

INSURANCE



► **WeChat**

**Sachin
Shanbhag**
Vice President
Tata AIG General
Insurance



MESSAGE FROM THE DIRECTOR

Dear Readers,

It gives me great pride to introduce SAMVAD's edition every month. Our SAMVAD team's efforts seem to be paying off, and our readers seem to be hooked onto our magazine. At WeSchool, we try to acquire as much knowledge as possible and share it with everyone.



Prof. Dr. Uday Salunkhe
Group Director

As we begin a new journey with 2022, I sincerely hope that SAMVAD will reach new heights with the unmatched enthusiasm and talent of the entire team.

Here at WeSchool, we believe in the concept of AAA: Acquire Apply and Assimilate. The knowledge you have acquired over the last couple of months will be applied somewhere down the line. When you carry out a process repeatedly, it becomes ingrained in you and eventually tends to come out effortlessly. This is when you have assimilated all the knowledge that you have gathered.

At WeSchool, we aspire to be the best and unique, and we expect nothing but the extraordinary from all those who join our college. From the point of view of our magazine, we look forward to having more readers and having more contributions from our new readers.

SAMVAD is a platform to share and acquire knowledge and develop ourselves into integrative managers. Our earnest desire is to disseminate our knowledge and experience with not only WeSchool students but also the society at large.

Prof. Dr. Uday Salunkhe,
Group Director

ABOUT US



OUR VISION

“To nurture thought leaders and practitioners through inventive education.”

CORE VALUES

Breakthrough Thinking and Breakthrough Execution

Result Oriented, Process Driven Work Ethic

We Link and Care

Passion

“The illiterate of this century will not be those who cannot read and write, but those who cannot learn, unlearn and relearn.” -Alvin Toffler.

At WeSchool, we are deeply inspired by the words of this great American writer and futurist. Undoubtedly, being convinced of the need for a radical change in management education, we decided to tread the path that led to the corporate revolution.

Emerging unarticulated needs and realities require a new approach in both thought and action. Cross-disciplinary learning, discovering, scrutinizing, prototyping, learning to create and destroy the mind's eye needs to be nurtured differently.

WeSchool has chosen the ‘design thinking’ approach towards management education. All our efforts and manifestations, as a result, stem from the integration of design thinking into management education. We dream of creating an environment conducive to experiential learning.

FROM THE EDITOR'S DESK

Dear Readers,

Welcome to the **129th** Issue of SAMVAD!

SAMVAD is a platform for “**Inspiring Futuristic Ideas**”, we constantly strive to provide thought-provoking articles that add value to your management education.

We have an audacious goal of becoming one of the most coveted business magazines for B-school students across the country. To help this dream become a reality, we invite articles from all management domains, giving a holistic view and bridging the gap between industry veterans and students through our WeChat section.

In this issue of SAMVAD, we bring to you some articles focusing on ‘Insurance’ with a section called ‘WeChat’. Our WeChat alumni for this edition is “**Sachin Shanbhag**” who is a leader with 22 years of experience in the Insurance domain, driving organization strategy, planning & process reengineering, unlocking insights and data-driven decision-making with the use of analytics. In this section, we have got some exclusive insights into what is happening under the nose of our theme.

The insurance sector consists of firms that offer insurance contracts as a method of risk management. There are wide varieties of insurance policies principally divided into 2 types- life **insurance and non-life (general) insurance**. The core elements that represent the insurance policies are deductible, policy limit, and premium.

India’s Insurance Industry is one of the **premium sectors** experiencing upward growth attributed to growing incomes and increasing awareness within the business. The expansion of the insurance market is supported by necessary government initiatives, sturdy democratic factors, a conducive regulatory environment, increased partnerships, product innovations, and vivacious distribution channels.

FROM THE EDITOR'S DESK

India's Insurance market stands at **\$131 Bn as of FY22**. The Indian insurance industry grew at a **CAGR of 17%** over the last 20 years and is predicted to continue its commendable growth trajectory in the future years. In the world's emerging insurance markets, India ranks 5th, growing at a rate of **32-34%** each year. In recent years, the industry has been experiencing fierce competition among its peers which has led to new and innovative products within the industry.

Going forward, **general insurance** firms will be key beneficiaries of the opening-up of economies, particularly with improved trade activity increasing demand for **motor and health insurance**. Meanwhile, the life insurance sector will benefit from a steep yield curve, with low short-term rates and higher long-term rates. Online channels and digital issuance are expected to witness continued growth. Over the next decade, the insurance industry size in India is expected to grow at **12.5% CAGR** led by specialized products such as protection and annuities.

We hope you have a great time reading SAMVAD!

Let's read, share and grow with us!

Best Wishes,
Team SAMVAD.

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Sachin Shanbhag

VICE PRESIDENT
TATA AIG GENERAL INSURANCE
PGDM, WESCHOOL, 1998-2000



1. Can you walk us through your journey from the classrooms of Welingkar to Vice President – Data Office at Tata AIG?

While it has been more than 22 years since I completed my PGDBM from Welingkar, it still seems like yesterday when I was attending lectures there.

I passed out from Bhavan's College, Andheri in the 1998 batch with a Bachelor of Science with a Statistics major. Immediately post my graduation, I did my PGDBA with a Systems specialization from Welingkar passing out in 2000 as part of the millennium batch. Just as if to prove that education never really stops, I completed a Post Grad Program in Business Analytics and Business Intelligence from the Great Lakes Institute of Management in association with the Illinois Institute of Technology in 2018.

My batchmates are now spread across the globe in different industries and doing very well for themselves and while it is not always possible to meet regularly, we still connect and remember our days at Welingkar's very fondly. Those 2 years were actually magical; while it has been so long, I remember all of it just like it was a few weeks back. So many memories associated with the place and the people! Attending lectures that were no lesser than TED talks and that created this strong base which has proven to be the foundational layer for all of us; the various life discussions and arguments did on the CAN benches in the Sion Koliwada campus; the college library and Mrs. Gunjekar's reading room; the smiling people manning the college office counters, so many memories still so fresh in my mind.

At present, I lead the Data Office (Insights&Analytics) practice spreading across the areas of Sales, Operations, and Product Towers for Tata AIG General Insurance. I have a total working experience of 22 years across organizations such as Captech Online (a dotcom start-up in the financial markets trading space), ICICI Prudential Life Insurance, AEGON Religare Life Insurance, Bharti AXA Life Insurance, and the current, Tata AIG General Insurance. To say that it has been a varied and rich experience with a lot of learning opportunities would be an understatement.

Maybe not at that time, but over the years I have realized how I owe so much of what I am today, both professionally and personally to my golden years at Welingkar and how much my professors played and continue to play a role in that! Sometimes words can fall short to express your true feelings but I know my thoughts ran way back to the 1998 to 2000 period as I write this with a feeling of acute nostalgia and a lump in my throat for all those happy memories and how far away they seem now.

2. Insurance sector penetration in India stands at just 3.2% which is extremely low when compared to rivals such as China, Malaysia, and Thailand. What are the few ways by which Insurance sector can increase its footprint in India?

There are several ways in which the insurance sector in India can increase its footprint and reach more people:

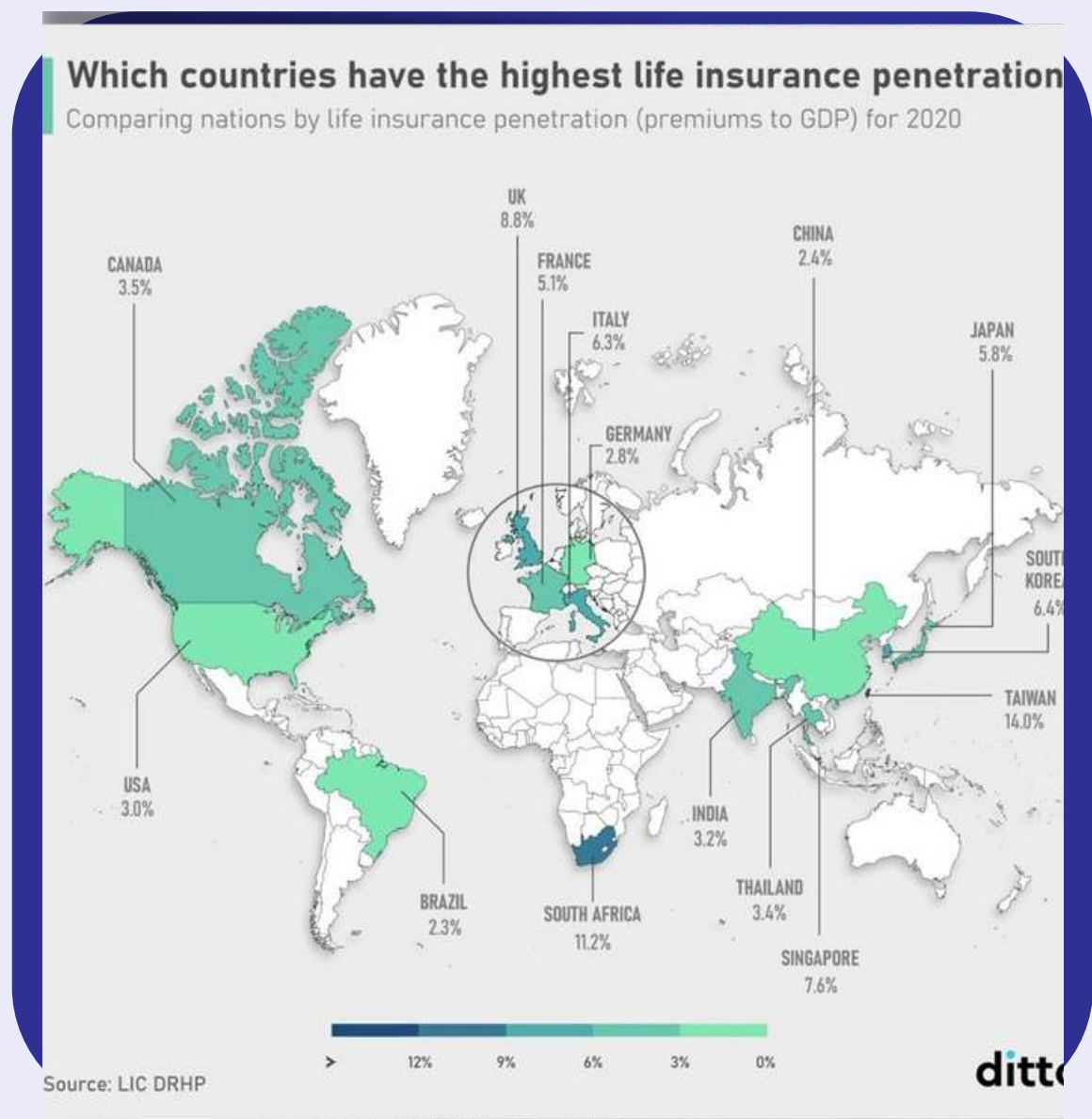
1. Increased awareness & education:

One of the key challenges facing the insurance sector in India is low awareness levels and understanding of insurance products among the vast majority of the general population. By providing education and information on the benefits and importance of insurance, the industry can help to increase awareness and understanding, and encourage more people to purchase insurance products. While individual insurance companies can make efforts in this direction, this can be done by industry-level forums such as IRDAI, GIC, etc as well.

2. Improving access: Many people in India, particularly those living in rural areas, do not have access to buy insurance products. By expanding their distribution networks and partnering with banks and other financial institutions especially those such as SBI and other institutions whose network reaches far and wide, the insurance industry can make it easier for people to access insurance products, thereby increase their footprint.

3. Better pricing: Many people in India might be interested in purchasing insurance products relevant to them, but cannot due to the cost.

By offering more affordable and tailored products, the insurance industry can make insurance more accessible to more people.



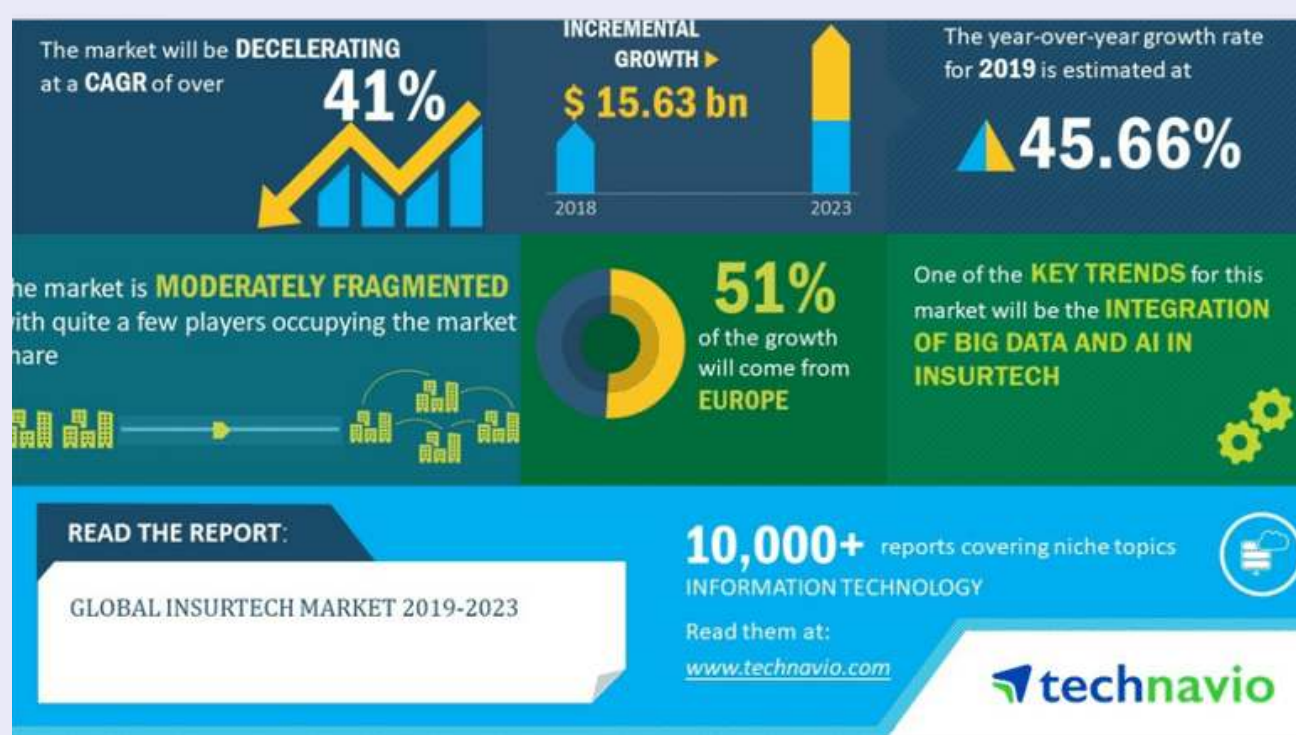
4. Leveraging technology: One of the biggest levers for growth in insurance is Technology. Technology can play a key role in increasing the reach and penetration of the insurance industry in India. By using mobile and online platforms, insurance companies can make it easier for people to purchase and manage their insurance products and reach more people in remote and less accessible areas.

5. Innovating and diversifying products: By offering new and innovative products that address the specific needs and risks of Indian consumers, It is the age of customization and even the insurance industry is impacted by it! It is the age of customization and even the insurance industry is impacted by it!

3. Insurtech start-ups are gaining momentum and disrupting this industry with technology. What are your thoughts?

Insurtech start-ups are gaining momentum and disrupting the insurance industry by leveraging cutting-edge technologies to offer more convenient, affordable, and tailored insurance products. These start-ups are using a range of technologies, such as artificial intelligence, machine learning, and mobile and online platforms, to improve the customer experience, reduce costs, and increase efficiency. Not to be left behind, traditional insurance companies too have jumped on the bandwagon and are rapidly coming up the curve by upgrading their technology platforms and building a complete network of surrounding systems to increase their digital footprint and move their distribution models online.

Hence, I believe that the rise of insurtech start-ups is a positive development for the insurance industry. These start-ups are helping to drive innovation and improve the customer experience, which can help the industry to attract and retain customers and to stay competitive in a rapidly changing market.



4. Is the Indian government playing an active role in increasing the scope of the insurance sector especially by the introduction of policies like Pradhan Mantri Swastha Bima Yojana?

Yes, the Indian government is playing an active role in increasing the scope of the insurance sector, including the introduction of policies like Pradhan Mantri Swastha Bima Yojana (PMSBY). PMSBY is a government-backed health insurance scheme that provides affordable health insurance coverage to individuals between the ages of 18 and 70. The goal of the policy is to increase the availability and uptake of health insurance in India, particularly among low-income households, and improve the financial security of individuals and their families.

In addition to PMSBY, the government has also introduced other policies and initiatives to increase the scope of the insurance sector in India. For example, the government has relaxed ownership

rules and allowed foreign direct investment in the insurance sector to encourage competition and drive down prices. The government has also partnered with banks and other financial institutions to expand the distribution network for insurance products, making it easier for people to access insurance.

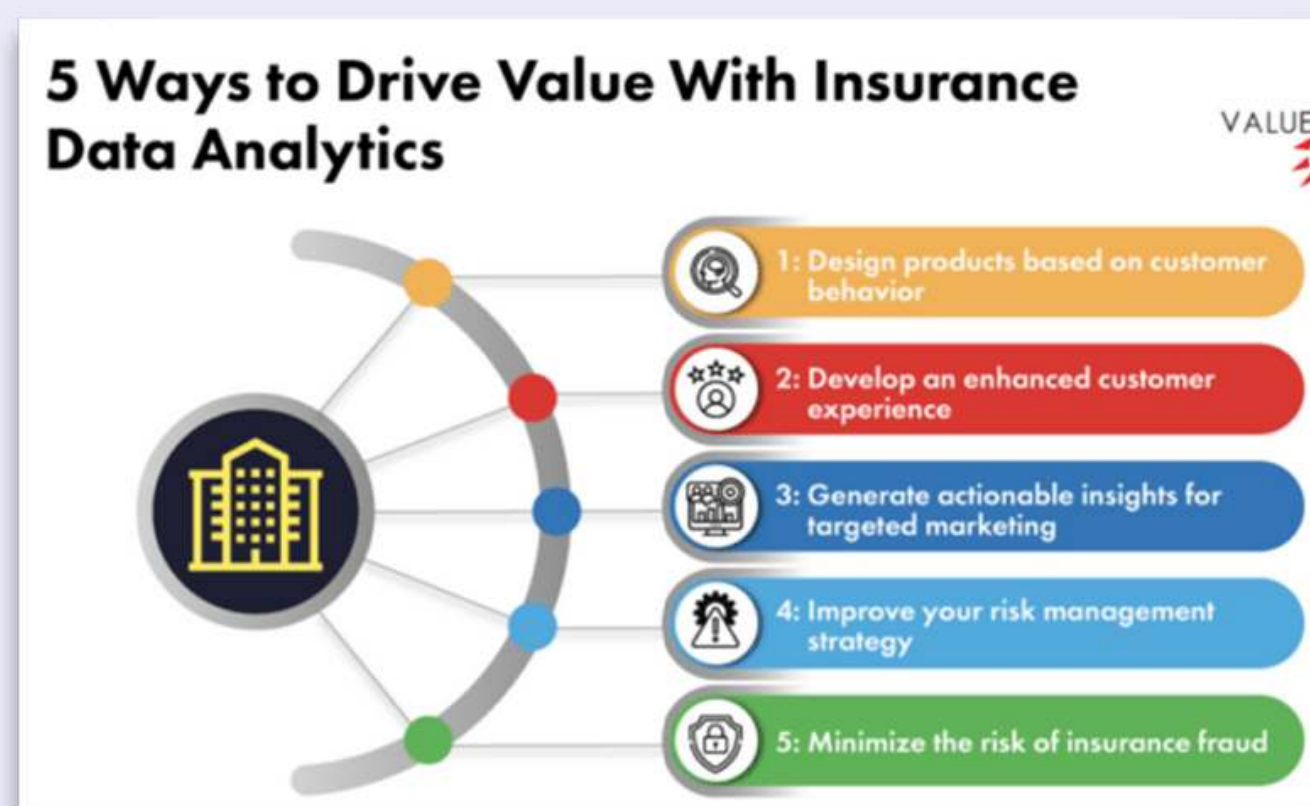
5. 'Data is the new oil', we all happen to hear this more than often. Could you throw some light on the role and importance of Data and Analytics in Insurance industry?

Data and analytics play a critical role in the insurance industry by helping companies to understand and manage the risks associated with their products. By analyzing data on claims, policyholders and other factors, insurance companies can better assess the likelihood and impact of potential losses and use this information to develop more effective and efficient insurance products and pricing.

For example, by using data and analytics, insurance companies can identify trends and patterns in claims data and use this information to identify potential risks and develop strategies to mitigate those risks. This can help the company to avoid costly claims and reduce losses, which can improve the company's financial performance and stability.

Additionally, data and analytics can also be used to improve customer experience. By analyzing data on customer behavior and preferences, insurance companies can tailor their products and services to better meet the needs and preferences of their policyholders. This can help to improve customer satisfaction and loyalty and drive business growth.

Overall, the role of data and analytics in the insurance industry is to help companies to better understand and manage risks, improve the customer experience, and drive business growth.



6. What would be your advice for aspiring insurance professionals?

Develop a strong understanding of the insurance industry and its products: Insurance is a complex and dynamic industry, with a wide range of products and services. Aspiring insurance professionals should strive to develop a strong understanding of the industry and its products,

including the different types of insurance, how insurance products are priced and underwritten and the legal and regulatory environment in which insurance companies operate.

Build strong analytical skills: Insurance professionals need to be able to analyze complex data and make informed decisions based on their findings. Aspiring insurance professionals should therefore focus on developing strong analytical skills, including proficiency with statistical tools and software and the ability to identify trends and patterns in data.

Cultivate excellent communication and interpersonal skills: Insurance professionals need to be able to effectively communicate and interact with a wide range of people including policyholders, intermediaries, underwriters and other stakeholders. Aspiring insurance professionals should therefore focus on developing strong communication and interpersonal skills, including the ability to listen, empathize and provide clear and concise information.

Seek out opportunities to gain experience: Insurance is a practical field and aspiring insurance professionals can benefit greatly from gaining hands-on experience in the industry. This can include internships, part-time or summer jobs or other opportunities

opportunities to gain experience: Insurance is a practical field and aspiring insurance professionals can benefit greatly from gaining hands-on experience in the industry. This can include internships, part-time or summer jobs or other opportunities to work with insurance companies or other organizations that use insurance.

Keep learning and stay current: The insurance industry is constantly evolving and insurance professionals need to be on their feet to stay current with new developments, trends and technologies. Aspiring insurance professionals should therefore be lifelong learners and seek out opportunities to continue learning and growing throughout their careers.

Customer Experience In Insurance Industry



National Winner

Mehak Gandhi

MBA Core 2022-24

K.J. Somaiya Institute of
Management Studies and Research



Overview

The insurance industry faced massive disruption in 2020 as the world battled with the COVID-19 pandemic. It made people re-evaluate how they spend their time, whom they spend it with, and the businesses they work with, including their insurance providers. This is why most successful insurance companies today build their entire business model around the customer. For customers, experience is a crucial factor in determining loyalty. But currently, there is a huge gap between what customer expectations are and what most insurance firms are delivering.

Why customer experience is important in insurance industry

For years insurance was perceived to be a product customers had to purchase based on whatever policy was available.

But now the insurance market offers various products and options, creating a more sophisticated buyer with a large range in needs and wants. To ensure that insurance companies meet these ever-changing demands, they need to make delivering a superior customer experience their top priority. Policyholders now expect simple and smooth interactions with their insurers and when these expectations are not met, they switch to other companies. Today customer service and experience have become an indispensable element in the insurance industry. With this the insurance industry is finally undergoing a customer experience overhaul focused on loyalty and retention.

Barriers to customer experience in Insurance industry

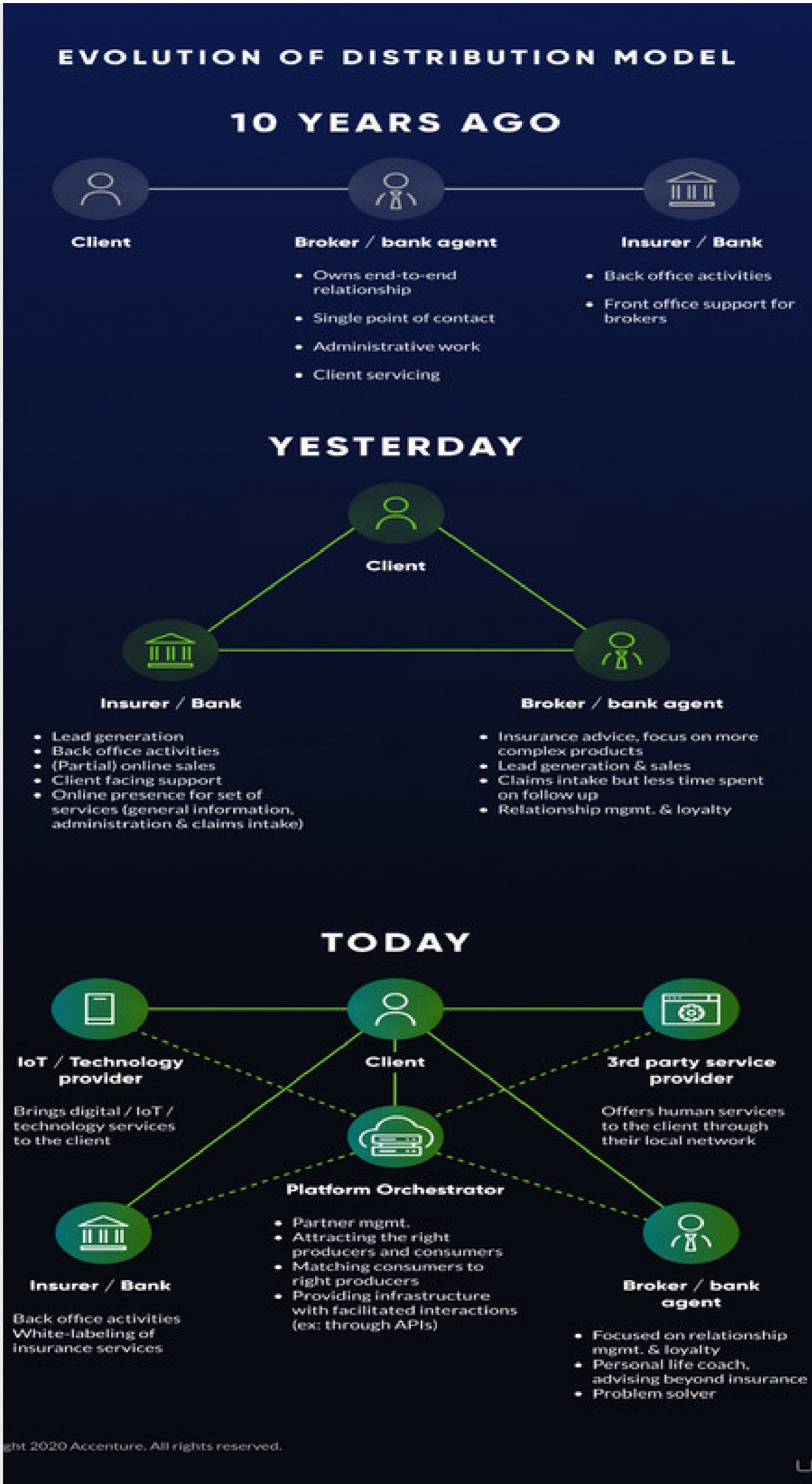
The main reason why many insurance companies fail to create a superior experiences for their customers is because they fail to

identify the drivers of customer satisfaction. Normally insurance companies create and deliver customer experience using their various streamlined functions. They have a friendly front end but when it comes to back-end technology, they become their own enemy. This is so because managing policies, accounts, and client data while delivering a top-notch customer experience is never easy in the insurance industry. Another aspect they fail to look at is that to achieve this goal they require deep customer insights, solid analytics, and modeling of the most important customer journeys, with cross-functional ownership and multichannel, end-to-end management.

Emerging trends in insurance industry which impacts customer experience

There has been a significant transition over the years in the way in which insurance industry works and service is delivered. This directly has an impact on customer experience & satisfaction. A study by Accenture shows the evolution of insurance industry over last 10 years.

Compared to traditional systems where the agent was the prime source of contact between insurers and clients, today the system is much more intricate and interconnected with various



elements acting as agents. Thus, insurers need to ensure that customer experience and satisfaction remains positive at all levels compared to a single level in traditional systems.

Ways in which insurance companies can improve customer experience:

1. Simplify the experience- To ensure a seamless customer experience it is important to keep the process as simple as possible. This will make acquiring insurance easy, clear out any confusion involved and enhance the experience. Simplifying will also help in cost reduction for many companies.

2. Be actively in touch with customers and communicate- Most often the demand for communication arises when a need is generated. Instead of being initiated by insurance firms, customer interactions with insurers are mostly accident driven. Often these interactions happen quite haphazardly. Rather than being passive, insurance companies should start being proactive, communicate with their customers and take more control and ownership by making their customers aware of comprehensive risks and the need to protect against them.

3. Personalized the experience- A key factor on which insurance customer experience depends is the way in which it is delivered. According to a survey 80% of customers wish to buy policies

from companies that deliver a customized experience. customers are also more inclined to buy the products when addressed with a personalized message at the right time.

4. Maintain transparency- insurance companies should try to maintain transparency in every claim they make. This can help to clear out any unnecessary confusion and help improve the experience for customers. By lowering the amount of claims expenditures insurance firms spend on customer service, it will improve the efficiency of the insurance businesses and enable them to pass along savings to their policyholders

5. Strike the right balance of human and technology element in delivering support and services- When customers reach out for support, they want the experience to be three things: personal, fast, and easy. To achieve this insurer must create a right mix of familiar contact channels along with digital options.

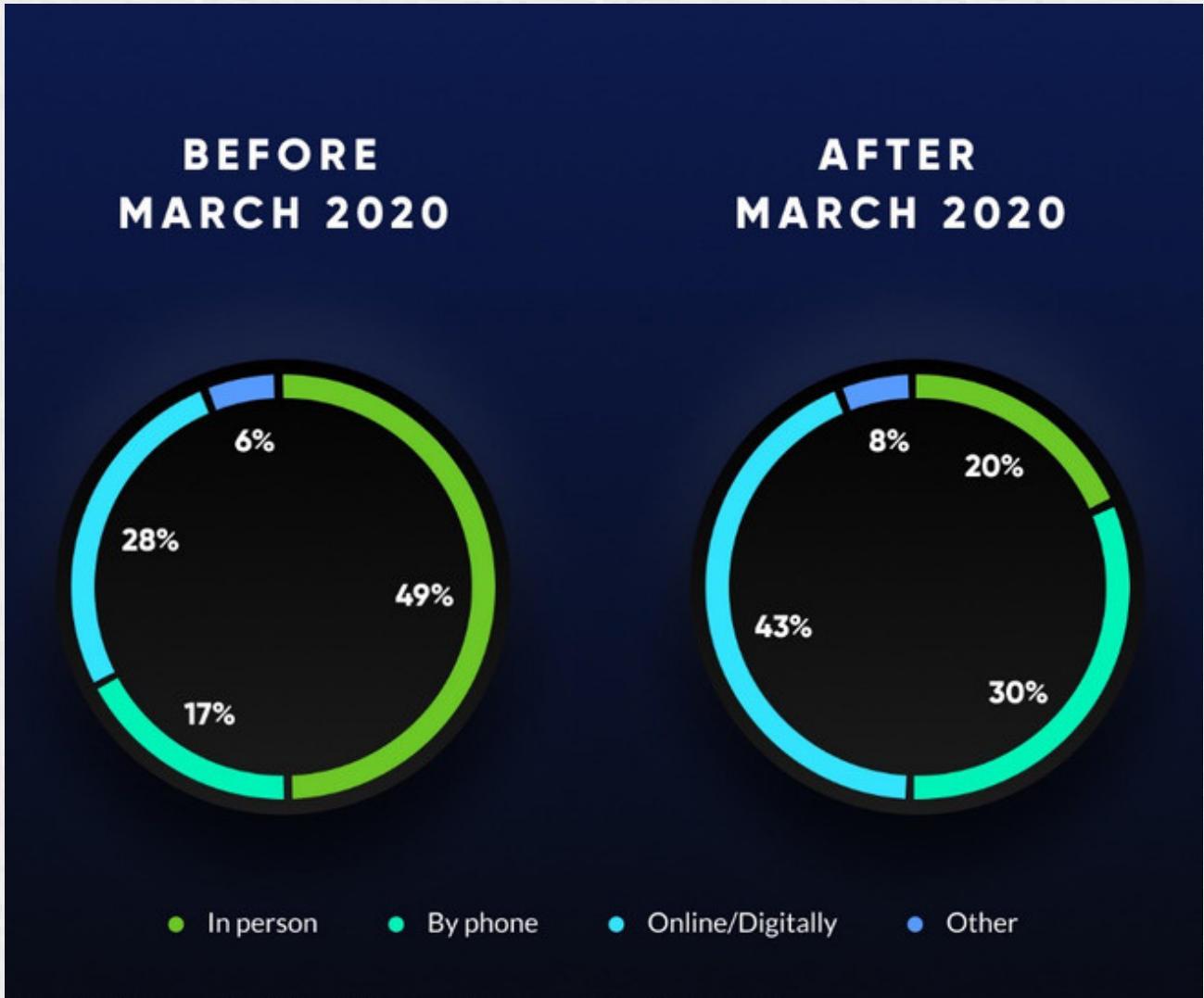
6. Invest in employee experience-
We always try to make sure that our customers are happy and satisfied but do we ever try to ensure the same for our employees? Studies have shown that more than anything else employees make up most of customer service and experience. Employees are the face of the organization, and they are the ones who interact with customers on a daily basis. How their behavior and attitude are towards customers affects their experience with the company. Keeping employees happy and creating a positive environment will help to get the most out of them and reduce turnover too.

How automation can help create a differentiated customer experience-

The COVID-19 pandemic accelerated digital interactions more than ever between customers and insurance companies. This had led a shift to an integrated and hybrid mode of providing insurance services. According to findings of EY Global Insurance Survey in EU markets, only 28% of consumers used to favour digital contact with their agents before COVID-19, which rose to a whopping 43% during the pandemic.

Higher amounts of data is now being generated with increasing

digital activities. With more data now available, insurance firms are now looking to automate every possible process. Use of technology will help make the process personalized, easy, and instant. Personalization will help to deliver superior customer experience on a regular basis. Ease of accessibility will make the claims filing procedure as simple and low-touch as feasible. Lastly making it instant is most important function automation will bring. Thanks to technology, instantaneous communication will be made possible during the claims-making and underwriting process.



Conclusion

The insurer-customer relationship serves as a crucial competitive differentiation for the insurance business across the whole customer experience, from the initial consultation to support and claims. Insurance companies must focus on personalizing contacts with clients on a variety of channels during the purchase phase by proactively communicating during the information phase and by creating a blend of personal and digital tools to improve support and claims services. Insurance companies must actively look for ways to innovate their customer service strategy in order to meet consumer needs and drive positive customer experiences at all points of the customer journey in order to draw in and retain their clients.

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What are the HR trends shaping the insurance sector in 2022?



National Winner

Anjay Parmal

PGDM 2021-23

Chetana's Institute of Management & Research



1. Introduction

The use of technology in the insurance industry is increasing and defining how services are delivered. As customer expectations change and requirements fluctuate, insurers must rely on technology to meet evolving challenges.

Here are some insurance trends that will shape the industry in 2022:

Predictive analytics:

Predicting customer behavior is essential to data collection and interpretation. In addition to understanding customer behavior, predictive analytics are also used to improve data accuracy.

What Predictive Analytics Can Do?

- Inform the price
- Identify customers most likely to cancel or reduce insurance coverage
- Inform you about more detailed customer segmentation
- Analyze risk probabilities using forecast underwriting
- Mapping future trends
- Used to compare factors in new and pending claims to historical losses

Using predictive analytics models increases sales and provides more accurate information about insurance customers. Two-thirds of companies report that predictive analytics has reduced insurance costs and the number of issues, and 60% of companies cite increased profitability and revenue. Execution of this trend also improved direct premiums by 53% from the market average of 18%.

CARE-based sales channel

The insurer is focused on providing better customer service through his CARE model described below. This can be achieved by integrating digital tools to support a more convenient and accessible customer experience. Insurers are working hard to build out these CARE-based distribution channels, but many are still struggling. What does CARE stand for?

- Convenience – Ease of getting insurance
- Advice – Customers should have access to all the information they need to make product choices
- Reach – Make it easy for customers to get the products they need when they need them

The insurer is moving and focusing on digital across all sales channels to stay competitive as more customers seek out her CARE experience.

Artificial intelligence (AI) and faster payments

Artificial intelligence has rapidly changed the way we use devices around the world. In 2020, 4.2 billion digital voice assistants were used worldwide. By 2024, it is projected to grow at 8.4 billion users, surpassing the human population. The insurance industry can use AI to leverage vast amounts of consumer data to create personalized experiences based on habits.

AI can also support the billing cycle and underwriting process. AI tools reduce the time it takes to access data and reduce reporting time. It also streamlines payment cycles and expedites payments by automating quotes and inspections. Payment cycle time is fast becoming one of the biggest differentiators for insurers. The faster the complaint is resolved, the happier the customer.

Blockchain data

Blockchain technology is a virtually incorruptible collection of records. Each block is timestamped for hassle-free data management. Experts believe that blockchain technology could bring great opportunities and positive impacts to the insurance industry.

Usage-based model

Consumption-based models have become more interesting to consumers since the pandemic began. 2021 saw a surge in usage-based auto insurance models. With no one driving anywhere due to the lockdown, there was increased awareness that wasted money was being spent on unnecessary auto insurance for vehicles in our driveways. More models of this type will help insurance customers only pay for what they use, thereby increasing satisfaction and loyalty.

Chatbot

By 2025, 95% of customer conversations and interactions will be through chatbots. Save time and money by using AI and machine learning to communicate with your customers.

With chatbot functionality, the program can direct customers to common questions that do not require human intervention or direct questions to the right team members to resolve issues faster. Insurers will increasingly use chatbots in the coming years to optimize customer interactions and earn more about their online behavior.

Social media

Social media in the insurance industry has evolved beyond its own advertising and marketing tactics. Some insurers allow their customers to use Facebook and Twitter account credentials to make claims and request services. Social media activity also offers a new frontier for fraud prevention. Insurers can investigate fraud and compare cases using customer social media activity on the day of the event.

Low code

Insurers must efficiently perform multiple tasks in managing platforms, rolling out updates, and launching new products. Low code makes it easy to configure, develop, update, and manage all your apps and software with easy-to-use drag-and-drop functionality. Insurers using low code can rapidly deploy different interfaces.

The biggest advantages of low-code software development are:

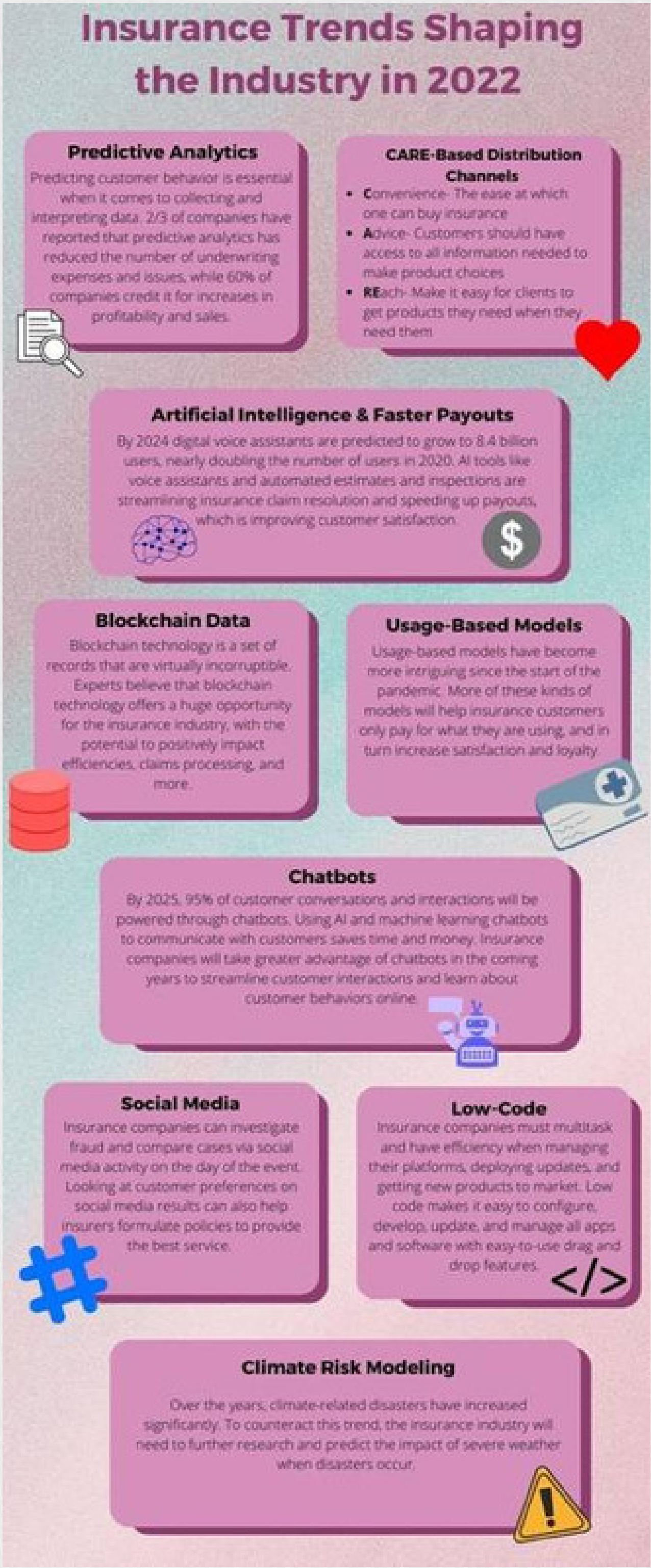
- Increase product speed to market
- Extensive app development
- Give employees control over their work
- Increased productivity
- Increased agility
- Faster conversion
- Better customer experience

Climate Risk Modeling

There has been a significant increase in climate-related disasters in recent years. Hurricanes, floods, storms, wildfires, tornadoes, and earthquakes have caused enormous losses to the insurance industry. Many insurers have raised prices to help cover this loss, but we cannot go any higher. To combat this trend, the insurance industry must continue to study and forecast the impact of severe weather during catastrophes. Big data modeling solutions can help predict weather-related risks so insurers can proactively mitigate and prepare for them. Competitive insurers should consider these types of technologies in the future.

Conclusion

Shaping the insurance industry around modernized technology and updated policies will help drive the rapid change the industry desperately needs. Insurers must adopt these technologies to effectively meet new challenges and thrive in a highly competitive marketplace.



NISARG: Small steps, Big Changes business canvas model

**Abhishek Kanade,
PGDM Rural**



1. How do you feel about it?

I Feel great. It was about presenting a business model which carries a sustainable aspect and creating a difference, I was working on this model from past one year and now want to establish it further.

2. Could you brief us about this competition? What were the hurdles you faced and how did you overcome them?

Nisarg competition was a unique business proposal competition keeping sustainability as the main point.

During my UG I worked on a Hydroponic model and modified it and then gave a sustainable and eco-friendly approach creating an impact by decreasing the carbon emission and in return increasing the income of farmers. Making the prototype was a big task as it should be well-shaped and crafted. I would like to thank Prof. Dr. Deepa Dixit Mam and Prof. Dr. Shilpa Narayanswami Mam as they guided me through this journey.

3. What were your key learnings and takeaways?

I met different competitors from different colleges and got to know their business models. On an individual level, I was able to carry thorough research of the market and customer pattern.

4. How did you manage your time?

It's about priorities, and what you need to work for. If you want to stand out from the crowd, you'll need to work on something different. I worked on the competition daily, taking some time out for it and for stuff relevant to my field.

5. What guidance or recommendations would you offer to juniors to help them land such a fantastic platform?

To stand out and create an impact by working and exploring new things which will add to your knowledge.



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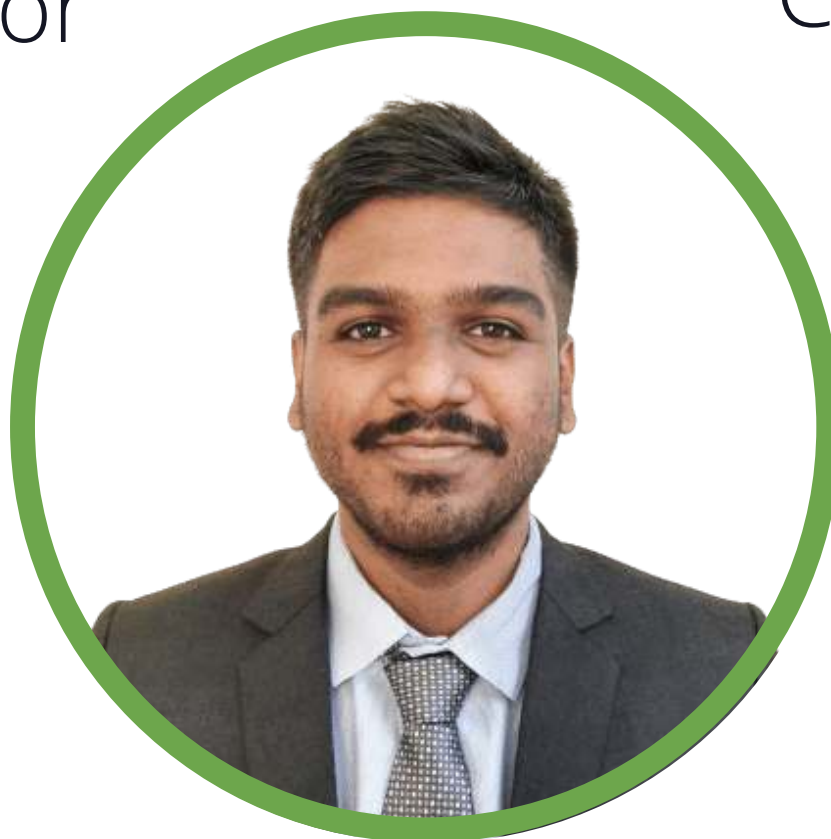
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We invite articles for the 130th issue of SAMVAD

The theme for the edition: **'FINTECH'**

The articles can be from Finance, Marketing, Human Resources, Operations, or General Management domains.

Submission guidelines:

- Word limit: 800 - 1200 words.
- The cover page should include your name, institute's name, course details & contact no.
- The references for the images used in the article should be mentioned clearly and explicitly below the images.
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- Please name your file as: __<section name e.g. Marketing/Finance> Subject line: <Your Name>_<Course>_<Year>_<Institute Name>
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