

Monthly Coverage Dossier

November 2021

Future Generali India Life Insurance
Company Limited

Overview of Activities

Overview of Activities	Key Publications
<p>Interviews</p> <p>Pandemic increased the importance of life insurance, became an important part of the economy – Niraj Kumar CIO at FGILI</p> <p>Byju Joseph harnesses the power of digital to foster innovation at FGILI – Mr. Byju Joseph CTO at FGILI</p>	<ul style="list-style-type: none"> • Dainik Bhaskar 10 Edition • The Economic Times CIO
<p>Authored Article</p> <p>All you must know before buying life insurance plan - Bikash Chaudhary AA & CRO at FGILI</p> <p>How to reactivate lapsed life insurance policy? - Mr. Subhasish Acharya, CDO at FGILI</p> <p>Why premium on life insurance plans varies across companies - Mr. Subhasish Acharya, CDO at FGILI</p> <p>The importance of automation in Cyber Security - Pawan Chawla, CISO at FGILI</p>	<ul style="list-style-type: none"> • Money9 • Money9 • Financial Express • Compare Policy • Passion for Marketing • The Economic Times
<p>Industry Story</p> <p>Insurtech part of solution, not silver bullet to everything: Insurance Leaders - Miranjit Mukherjee, Interim CEO & PO at FGILI</p> <p>UIDAI chief, BFSI leaders to discuss the world of hyper personalisation - Miranjit Mukherjee, Interim CEO & PO at FGILI</p> <p>MarTech Asia Summit 2021: Should marketing automation be outsourced to a consulting or agency partner - Ashish Tiwari, CMO at FGILI</p>	<ul style="list-style-type: none"> • The Economic Times • The Economic Times • The Economic Times

INDEX

Sr. No	Publication	Headline	Date	Coverage appeared
Interviews				
1	Dainik Bhaskar	Pandemic increased the importance of life insurance , became an important part of the economy – Niraj Kumar CIO at FGILI	02 nd Nov 2021	Print [10 Edition]
2	The Economic Time CIO	Byju Joseph harnesses the power of digital to foster innovation at FGILI – Mr. Byju Joseph CTO at FGILI	26 th Nov 2021	Online
Authored Article				
3	ET HR World	All you must know before buying life insurance plan - Bikash Chaudhary AA & CRO at FGILI	1 st Nov 2021	Online
4	Money9	How to reactivate lapsed life insurance policy? - Mr. Subhasish Acharya, CDO at FGILI	11 th Nov 2021	Online
5	The Financial Express	Why premium on life insurance plans varies across companies - Mr. Subhasish Acharya, CDO at FGILI	26 th Nov 2021	Online
6	Compare Policy	Why premium on life insurance plans varies across companies - Mr. Subhasish Acharya, CDO at FGILI	27 th Nov 2021	Online
7	Passion Marketing	Why premium on life insurance plans varies across companies - Mr. Subhasish Acharya, CDO at FGILI	27 th Nov 2021	Online
Industry Story				
8	The Economic Times	Insurtech part of solution, not silver bullet to everything: Insurance Leaders - Miranjit Mukherjee, Interim CEO & PO at FGILI	29 th Nov 2021	Online
9	The Economic Times	UIDAI chief, BFSI leaders to discuss the world of hyper personalisation - Miranjit Mukherjee, Interim CEO & PO at FGILI	19 th Nov 2021	Online
10	The Economic Times	MarTech Asia Summit 2021: Should marketing automation be outsourced to a consulting or agency partner - Ashish Tiwari, CMO at FGILI	17 th Nov 2021	Online
Total Coverage 19 [including Editions] [10 Prints and 09 Online]				

INTERVIEWS

Published Date:	2 nd November 2021	Publication:	Dainik Bhaskar 1 - 0 Edition
Journalist:	Bureau	Page No:	02

भास्कर इंटरव्यू

महामारी ने बढ़ाई जीवन बीमा की अहमियत, बना इकोनॉमी का अहम हिस्सा

कोविड-19 से कई उद्योग क्षेत्र में वित्तीय रूप से बुरी तरह प्रभावित हुए। लेकिन जहां तक जीवन बीमा की बात है महामारी ने इसके महत्व को और बढ़ाया है। फ्यूचर जेनराली इंडिया लाइफ इंश्योरेंस कंपनी के चीफ इन्वेस्टमेंट ऑफिसर नीरज कुमार ने दैनिक भास्कर के मुकुल शास्त्री से बातचीत में कहा कि जीवन बीमा अर्थव्यवस्थाओं के लिए अब यह एक जरूरी चीज बन गया है। पेश है बातचीत के मुख्य अंश..

■ **ग्रोथ के संदर्भ में भारत के जीवन बीमा क्षेत्र का आउटलुक कैसा है?**
कोरोना महामारी से जीवन बीमा का महत्व स्थायी तौर पर बढ़ा है। जीवन बीमा के सुरक्षा जाल को बनाने के साथ-साथ इसे और गहरा करने की जरूरत है।



फिलहाल भारत का मृत्यु दर संरक्षण अंतर 16.5 लाख करोड़ डॉलर (1,237.5 लाख करोड़ रुपए) है और जेनराली इंडिया लाइफ इंश्योरेंस वर्ष 2050 तक रिटायरमेंट फंडिंग गैप 85 लाख करोड़ डॉलर (करीब 6,375 लाख करोड़ रुपए) तक पहुंचने की उम्मीद है। यह जीवन बीमा क्षेत्र के लिए ग्रोथ की काफी संभावनाओं की पेशकश कर रहा है।

■ **कोरोना के बाद जीवन बीमा उद्योग में क्या बदलाव आया है?**
कोविड-19 महामारी मार्च 2020 में एक स्वास्थ्य संकट के रूप में शुरू हुई थी। लेकिन बाद में यह एक वैश्विक आर्थिक और वित्तीय संकट के रूप में बदल गई। इसने भारत सहित दुनिया भर के लगभग सभी देशों को बुरी तरह हिला कर रख दिया। वैश्विक अर्थव्यवस्थाओं में आर्थिक विकास में तेज गिरावट देखने को मिली है। कई उद्योग क्षेत्र में वित्तीय रूप से बुरी तरह प्रभावित हुए हैं। लेकिन महामारी ने बीमा का महत्व को और बढ़ाया है। अर्थव्यवस्थाओं

■ **भारतीय इक्विटी मार्केट के लिए सबसे बड़ा जोखिम क्या है?**

सप्लाय चैन की बाधाओं के चलते कमोडिटी की कीमतों में अभूतपूर्व वृद्धि से महंगाई बढ़ने का जोखिम बढ़ा है। इसके अलावा ऊर्जा संकट, चीन का कार्बन उत्सर्जन और प्रदूषण कम करने पर फोकस ऐसी कारक हैं जो इक्विटी मार्केट के लिए अस्थिरता का जोखिम खड़ा कर रहे हैं। यदि महंगाई ऊंचे स्तर पर बनी रहती है, तो केंद्रीय बैंक समय से पहले अपने मौद्रिक प्रोत्साहन को वापस ले सकते हैं। इसका विभिन्न एसेट क्लास पर अलग-अलग नकारात्मक प्रभाव हो सकता है।

के लिए अब यह एक जरूरी चीज बन गया है।

■ **फ्यूचर जेनराली का वलेम स्टेटस और रेश्यो क्या है?**

बीमा उद्योग वित्तीय सुरक्षा कवच का काम करता है। हमने कोविड-19 के रूप में मानव जाति का अभूतपूर्व संकट देखा है। इसके चलते बीते साल इससे पहले के वर्षों की तुलना में दावे कई गुना बढ़े हैं। इससे अधिकांश कंपनियों को अतिरिक्त प्रावधान करने पड़े हैं। जो संख्या हमने देखी है वह भी अधिक है, लेकिन सौभाग्य से सबसे ऊंचे ब्रेकेट में नहीं है।

Date	24 th November 2021
Publication	The Economic Times CIO
Headline	Byju Joseph harnesses the power of digital to foster innovation at FGIL
Link	https://cio.economicstimes.indiatimes.com/news/strategy-and-management/byju-joseph-harnesses-the-power-of-digital-to-foster-innovation-at-fgil/87886798

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Byju Joseph harnesses the power of digital to foster innovation at FGIL

During the pandemic, he exhibited his ability to embed resourceful thinking into the digital roadmap of his company.

ETCIO • November 24, 2021, 14:20 IST



The Coronavirus pandemic has had far-reaching ramifications on businesses across the globe. And in many ways, the future has been pulled forward faster than people might have expected.

In the world that we are now living in, digital has become the front and centre of business. The need for digital transformation, the need for speed, agile delivery, simplicity through

modernization, an active stay-at-home workforce, digital customer engagement channels and a fundamental rewrite of the business model have become a launching point for path-breaking innovative initiatives.

Be that as it may, the fact remains that you, India's IT leaders, still managed to weather the storm. And how!

1. Not only did they skilfully juggle their IT and business priorities but also came up

Authored Article

Date	01 st November 2021
Publication	Money9
Headline	All you must know before buying life insurance plan
Link	https://www.money9.com/news/insurance/all-you-must-know-before-buying-life-insurance-plan-93347.html

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All you must know before buying life insurance plan

Before you buy any insurance policy, it is important to define the objective for which you want to buy an insurance plan

Bikash Choudhary | Publish Date - October 31, 2021 / 11:42 AM IST | [f](#) [t](#) [w](#) [in](#) [a](#)

Each one of us aspires for a happy Life and works hard toward achieving the same. However, there are uncertainties around and as it is said, in case GOD has a different plan for you, that will prevail.

While one cannot avoid or keep uncertainties away, it is possible to reduce or minimize the implications or impact of uncertainties related to human life, which primarily could be Death, Disability or Disease. While nothing can compensate emotional losses, financial losses can be

Date	15 th November 2021
Publication	Money9
Headline	How to reactivate lapsed life insurance policy?
Link	https://www.money9.com/news/insurance/how-to-reactivate-lapsed-life-insurance-policy-95342.html

Home » News » Insurance » How To Reactivate Lapsed Life Insurance Policy?

How to reactivate lapsed life insurance policy?

The best way to get about regularizing your premium payments is to automate the same, using options like Net Banking, UPI and more.

Subhasish Acharya | Updated On - November 15, 2021 / 05:02 PM IST | [f](#) [t](#) [w](#) [i](#) [a](#)



It is a matter of grave concern that insurance firms are not acting swiftly when their names and brands are blatantly misused to cheat people. Here, employees of insurers are allegedly the accused.

The ongoing Covid-19 pandemic has ensured a renewed interest and increased emphasis on life insurance products, particularly on part of young Indians, who have been aggressively buying these policies. However, there is a caveat. Data compiled from private insurance companies suggests that almost 29% of this insured pool live with lapsed policies, owing to their failure to make timely premium payments.

Call it lack of awareness or financial discipline, but the pandemic has in a striking light, highlighting the need of having a comprehensive health cover to escape any sort of financial stress. So, let's jump straight into the various ways you can continue to strengthen and

Date	26 th November, 2021
Publication	Financial Express
Headline	Why premium on life insurance plans varies across companies
Link	https://www.financialexpress.com/money/why-premium-on-life-insurance-plans-varies-across-companies/2375837/

Why premium on life insurance plans varies across companies

November 25, 2021 1:28 PM

It can be quite confusing to understand why you have to often pay a higher premium than others for a life insurance plan. These are the factors:



The premium payable under an insurance policy is the consideration towards the cover or benefits that an insurance company promises to the policyholder upon happening of a certain event or at specified time.

With growing awareness about insurance, an increasing number of people are buying insurance policies today. However, one of the questions that often gets asked is why the

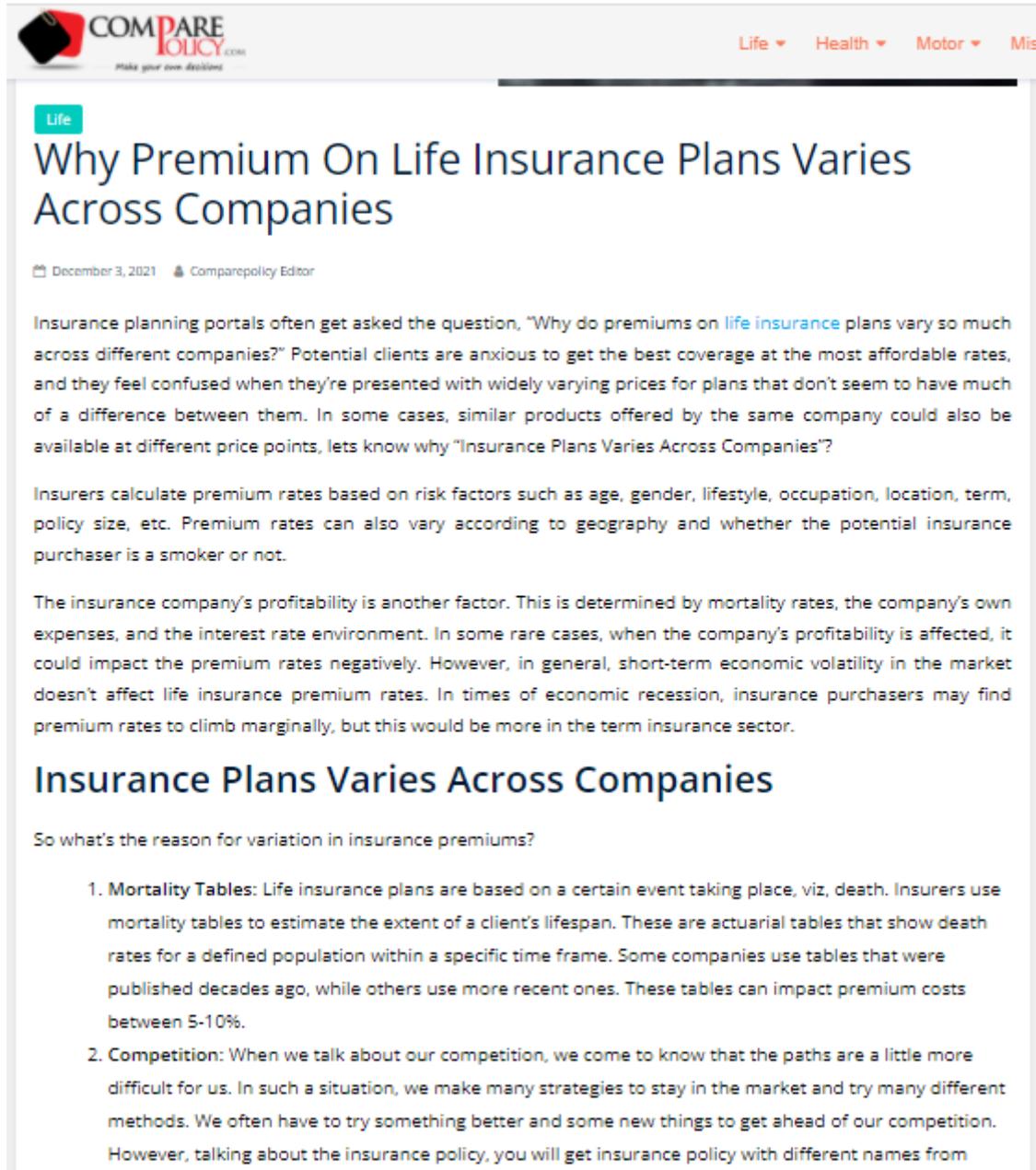


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Date	26 th November 2021
Publication	Compare Policy
Headline	Why premium on life insurance plans varies across companies
Link	https://www.comparepolicy.com/blogs/why-premium-on-life-insurance-plans-varies-across-companies/



The screenshot shows a web browser displaying a blog post on the ComparePolicy.com website. The page has a navigation bar with 'Life', 'Health', 'Motor', and 'Misc' categories. The article title is 'Why Premium On Life Insurance Plans Varies Across Companies', dated December 3, 2021, by Comparepolicy Editor. The content discusses factors like risk factors, geography, and company profitability. It includes a sub-section titled 'Insurance Plans Varies Across Companies' with two numbered points: '1. Mortality Tables' and '2. Competition'.

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Why Premium On Life Insurance Plans Varies Across Companies

December 3, 2021 Comparepolicy Editor

Insurance planning portals often get asked the question, "Why do premiums on life insurance plans vary so much across different companies?" Potential clients are anxious to get the best coverage at the most affordable rates, and they feel confused when they're presented with widely varying prices for plans that don't seem to have much of a difference between them. In some cases, similar products offered by the same company could also be available at different price points, lets know why "Insurance Plans Varies Across Companies"?

Insurers calculate premium rates based on risk factors such as age, gender, lifestyle, occupation, location, term, policy size, etc. Premium rates can also vary according to geography and whether the potential insurance purchaser is a smoker or not.

The insurance company's profitability is another factor. This is determined by mortality rates, the company's own expenses, and the interest rate environment. In some rare cases, when the company's profitability is affected, it could impact the premium rates negatively. However, in general, short-term economic volatility in the market doesn't affect life insurance premium rates. In times of economic recession, insurance purchasers may find premium rates to climb marginally, but this would be more in the term insurance sector.

Insurance Plans Varies Across Companies

So what's the reason for variation in insurance premiums?

- 1. Mortality Tables:** Life insurance plans are based on a certain event taking place, viz, death. Insurers use mortality tables to estimate the extent of a client's lifespan. These are actuarial tables that show death rates for a defined population within a specific time frame. Some companies use tables that were published decades ago, while others use more recent ones. These tables can impact premium costs between 5-10%.
- 2. Competition:** When we talk about our competition, we come to know that the paths are a little more difficult for us. In such a situation, we make many strategies to stay in the market and try many different methods. We often have to try something better and some new things to get ahead of our competition. However, talking about the insurance policy, you will get insurance policy with different names from

Date	26 th November 2021
Publication	Passion in Marketing
Headline	Why premium on life insurance plans varies across companies
Link	https://www.passionateinmarketing.com/why-premium-on-life-insurance-plans-varies-across-companies/

Home > Articles > Why premium on life insurance plans varies across companies

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Why premium on life insurance plans varies across companies

By **Author** - November 26, 2021

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Date	30 th November 2021
Publication	ET EDGE
Headline	The importance of automation in Cyber Security
Link	https://etinsights.et-edge.com/the-importance-of-automation-in-cyber-security/

INNOVATION

The importance of automation in Cyber Security

Cyberattacks have become heavily automated, the only way to reduce the volume of threats and enable faster prevention is by enabling Automation.



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In the new-age digital era in which we are currently, cyberattacks have become heavily automated. If organizations try to defend against these attacks manually, the fight would become impossible to win. To successfully protect against automated attacks, it is essential to let the machine fight with the machine by integrating automation into cybersecurity strategy. Automation will help in leveling the playing field, reduce the volume of threats, and allow

INDUSTRY NEWS

Date	29 th November 2021
Publication	The Economic Times
Headline	Insurtech part of solution, not silver bullet to everything: Insurance Leaders
Link	https://bfsi.economictimes.indiatimes.com/news/insurance/insurtech-part-of-solution-not-silver-bullet-to-everything-insurance-leaders/87966274

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long term and a bit more complex, people avoid to opt for virtual interaction and use technology as a medium," Mukherjee added.



Miranjit Mukherjee
Interim CEO, Future Generali Life Insurance Company Ltd

One could design products and sell through the insurtech space to ramp up the distribution, and reach out to a larger population of Bharat. However, insurtechs being an ultimate solution in this space still seems like a distant dream, he said.

Date	19 th November 2021
Publication	The ET BFSI
Headline	UIDAI chief, BFSI leaders to discuss the world of hyper personalisation
Link	https://bfsi.economictimes.indiatimes.com/news/industry/uidai-chief-bfsi-leaders-to-discuss-the-world-of-hyperpersonalisation/87780923

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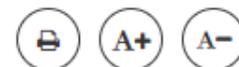
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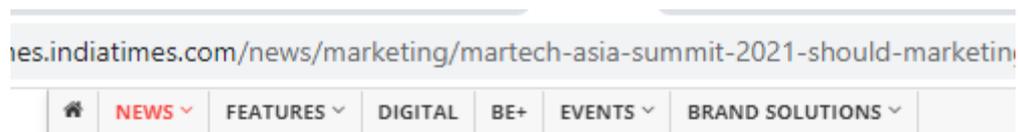
UIDAI chief, BFSI leaders to discuss the world of hyperpersonalisation

With the rise of digital there is a change in customer demand as well. And BFSI companies have no other option but to embrace advanced technologies which will help them serve the customer the way they want. The second edition of ETBFSI Converge will explore various aspects of Hyper-Personalization with the BFSI Leaders.

ETBFSI • Updated: November 19, 2021, 13:07 IST



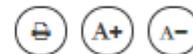
Date	17 th Nov 2021
Publication	The Economic Times
Headline	MarTech Asia Summit 2021: Should marketing automation be outsourced to a consulting or agency partner
Link	https://brandequity.economicstimes.indiatimes.com/news/marketing/martech-asia-summit-2021-should-marketing-automation-be-outsourced-to-a-consulting-or-agency-partner/87761296



MarTech Asia Summit 2021: Should marketing automation be outsourced to a consulting or agency partner?

The fireside chat involved discussions around the various aspects of marketing automations that can be outsourced and the ones that need to be in-house...

ETBrandEquity • November 17, 2021, 18:15 IST



“Should the digital transformation journey happen entirely in-house or whether parts of it can be outsourced or can we just outsource the whole part,” asked Prasad Sangameshwaran, editor, ETBrandEquity.com, as he

introduced the guests in the fireside chat at the [MarTech Asia Summit 2021](#).

Ashish Tiwari, chief marketing and digital officer, Future Generali India Life Insurance said that there are two very differentiated parts to [marketing automation](#). “One is the tech stack, which enables your automation and second is the user experience that you align with,” he added.

Thank you