

Summary

Microinsurance Conference 2007

13–15 November 2007, Mumbai, India



Parallel Session 5 – Group versus individual insurance Experience from the field

Vijay Athreye, TATA AIG Life Insurance Company Ltd., India
Group vs Individual Micro insurance - a sustainability perspective

Goals and expected outcome of the session

To present TATA-AIG Life experience in MI retailing and group MI sales and draw from it.

Benefit of the specific proposal

- Sustainable MI has always been a subject of interest to policy makers and insurance companies alike. This session will compare the advantages /disadvantages of pursuing different distribution strategies and share from the Indian experience of TATA AIG on the same.
- Author will also share key learnings from a strategic perspective on on the MI retailing initiative being pursued at TATA AIG.

Lessons learnt

Will be shared at the conference. Typically a combination of group and retail would appear to be the best distribution from a penetration, sustainability, financial inclusion perspective while retaining the importance of choice in the context of development.

Schedule and organisation of the session

Presentation format

Contact information

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Biography, organisational description and research interest of speakers/authors

Have presented at Munich and South Africa for Munich Re conference.

Name of collaborating organisation None specific.

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