The insurance industry needs to attract more talent. There’s so much excitement, and so much to do. This is the best industry to be in. This is an exciting time to be in the insurance industry.

We’ve been able to move more conversations closer to the clients. In one of our markets, we’re able to decide on the spot whether a life insurance policy can be issued.

Digital transformation is all about bringing a new experience for all the stakeholders.

Cloud gives two advantages: The first is the scalability and resilience to get a workload at any scale we require. The second is the new Fintech and Insuretech players using APIs, enablers and tools available through the cloud marketplace, enabling us to mesh capabilities together into a single offering. That makes cloud a business enabler.

AI has been prevalent for a long time in risk and underwriting. In claims, you can quickly decide based on an AI algorithm whether claims are admissible or not. AI is also used to identify which customers are at the risk of not renewing, so we can focus on engaging with them.

Gen Z customers want the onboarding process to be as seamless and frictionless as possible. And the older generations are getting comfortable with it too.

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Anubhav Rajput
CIO, Head Digital and Operations, Cholamandalam, MS General Insurance Co Ltd

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Ashish Chand
VP, Head of IT Asia
Sun Life

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Sourabh Chatterjee
President, Head – Technology, Digital Sales, Travel, Bajaj Allianz General Insurance LTD

Digital makes us more efficient and more impactful.

Create something that users really love, and adoption will happen on its own.

In an ecosystem, the best thing is to have shared value. As insurers, we have to realize that Insuretechs will challenge the status quo. At the same time, Insuretechs need to realize that the only way the scale will come will be through partnership. That approach creates value for everyone.