi Term	80	62	12402	91.99
India First Life	e-Term Plan	80	40	8260	89.83
Kotak Life Insurance	Kotak e-Term Plan	75	57	9558	93.72
LIC	eTerm	75	35	18672	98.04
Max Life	Online Term Plan Plus	85	50	10148	98.26
PNB Met Life	Mera Term Plan	99	81	10146	91.12
Reliance Nippon Life	Digi Term Plan	80	40	11012	95.17
SBI Life	eShield New	80	62	15070	96.76
TATA AIA Life	Sampoorna Raksha	100	82	9912	98.00
<b>For a 30-yr female, non-smoker, for sum assured of ₹ 1 crore coverage upto 70 years</b>					
Aditya Birla Capital	Ultima Term	85	50	8733	96.38
Aegon Life	iTerm	100	62	6861	95.67
Aviva Life Insurance	iTerm Smart	80	62	7,741	94.45
Bajaj Allianz	eTouch	75	40	10896	92.04
Bharti AXA	Flexi Term Plan	85	67	8260	96.85
Canara HSBC OBC Life Insurance	iSelect	80	40	8022	95.22
DHFL Pramerica Life Insurance	Flexi e-Term	75	57	8025	96.62
Edelweiss Tokio Life Insurance	Zindagi+	80	62	7522	95.24
<b>Future Generali</b>	<b>Flexi Online Term</b>	<b>75</b>	<b>57</b>	<b>8184</b>	<b>93.11</b>
HDFC Life	Click2Protect 3D Plus- Life Option	100	74	11004	97.80
ICICI Prudential	iProtect Smart	100	81	11028	97.88
IDBI Federal Life Insurance	iSurance Flexi Term	80	62	10136	91.99
India First Life	e-Term Plan	80	40	7080	89.83
Kotak Life Insurance	Kotak e-Term Plan	75	57	8260	93.72
LIC	eTerm	75	35	18672	98.04
Max Life	Online Term Plan Plus	85	50	7670	98.26
PNB Met Life	Mera Term Plan	99	81	8675	91.12
Reliance Nippon Life	Digi Term Plan	80	40	8719	95.17
SBI Life	eShield New	80	62	12898	96.76
TATA AIA Life	Sampoorna Raksha	100	82	9086	98.00

Source: www.policybazaar.com and individual companies  
Claim Settlement Ratio- as per IRDAI Report 2017-18  
LIC coverage is upto 65-yr for age group of 30-yr

Date	12 <sup>th</sup> April 2019
Publication	The Economic Times
Headline	Analysts hike profit forecasts for India

**THE ECONOMIC TIMES**

**EARNINGS RECOVERY** may show in Q4 numbers, particularly when it comes to banks

**Analysts Hike Profit Forecasts for India**

**Bloomberg**

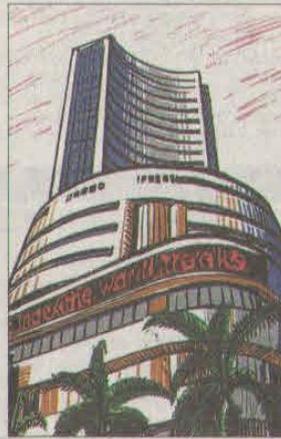
**Mumbai:** For stocks worldwide, it may be time to worry about the upcoming earnings season. But there's one place where profit estimates are surging: India.

The fundamentals of corporate India are improving, and the average analyst projection for next year's earnings at S&P BSE Sensex Index companies has jumped to a record high—not just in rupee terms, but also in US dollars. That's a stark contrast with members of the MSCI All-Country World Index and MSCI Emerging Markets Index, which have seen steady declines in estimates.

"We expect the earnings recovery momentum to continue this qu-

arter as well with aggregate earnings growth expected in mid-double digits," said Jyoti Vaswani, the Mumbai-based chief investment officer at Future Generali India Life Insurance Co. overseeing 40 billion rupees (\$570 million) in assets. She expects corporate banks to report a significant recovery in earnings, while retail banks are expected to continue with their steady performance.

The beginning of the earnings recovery may be apparent in results for the final quarter of the last financial year, ended March 31, particularly when it comes to banks. With financials accounting for more than a third of the Sensex, good results for the sector could help boost the nation's stock market. A pickup in credit



demand and a recovery in loans is helping the firms now, after a mountain of bad debt—especially at state-run banks—dented profitability last year and took the market down 14% from a peak.

"We expect earnings to grow at 15% to 20% and that should drive markets higher, bringing in foreign investors," Vaswani said. "With this, domestic investors, too, should start coming back."

For the three months ended March 31, profit at NSE Nifty 50 Index members increased 15%, almost double the 8% pace a year earlier, Motilal Oswal Securities Ltd. estimates. JM Financial Ltd. sees earnings-per-share up 17%, buoyed by financials and health-care companies, even as telecoms and autos remained a drag.

Date	12 <sup>th</sup> April 2019
Publication	The Hindu Business Line
Headline	India Inc set for a robust earnings season

## BusinessLine



### India Inc set for a robust earnings season

**BLOOMBERG**  
APR 11

For stocks worldwide, it may be time to worry about the upcoming earnings season. But there is one place where profit estimates are surging: India.

The fundamentals of corporate India are improving, and the average analyst projection for next year's earnings at S&P BSE Sensex pack companies has jumped to a record high — not just in rupee terms, but also in dollar terms. That is a stark contrast with members of the MSCI All-Country World Index and MSCI Emerging Markets Index, which have seen steady declines in estimates.

"We expect the earnings recovery momentum to continue this quarter as well with aggregate earnings growth expected in mid-double digits," said Jyoti Vaswani, the Mumbai-based chief investment officer at Future Generali India Life Insurance Company overseeing ₹4,000 crore (\$570 million) in assets. She expects corporate banks to report a significant recovery in earnings, while retail banks are expected to continue with their steady performance.

**Banks to lead**

The beginning of the earnings recovery may be apparent in results for the final quarter of the last financial year ended March 31, particularly banks. With financials accounting for more than a third of the Sensex, good results for the sector could help boost the nation's stock market. A pick-up in credit demand and a recovery in loans are helping the firms now, after a mountain of bad debt — especially at state-run banks — dented profitability last year and took the market down 14 per cent from a peak.

"We expect earnings to grow at 15-20 per cent and that should drive markets higher, bringing in foreign investors," Vaswani said. "With this, domestic investors, too, should start coming back," she added.

For the three months ended March 31, profit at NSE Nifty 50 stocks increased 15 per cent, almost double the 8 per cent pace a year earlier, Motilal Oswal Securities estimates. JM Financial sees earnings per share up 17 per cent, buoyed by financials and healthcare companies, even as telecoms and autos remained a drag.

Asia's second-largest software exporter, Infosys, kicks off the quarterly earnings season in India on Friday.

Date	05 <sup>th</sup> April 2019
Publication	The Hindu Business Line
Headline	Market at crossroads amid FII buying and DII selling

THE HINDU  
**BusinessLine**

**Market at crossroads amid FII buying and DII selling**

**BLOOMBERG**

APRIL 4

It is RBI decision day in India, and expectations for a second rate cut this year have already helped lift the nation's \$2.2-trillion equity market to an all-time high.

A peek under the hood of the monster rally reveals a dichotomy. Local mutual funds and insurance companies are selling shares even as the domestic market is a top destination for overseas money in Asia this year.

Consider this: Domestic institutional investors pulled a combined ₹13,930 crore (\$2 billion) from shares in March, the biggest withdrawal in three years, even as foreign funds pumped in ₹42,670 crore, data compiled by Bloomberg show. The best quarter for Indian equities since June — after a dismal 2018 — was too good to pass up for money managers, especially with the nation heading into general elections next week, analysts say.

"Domestic and overseas inflows have been inversely correlated in the past, and this time we have redemption pressure ahead of elections," said Vidya Bala, Chennai-based head of mutual fund research at Wealth India Financial Services.

In March 2014, two months before Prime Minister Narendra Modi took office, large local investors pulled ₹13,130 crore from shares. But foreigners bought double that amount, the data show. There is end-of-fiscal year seasonality as well — funds were net sellers in March in five of the past seven years, data compiled by Bloomberg show.

**Matching outflows**

Robust liquidity from mutual funds and insurance companies have helped buffer the market against outflows sparked by global shocks in recent years. Money managers purchased \$16 billion of shares in 2018, overwhelming the foreign outflow of \$4.6 billion that was the biggest in a decade. This backstop has weakened following a decline in contributions to equity plans for four straight months through February.

"Traditionally, retail investor sentiment is tepid (during) pre-election but picks up drastically after," Bala said. "The reaction of domestic institutions has more to do with flows they receive and not their stance on the market," she added.

It won't be long before locals and their foreigners get on the same page, given signs of recovery in company earnings and a revival in risk appetite following the dovish shift in central bank policies globally and in India, analysts say.

"Earnings growth is going to come this fiscal year and that should drive up the market irrespective of which government comes to power," Jyoti Vaswani, CIO of Future Generali India Insurance Co, said.

The best quarter for Indian equities since June — after a dismal 2018 — was too good to pass up for money managers, say analysts

# ONLINE COVERAGE

Date	21 <sup>st</sup> April 2019
Publication	The Times of India
Headline	Haryana STF busts insurance scam using dead cancer patients
Link	<a href="#">Haryana STF busts insurance scam using dead cancer patients</a>

**THE TIMES OF INDIA**

## Haryana STF busts insurance scam using dead cancer patients



*Picture used for representational purpose only*

Mohit and Vikas, both from Gohana, for the racket. They have been booked under various sections of cheating, fraud, impersonation and forgery at Sonipat's city police station.

With these details, the gang used to get life insurance policies in their names from top firms like IFFCO Tokio, PNB Metlife, LIC, ICICI Lombard, HDFC Ergo, Edelweiss Tokio, Canara HSBC, Kotak Insurance, Max Life, Future Generali, Apollo Munich, Bajaj Allianz, and Aditya Birla Sunlife. At this stage, they managed to get these insurance policies without any medical records of the cancer patients being revealed to the insurance firm.

CHANDIGARH: The Haryana police's special task force (STF) on Friday unearthed a scam in which insurance claims were made for deceased cancer patients by "proving" their deaths to have been caused by accidents.

The STF arrested Pawan Kumar Bhoria, a Sonipat-based advocate, described as the kingpin, and his associates,

Date	15 <sup>th</sup> April 2019
Publication	Money Control
Headline	All technology is finally about customers: Byju Joseph of Future Generali India
Link	<a href="https://www.moneycontrol.com/news/technology/all-technology-is-finally-about-customers-byju-joseph-of-future-general-India-3831511.html">https://www.moneycontrol.com/news/technology/all-technology-is-finally-about-customers-byju-joseph-of-future-general-India-3831511.html</a>



## All technology is finally about customers: Byju Joseph of Future Generali India

Below is the edited excerpts of Byju Joseph's interview with Moneycontrol.

Below is the edited excerpts of Byju Joseph's interview with Moneycontrol.

**Q:** What has been the digital strategy for life insurance future as far as you are concerned? What technologies have you used to create the best customer insights needed?

**A:** At Future Generali, we are immensely focused on delivering the brand ideology of Simpler, Smarter and Faster to our customers. Towards, this objective the company has rapidly adopted Digitalisation and Automation to enhance overall customer experience. We have adopted a "Digital First" strategy deploying a combination of technologies in areas of database, cloud, mobility, Robotic Process Automation (RPA), Artificial Intelligence (AI) and machine learning to augment speed and accuracy at every touch point of our customer service value chain and to reduce human intervention in repetitive, low value transactions

Our starting point in this journey was Voice of customers – Using mobile based App to track Net Promoter Score (NPS) and get instant feedback from our customers on their transaction experience. Through NPS, we deeply analysed the voice of customers to identify critical pain points and address them swiftly through use of technology. Basis the feedback, over the course of last one year, we have launched of a plethora of digital initiatives that has not only improved our customer KPIs significantly, but also earned us accolades from the industry and set a solid foundation for us to build upon.



Date	13 <sup>th</sup> April 2019
Publication	Times Now News
Headline	Nifty50 companies may report 15% EPS growth in Q4FY19, banks likely to outperform
Link	<a href="https://www.timesnownews.com/business-economy/markets/article/nifty50-companies-may-report-15-eps-growth-in-q4fy19-banks-likely-to-outperform/399054">https://www.timesnownews.com/business-economy/markets/article/nifty50-companies-may-report-15-eps-growth-in-q4fy19-banks-likely-to-outperform/399054</a>

**ETNOWNEWS.COM**

## **Nifty50 companies may report 15% EPS growth in Q4FY19, banks likely to outperform**

**New Delhi:** While earnings estimates for companies globally are declining, analysts projection for Sensex and Nifty50 companies earnings are surging.

“We expect the earnings recovery momentum to continue this quarter as well with aggregate earnings growth expected in mid-double digits,” Jyoti Vaswani, the Mumbai-based chief investment officer at Future Generali India Life Insurance Co told *Economic Times*. The fund oversees Rs 4,000 crore (\$570 million) in assets. She expects corporate banks to report a significant recovery in earnings, while retail banks are expected to continue with their steady performance.

Analysts say, pick up in credit demand and a recovery in corporate loan demand is helping banks now, after a mountain of bad debts - especially at state-run banks - dented profitability in the last financial year.

“We expect earnings to grow at 15% to 20% and that should drive markets higher, bringing in foreign investors,” Vaswani said “With this, domestic investors, too, should start coming back.”

According to Motilal Oswal Securities Ltd. estimates, Nifty50 companies net profit increased 15% in the last quarter of FY19. Meanwhile, JM Financials has estimated a 17% jump in Nifty50 companies EPS led by strong performance by financials and healthcare companies.

Date	12 <sup>th</sup> April 2019
Publication	The Economic Times
Headline	MD & CEO Munish Sharda reveals how Future Generali India Life Insurance embraced adaptability in the digital era
Link	<a href="https://economictimes.indiatimes.com/industry/banking/finance/insure/md-ceo-munish-sharda-reveals-how-future-general-India-life-insurance-embraced-adaptability-in-the-digital-era/articleshow/68843698.cms?from=mdr">https://economictimes.indiatimes.com/industry/banking/finance/insure/md-ceo-munish-sharda-reveals-how-future-general-India-life-insurance-embraced-adaptability-in-the-digital-era/articleshow/68843698.cms?from=mdr</a>

## THE ECONOMIC TIMES

### MD & CEO Munish Sharda reveals how Future Generali India Life Insurance embraced adaptability in the digital era

*A substantial part of his strategy, Sharda says, relies on a technology overhaul that involves making investments towards IT-powered enhancements to create competitiveness.*

BCCL



*With these initiatives and more, FGLI is demonstrating remarkable agility in adopting cutting edge technology.*

Adaptability, Max McKeown said, is about the powerful difference between adapting to cope and adapting to win. Munish Sharda, Managing Director & CEO of Future Generali India Life Insurance believes that adaptability is the trait that provides organizations the capability to overcome today's challenges, and the agility to build for tomorrow's ever-changing landscape.

A substantial part of his strategy, Sharda says, relies on a technology overhaul that involves making investments towards IT-

powered enhancements to create competitiveness.

Ask him what is the secret to infusing adaptability into a business model and pat comes the reply: making your business responsive to the customers by doing their work faster, simpler and smarter. These, Sharda reveals, are the four good ways to serve customers better. He should know. For he cut his teeth at Citibank and Aviva Life Insurance in direct customer facing leadership roles.

"Increased focus on customer service is fast becoming the new underpinning of digital transformation. Today, insurance companies need to have an intuitive customer focus," states Munish Sharda, Managing Director & CEO of Future Generali India Life Insurance.

Date	12 <sup>th</sup> April 2019
Publication	The Economic Times (ET Markets)
Headline	What's making India stand tall when the world frets over earnings?
Link	<a href="https://economictimes.indiatimes.com/markets/stocks/earnings/profit-estimates-are-falling-by-the-wayside-but-not-in-india/articleshow/68845125.cms">https://economictimes.indiatimes.com/markets/stocks/earnings/profit-estimates-are-falling-by-the-wayside-but-not-in-india/articleshow/68845125.cms</a>



## What's making India stand tall when the world frets over earnings?

*A pickup in credit demand and a recovery in loans is helping the firms now.*

For stocks worldwide, it may be time to worry about the upcoming **earnings** season. But there's one place where **profit** estimates are surging: India.

The fundamentals of **Corporate** India are improving, and the average analyst projection for next year's earnings at S&P BSE **Sensex** Index companies has jumped to a record high -- not just in rupee terms, but also in US dollars. That's a stark contrast with members of the MSCI All-Country World Index and MSCI Emerging Markets Index, which have seen steady declines in estimates.

"We expect the earnings recovery momentum to continue this quarter as well with aggregate earnings growth expected in mid-double digits," said Jyoti Vaswani, the Mumbai-based chief investment officer at Future Generali India Life Insurance Co overseeing Rs 4,000 crore (\$570 million) in assets. She expects corporate banks to report a significant recovery in earnings while retail banks are expected to continue with their steady performance.

The beginning of the earnings recovery may be apparent in results for the final quarter of the last financial year, ended March 31, particularly when it comes to banks. With financials accounting for more than a third of the Sensex, good results for the sector could help boost the nation's stock market. A pickup in credit demand and a recovery in loans is helping the firms now, after a mountain of bad debt -- especially at state-owned banks -- dented profitability last year and took the **market** down 14 per cent from a peak.

Date	12 <sup>th</sup> April 2019
Publication	Live Mint
Headline	Analysts are ratcheting up profit forecasts for India Inc
Link	<a href="https://www.livemint.com/market/stock-market-news/don-t-worry-india-inc-analysts-are-ratcheting-up-profit-forecasts-for-next-season-1554956774924.html">https://www.livemint.com/market/stock-market-news/don-t-worry-india-inc-analysts-are-ratcheting-up-profit-forecasts-for-next-season-1554956774924.html</a>



## Analysts are ratcheting up profit forecasts for India Inc

- Global analyst projection for next year's earnings at S&P BSE Sensex Index companies has jumped to a record high
- 'We expect earnings to grow at 15 percent to 20 percent and that should drive markets higher,' said analysts

For stocks worldwide, it may be time to worry about the upcoming earnings season. But there's one place where profit estimates are surging: India.

The fundamentals of corporate India are improving, and the average analyst projection for next year's earnings at [S&P BSE Sensex Index companies](#) has jumped to a record high -- not just in rupee terms, but also in US dollars. That's a stark contrast with members of the MSCI All-Country World Index and MSCI Emerging Markets Index, which have seen steady declines in estimates.

"We expect the earnings recovery momentum to continue this quarter as well with aggregate earnings growth expected in mid-double digits," said Jyoti Vaswani, the Mumbai-based chief investment officer at Future Generali India Life Insurance Co. overseeing ₹40 billion (\$570 million) in assets. She expects corporate banks to report a significant recovery in earnings, while retail banks are expected to continue with their steady performance.

Date	10 <sup>th</sup> April 2019
Publication	Facebook
Headline	Aditya Save in conversation with Mandeep Gulati, Rakesh Wadhwa and Kuldeep Chaudhary
Link	<a href="https://www.facebook.com/bloombergquint/videos/973486186193057/">https://www.facebook.com/bloombergquint/videos/973486186193057/</a>

**facebook**



Date	10 <sup>th</sup> April 2019
Publication	Facebook
Headline	Aditya Save in conversation with Mandeep Gulati, Rakesh Wadhwa and Kuldeep Chaudhary
Link	<a href="https://www.facebook.com/bloombergquint/videos/382385852492663/">https://www.facebook.com/bloombergquint/videos/382385852492663/</a>

facebook



Date	09 <sup>th</sup> April 2019
Publication	Verdict
Headline	Generali to acquire insurance portfolios of three Ergo units
Link	<a href="https://www.verdict.co.uk/life-insurance-international/news/generali-ergo-insurance/">https://www.verdict.co.uk/life-insurance-international/news/generali-ergo-insurance/</a>



## Generali to acquire insurance portfolios of three Ergo units

**I**talian insurance major Generali has agreed to purchase the life, non-life and composite insurance portfolios of three entities of Ergo International in Hungary and Slovakia.

Pursuant to the terms of the agreement, the change of ownership of the portfolios from Ergo to Generali will not have any effect on the obligations towards Ergo's current clients.

Gross written premium income across all three units of Ergo totalled approximately €20.6m in 2017.

The transaction, which is pending receipt of regulatory and anti-trust approvals, is expected to strengthen Generali presence in Central and Eastern Europe (CEE) area.

The acquirer believes that the transaction will enable the company to leverage cross-selling opportunities through the customer base while also reaching to a broader base of clients.

Ergo International chief operating officer Alexander Ankel said: "The agreement clearly shows that we consequently stick to our core strategy consolidating our international business alongside defined minimum requirements.

"We are headed in the right direction which gets us into an excellent starting position to give new and well-aimed impetus for sustainable growth in an international business context."

In February, Generali concluded its previously announced [acquisition of Slovenian insurance company Adriatic Slovenica](#) from KD Group.

In January, [Generali increased its stake in Future Generali insurance joint ventures \(JVs\)](#) in India to 49% from 25.5%.

Date	09 <sup>th</sup> April 2019
Publication	Youtube
Headline	Sponsored: Brandsmiths presented by Adohm   Life Insurance
Link	<a href="https://www.youtube.com/watch?v=QlifL2yWxBE&amp;feature=youtu.be">https://www.youtube.com/watch?v=QlifL2yWxBE&amp;feature=youtu.be</a>



Date	08 <sup>th</sup> April 2019
Publication	The Economic Times (ET CIO)
Headline	MD & CEO Munish Sharda reveals how Future Generali India Life Insurance embraced adaptability in the digital era
Link	<a href="https://cio.economictimes.indiatimes.com/news/business-analytics/md-ceo-munish-sharda-reveals-how-future-general-India-life-insurance-embraced-adaptability-in-the-digital-era/68771130">https://cio.economictimes.indiatimes.com/news/business-analytics/md-ceo-munish-sharda-reveals-how-future-general-India-life-insurance-embraced-adaptability-in-the-digital-era/68771130</a>

**ETCIO.com**  
An initiative of The Economic Times

## MD & CEO Munish Sharda reveals how Future Generali India Life Insurance embraced adaptability in the digital era

*FGLI is in the throes of a massive operational, rationalization and digitization change. It has adopted a "Digital First" strategy through an arsenal of technology tools that reduce human intervention at every touchpoint of our customer service value chain in order to enhance competitive capability.*



Adaptability, Max McKeown said, is about the powerful difference between adapting to cope and adapting to win. [Munish Sharda](#), Managing Director & CEO of [Future Generali India Life Insurance](#) believes that adaptability is the trait that provides organizations the capability to overcome today's challenges, and the agility to build for tomorrow's ever-changing

landscape.

A substantial part of his strategy, Sharda says, relies on a technology overhaul that involves making investments towards IT-powered enhancements to create competitiveness.

Ask him what is the secret to infusing adaptability into a business model and pat comes the reply: making your business responsive to the customers by doing their work faster, simpler and smarter. These, Sharda reveals, are the four good ways to serve customers better. He should know. For he cut his teeth at Citibank and Aviva Life Insurance in direct customer facing leadership roles.

"Increased focus on customer service is fast becoming the new underpinning of [digital](#) transformation. Today, insurance companies need to have an intuitive customer focus," states Munish Sharda, Managing Director & CEO of Future Generali India Life Insurance.

Date	08 <sup>th</sup> April 2019
Publication	Telangana Today
Headline	Future Generali India plans to recruit 25,000 agents
Link	<a href="https://telanganatoday.com/future-general-India-plans-to-recruit-25000-agents">https://telanganatoday.com/future-general-India-plans-to-recruit-25000-agents</a>

## Telangana Today

# Future Generali India Life Insurance Company plans to recruit 25,000 agents

“Insurance industry is growing but large part of the population is still under-insured. Many people do not understand the implications being under-insured,” said Rakesh Wadhwa.



Rakesh Wadhwa, Chief Marketing Officer & EVP, Strategy & Retail Assurance, Future Generali India Life Insurance

**Hyderabad:** Private insurer Future Generali India Life Insurance Company has plans to recruit about 25,000 agents across the country in three years. In addition, it will also focus on addition of branches to tap new markets as well as grow in the existing ones, said Private insurer, its Chief Marketing Officer and Executive Vice-President- Strategy and Retail Assurance.

“Insurance industry is growing but large part of the population is still under-insured. Many people do not understand the implications being under-insured. There are many reasons- lack of awareness and access are main issues. The insurance penetration is higher in metros mainly due to accessibility, education and awareness,” he said.

Previously, insurance was seen as a tax saving tool. However, with advent of term insurance policies, more people are buying a cover for themselves, he said adding that the penetration of term insurance is rising both online and offline.

“Health is a big segment from the protection point. We will see a lot of traction coming in that. Also, simplification of policies from the buyers’ point of view is key for increasing the insurance coverage,” he said.

Date	05 <sup>th</sup> April 2019
Publication	The Economic Times (ET Markets)
Headline	Bullish FIIs & bearish DIIs: Why is this dichotomy on D-Street?
Link	<a href="https://economictimes.indiatimes.com/markets/stocks/news/bullish-fiis-bearish-diis-why-is-this-dichotomy-on-d-street/articleshow/68720196.cms">https://economictimes.indiatimes.com/markets/stocks/news/bullish-fiis-bearish-diis-why-is-this-dichotomy-on-d-street/articleshow/68720196.cms</a>



## Bullish FIIs & bearish DIIs: Why is this dichotomy on D-Street?

*Local MFs are selling even as the domestic market is a top destination for overseas money.*

Expectations of a second rate cut this year by the Reserve Bank of India have already helped lift the nation's \$2.2 trillion equity market to an all-time high.

A peek under the hood of the monster rally reveals a dichotomy. Local mutual funds and insurance companies are selling shares even as the domestic market is a top destination for overseas money in Asia this year.

Consider this: Domestic institutional investors pulled a combined 139.3 billion rupees (\$2 billion) from shares in March, the biggest withdrawal in three years, even as foreign funds plowed 426.7 billion rupees, data compiled by Bloomberg show. The best quarter for Indian equities since June -- after a dismal 2018 -- was too good to pass up for money managers, especially with the nation heading into general elections next week, analysts say.

The benchmark S&P [BSE Sensex](#) Index was down after the central bank's decision.

"Earnings growth is going to come this fiscal year and that should drive up the market irrespective of which government comes to power," Jyoti Vaswani, chief investment officer of Future Generali India Life Insurance Co., said in an interview. "Mutual funds are still receiving money. It's just a matter of time before domestic investors return in a big way."

Date	05 <sup>th</sup> April 2019
Publication	Udaipur Times
Headline	Term Insurance Policyholder? Here are a Few Responsibilities for You
Link	<a href="https://udaipurtimes.com/term-insurance-policyholder-here-are-a-few-responsibilities-for-you/">https://udaipurtimes.com/term-insurance-policyholder-here-are-a-few-responsibilities-for-you/</a>



## Term Insurance Policyholder? Here are a Few Responsibilities for You

As a family person, you have to juggle between different responsibilities at any given time. Whether it is about providing for the family or planning a financially secure future for your loved ones, you have to make sure that you fulfil these responsibilities as and when they come.

That said, you also have to ensure that your future goals and planning continue to work as expected, even in the face of an untoward eventuality. It is for the same reason, therefore, that you invest in an **online term insurance** plan, hoping to secure your family's dreams and aspirations in your absence.

### **Make Premium Payments on Time**

Paying the premium amount within the specified period and payment frequency is crucial. In case you fail to do, even after the expiration of the grace period, you could risk lapsing your term plan.

Once the plan lapses, you would have to go through a tedious and financially taxing process to revive the policy. Before buying an online term **insurance** plan, therefore, it is essential that you calculate your financial requirements and accordingly, choose a suitable sum assured, the payable premium amount and the payment tenure under the plan.

Most reputable insurers such as Future Generali offer step-by-step guidance and online term plan calculators to help determine the premium and the cover amount.

Date	05 <sup>th</sup> April 2019
Publication	Equity Bulls
Headline	Future Generali India Life Insurance introduces a new age ULIP, Future Generali Big Dreams Insurance Plan
Link	<a href="https://www.equitybulls.com/admin/news2006/news_det.asp?id=240475">https://www.equitybulls.com/admin/news2006/news_det.asp?id=240475</a>



## Future Generali India Life Insurance introduces a new age ULIP, Future Generali 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
- 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.

### Key Highlights of Future Generali Big Dreams Insurance Plan

- Boost your returns with extra allocation, from 1% to 7% on each instalment premium.
- Benefit with Zero Allocation and Zero Admin charge and watch your wealth grow faster.
- Enjoy the benefit of life cover and secure your family's future against the uncertainties of life.
- Fulfill your life's goals by choosing from 3 available options - Wealth Creation, Retire Smart and Dream Protect.
- Flexibility to invest one-time, limited period or over the entire policy term.
- Avail of a new fund - 'Future Midcap Fund' which invests in at least 50% of midcap stocks (out of total equity investment)
- Avail Systematic Partial Withdrawal (under Option 1 and 2) and receive money in your account monthly to help you meet specific financial requirements.
- Avail Systematic Transfer Option to weekly transfer units from one fund to another, thus helping reduce risk exposure in volatile markets.
- Get the flexibility to change your funds and always be in complete control of your wealth.
- Convenience of increasing policy term or premium payment term helps to continue enjoying policy benefits for longer term.
- Enhance your protection by opting for riders that cover Accidental Death, Accidental Total and Permanent Disability.
- Avail tax benefits under Section 80C and Sec 10(10D) of the Income Tax Act of 1961.