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Risk Assessment



Servicing



The 'Big Ideas'



Challenges







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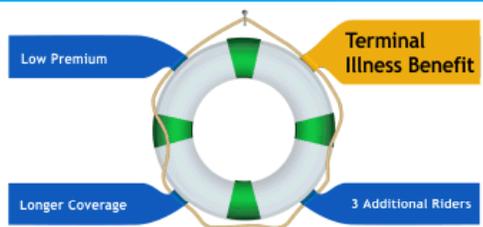
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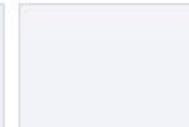
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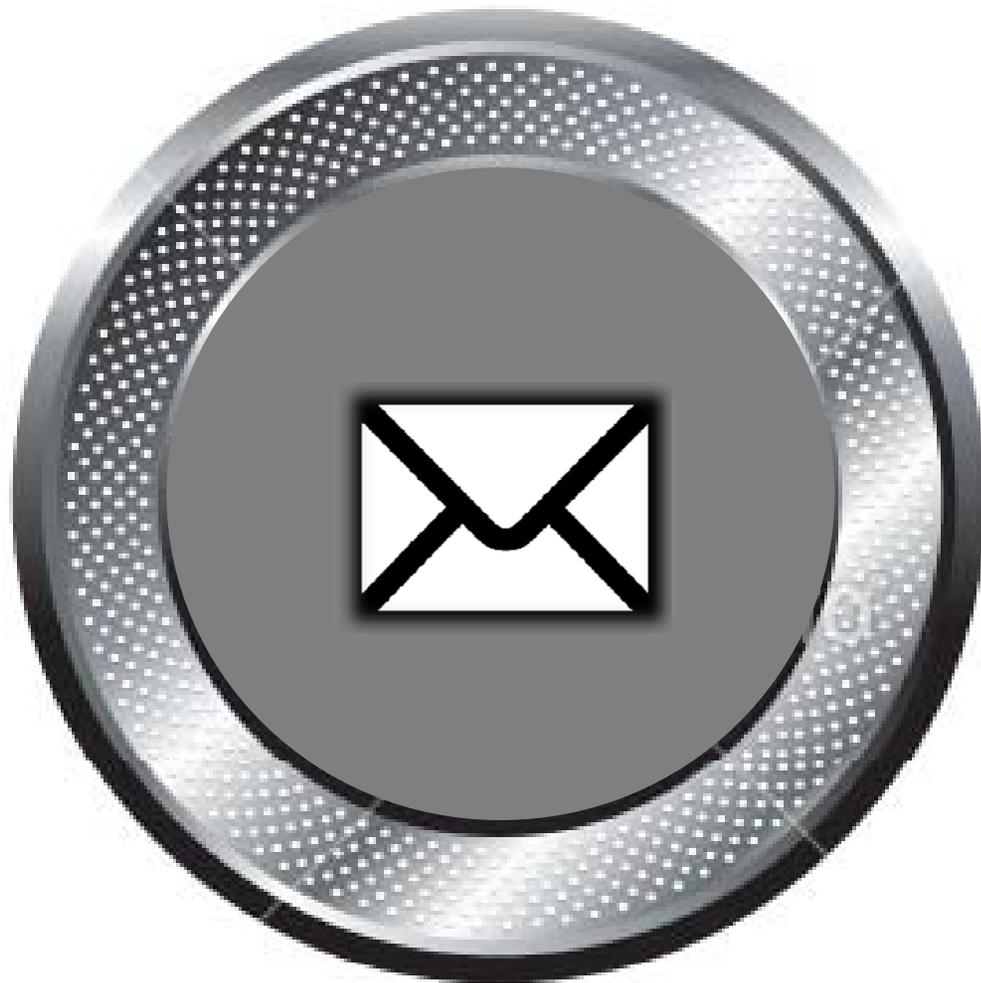
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Traveller rating

Excellent	<div style="width: 80%;"></div>	339
Very good	<div style="width: 60%;"></div>	203
Average	<div style="width: 20%;"></div>	59
Poor	<div style="width: 5%;"></div>	25
Terrible	<div style="width: 0%;"></div>	19

See reviews for

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	Solo	116
	Business	462

What travellers say

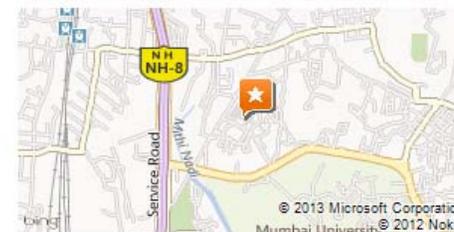
- "Very good" (42)
- "Room service" (29)
- "China house" (27)
- "Business trip" (19)
- "Domestic airport" (19)

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Questions on Mumbai?

Subject

Your question





ANALYSIS

The image features a magnifying glass with a black handle and frame, positioned over a document. The word "ANALYSIS" is prominently displayed in the center of the lens in a bold, dark blue, sans-serif font. The background within the lens is a blurred image of a document with a grid of text, suggesting a detailed examination or search process. The overall composition is set against a light gray background, with a purple decorative bar at the top left corner.



Data
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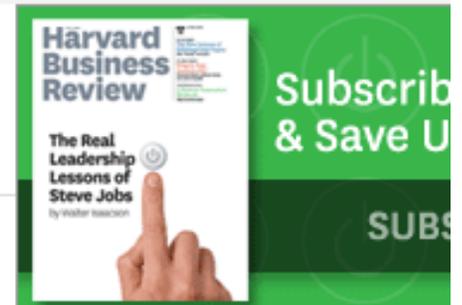
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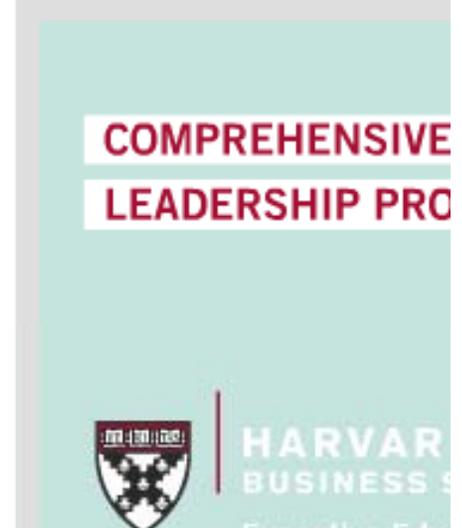
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Digital Impact

- Enable analytics for claims, lapses, sales quality
- Geography no longer dependant on transmission of physical documents
- Automate and delegate servicing
 - Customer; distributor; third party



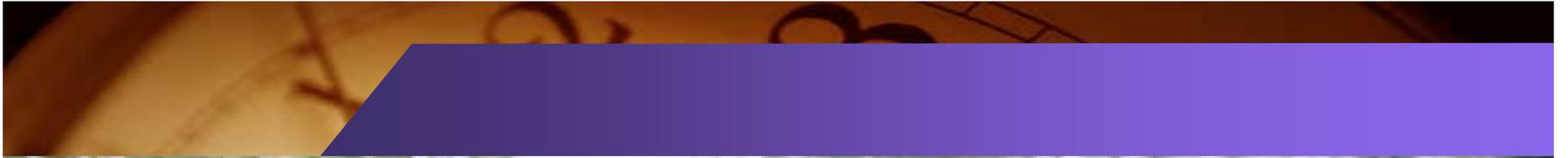


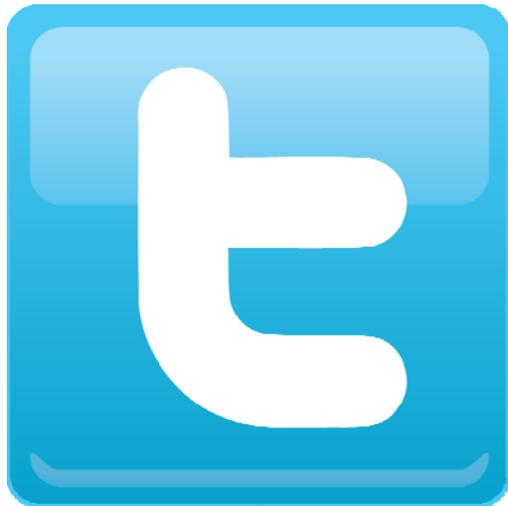




BLOG









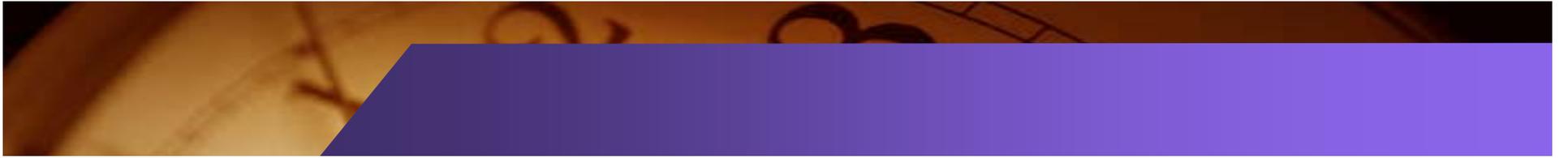
Digital Impact

- 'Word of web' to influence
 - Relatively trusted
 - Leaves consumer in control
- Reach and speed of social media
 - We all live in glass houses!
- Consumer digital = handheld



CHALLENGE







IDENTITY

ON THE INTERNET



nobody knows you're a dog

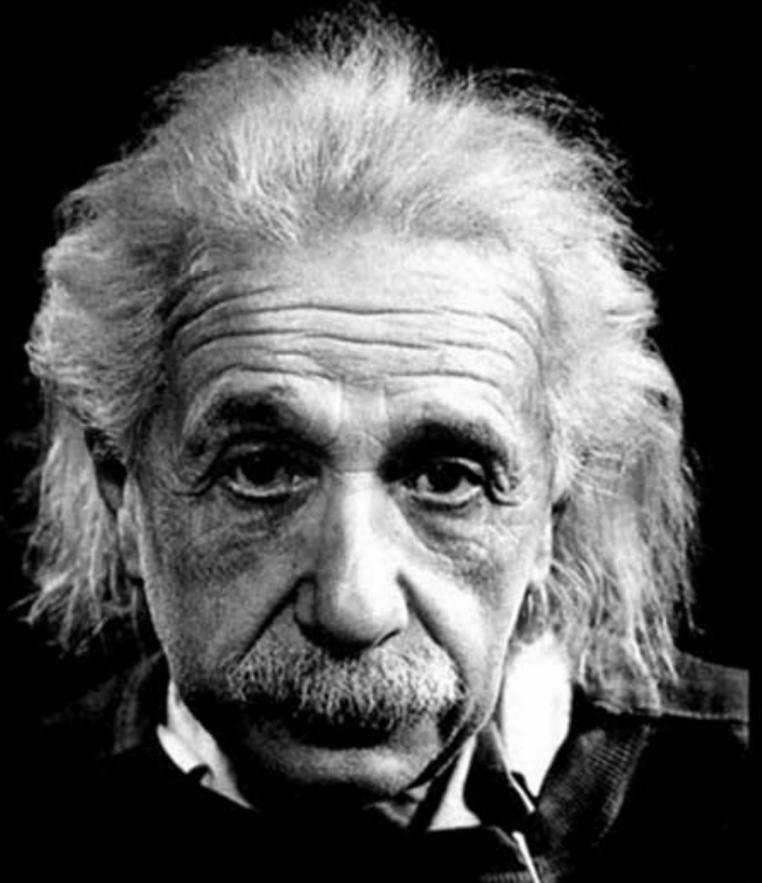
IDENTITY



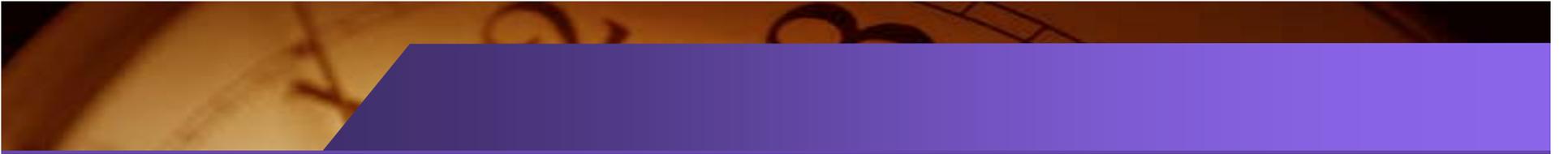


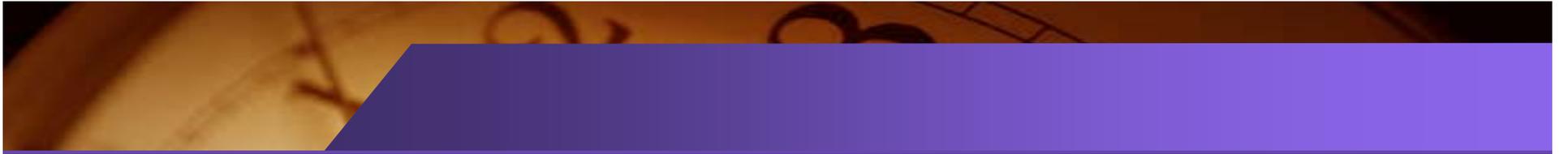
“Everything should be made
as simple as possible,
but not simpler.”

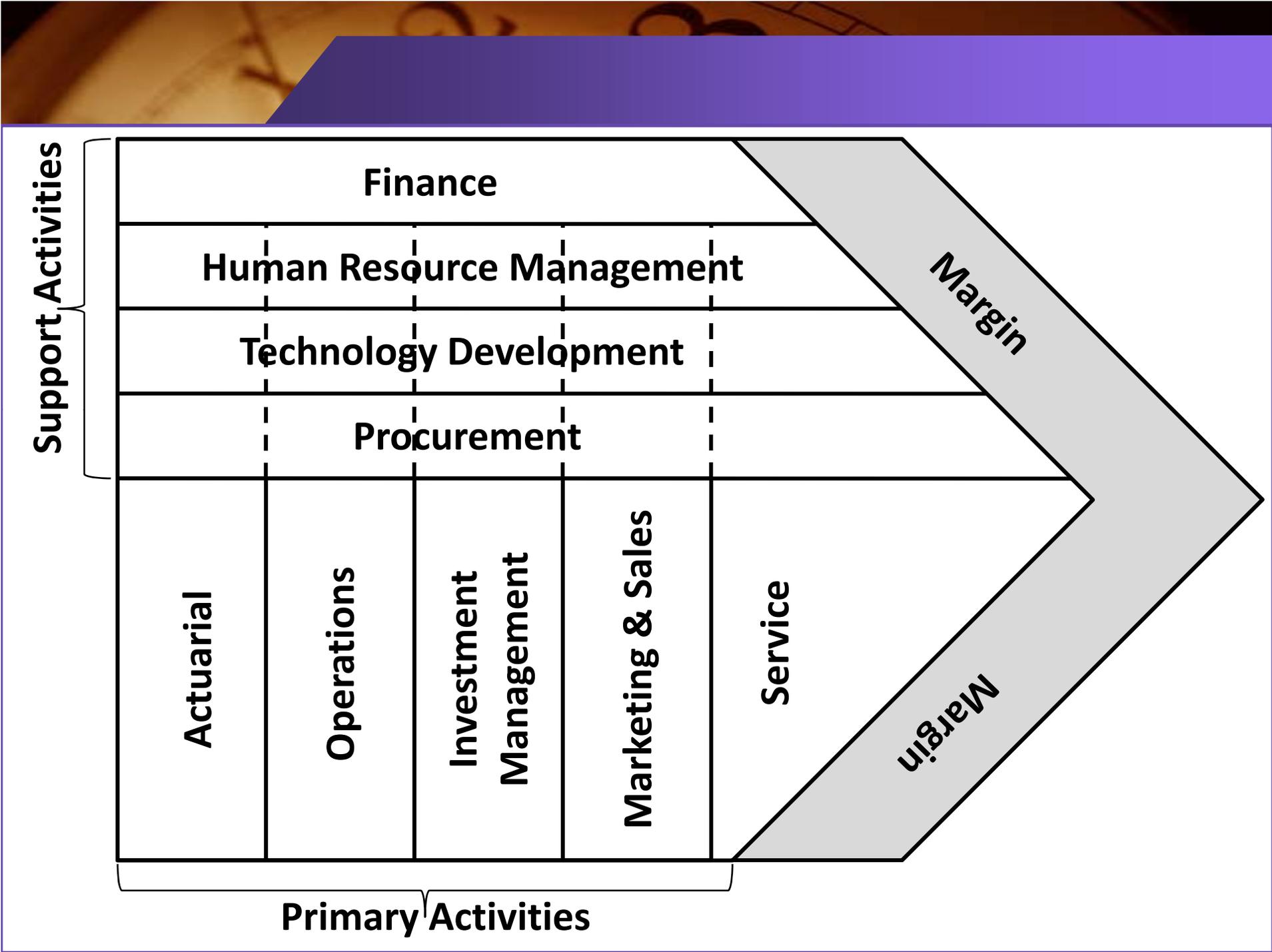
Albert Einstein















Challenges – The 'To Do' List

- Abandon what brought you this far
- How to give advice and get fairly rewarded for it
- KYC
- AML
- Simplicity not complexity

Challenges – The ‘To Do’ List

- Managing your reputation in cyberspace
- Choosing what to keep and what to outsource
- Managing outsourced providers and processes
- Enabling prudent regulation from regulators



Institute of Actuaries of India



Life Insurance

John Holden
Chief Executive Officer

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