

**G. N. AGARWAL**  
Whole Time Director, Future Generali Life Company, India

**Evolving Frontiers, Exciting Prospects**

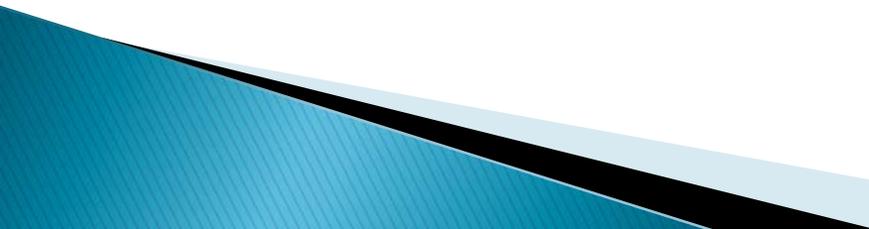
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# Products & Regulation

- ▶ What type of products are likely to be offered by insurers in new scenario
  - ▶ What will be the impact on investment strategy of Par/ Non-par funds in the new scenario
  - ▶ Is the surrender experience going to be affected under new products
  - ▶ Is the surplus experience going to be different under new products and hence the payout to surrendering/maturing policyholders
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# Products & Regulation

- ▶ Is the present level of regulations going to help the industry i.e. to what extent main stakeholders, i.e. customers, distributors, shareholders will be affected in new scenario
  - ▶ Whether new products are going to address the problems faced by the industry such as mis-selling, de-growth, persistency, building a sustainable distribution channel etc.
  - ▶ Where the industry is expected to move from here onwards
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# Products & Regulation

- ▶ The regulatory provisions on products in other countries. Whether they are at macro level or micro level.
  - ▶ If any country is having micro level regulations, then what has been the ultimate experience of the industry in such market
  - ▶ Going forward, whether proactive approach or self-regulation by the industry itself might help
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**THANK YOU**

Q&A