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Evolving Frontiers, Exciting Prospects

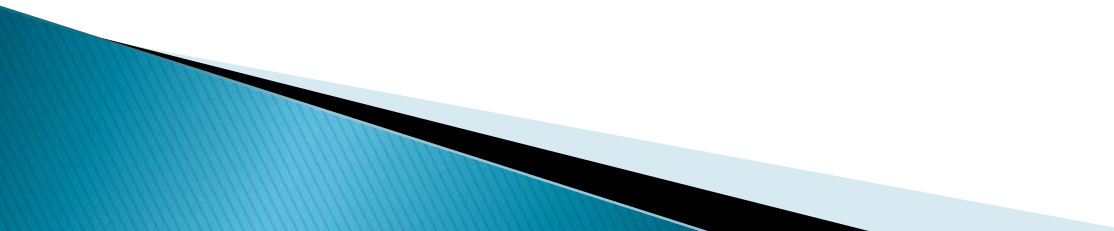
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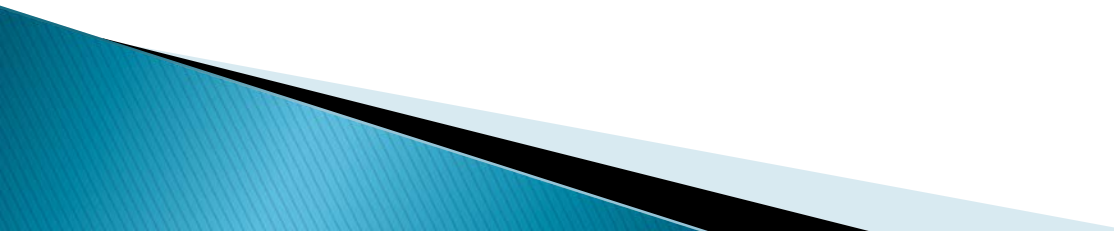
Products & Regulation

- ▶ 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