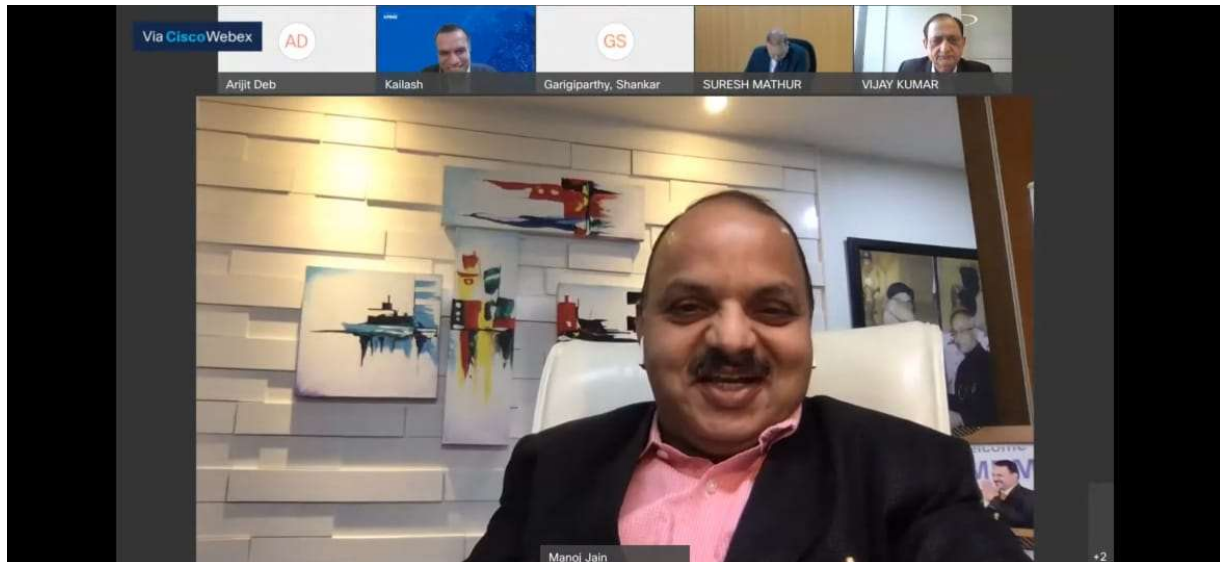


Mr. Manoj Jain, MD Shriram Life Insurance, speaks at CII 23rd Insurance and Pensions Summit on 6th December 2021



Mr Manoj Jain, MD Shriram Life Insurance, during the panel discussion

Mr. Manoj Jain, MD of Shriram Life Insurance participated in CII's 23rd Insurance and Pensions Summit. He was part of two panels titled 'Product Innovation and Design: Covering Emerging Risks' and 'Adopting Technology: Changing Face of Insurance Distribution'.

Mr. Jain spoke about how in the post COVID scenario, life insurers are faced with the dual risks of mortality and interest rates. While this, combined with higher health risks, could lead to higher term premiums, it has also thrown up an opportunity for the sector to focus on simple, targeted policies such as sachet or micro insurance rather than just guaranteed products. He also mentioned that digital payment gateways have changed the way insurance is sold by improving agent productivity, facilitating quick settlements and providing pan India access.

Please find the links of the talk below:

Panel 1: Product Innovation and Design: Covering Emerging Risks

Link 1: <https://www.youtube.com/watch?v=VkGFeg02Fx0>

Panel 2: Adopting Technology: Changing Face of Insurance Distribution

Link 2: <https://www.youtube.com/watch?v=8UIRR1Yc-fo>