NATIONAL INSURANCE ACADEMY

27th

Annual C D Deshmukh Memorial Seminar

I.M.P.A.C.T. 2047

Insurance Mobilisation for Protection through Availability, Care and Trust

Monday, 19th January, 2026

Venue:
Dr. Prathap Oburai Convention Centre,
National Insurance Academy, Pune

Sponsored by

LIC
भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

I.M.P.A.C.T. 2047

(Insurance Mobilisation for Protection through Availability, Care and Trust)

Advancing Life Insurance Inclusion for Viksit Bharat 2047

On 19th January 2026 at NIA, Pune

27th Annual C D Deshmukh Memorial Seminar

BACKGROUND:

India is just 21 years away from celebrating the centenary of its independence. These years are crucial to achieving the vision of "Viksit Bharat @2047" and making India a developed nation. A key requirement is that every citizen and enterprise has adequate insurance cover against financial risks. Recognizing this, the Insurance Regulatory and Development Authority of India (IRDAI) has launched the mission "Insurance for All by 2047." It aims to bring the insurance industry and its partners together to build a secure, resilient, and financially protected society.

This vision reflects the foresight of Dr. C. D. Deshmukh, former RBI Governor and Finance Minister. In 1956, during the nationalization of the life insurance sector, he urged that the "gospel of insurance" reach beyond cities to underserved rural areas. Nearly seven decades later, his words remain highly relevant.

India's economy has been growing rapidly and is projected to become the world's third-largest in the next few years. The insurance sector has strong potential, with a consistent 17% CAGR over the past 20 years and will soon become the 5th largest market globally. Consistent industry growth, economic acceleration, regulatory reforms, technological adoption, and simplified, affordable government schemes have improved insurance protection for vulnerable populations. Yet a substantial "missing middle segment" remains, with a large population still uninsured or underinsured. Significant gaps exist in life insurance, health insurance, pensions/annuities, and natural catastrophe coverage.

The latest Geneva Association report (December 2025) highlights that India, China, and South Africa have the highest insurance awareness among the seven emerging economies surveyed, attributable to digital ecosystems and public schemes. However, affordability and lack of knowledge remain the main barriers. The report emphasizes that Insurance must be affordable, simple, easy to understand, and operationally efficient. This is especially important for underserved segments. The insurance sector requires an integrative approach that encompasses product reform, policy changes, and regulatory reforms to achieve universal coverage by 2047.

SEMINAR THEME:

The 27th Annual CD Deshmukh Memorial Seminar 2026 focuses on the theme "**I.M.P.A.C.T** (Insurance Mobilization for Protection through Availability, Care and Trust) – Advancing Life Insurance Inclusion for Viksit Bharat 2047". The seminar will be a day-long series of discussions among industry leaders that will explore new ideas and approaches, business/distribution models, and emerging technological applications, enhancing insurance protection & penetration through Availability, Care, and Trust. The aim is to learn from past achievements and to design new solutions for underserved populations. The core question is simple: How can India close the protection gap and move toward universal coverage?

SUB-THEMES FOR PANEL DISCUSSION

PANEL 1 — Bridging Protection Gap (Metro, Urban, Semi-urban, and Rural) through Customer-Centric/Product-Market Fit Strategies.

In this session, panelists will explore new business strategies that enable insurers to design products that are simple, clear, and easy to explain, while keeping them affordable and valuable. They will review recent industry developments, such as the rise of need-based savings products, bundled/ embedded products, and digitally enabled term and health insurance plans, which have improved reach and awareness among underserved segments. The discussion will focus on what more can be done to enhance customer satisfaction with life insurance products, especially where knowledge gaps persist. Panelists will examine how products can be better tailored to the unique needs of low-income and rural households, small businesses, women, and youth. They will also explore the potential of embedded insurance, affinity partnerships, and community-based models to expand coverage. The session is also expected to include a discussion of how real-time data analytics and customer insights can be used to enhance risk assessment and improve product-market alignment for inclusive growth.

Optimizing Distribution for Life and Annuity Business — PANEL 2

This panel will explore how distribution models can drive insurance penetration in diverse and underserved markets, including bancassurance, affinity, embedded, and omnichannel approaches to accelerate growth in life and annuity businesses. Panelists will discuss the new skills required by agents and intermediaries to serve a heterogeneous and evolving customer base, including digital literacy, advisory capabilities, and the ability to communicate complex products. They will examine how distribution teams can build trust in the system and the instruments by ensuring transparency, consistent service, and responsive customer engagement.

The discussion will also cover the role of digital tools, mobile applications, and cloud platforms in improving productivity, reducing cost-to-serve, and enhancing advisory quality. Experts will evaluate whether current distribution channels are sufficient or need strategic enhancements to meet future market demands. The panel will also deliberate on how distribution excellence affects both top-line growth and bottom-line efficiency, and which metrics or approaches can ensure sustainable, profitable expansion while serving underserved segments effectively.

PANEL 3 — Leveraging AI for Care and Trust

Panelists in this session will discuss ways to strengthen customer trust through transparent communication, fair practices, and consistent service delivery. The discussion will include innovations in policy servicing, including simplified processes, easy customer onboarding, active customer engagements, and faster claims management, such as AI-driven decisions, straight-through processing, and intelligent triage, to redefine the customer experience at critical moments. Experts will also examine how data-driven innovation can improve fraud detection, risk selection, and fairness in claims settlement. Operational efficiencies needed to deliver reliable, low-friction onboarding, general servicing, and claims experiences at scale will be explored, alongside approaches to balance automation with human judgment to build long-term trust in digital-first models.

EVENT FLOW

TIME	DESCRIPTION
9.30 am to 10.00 am	Registration
10.00 am to 11.00 am	Inaugural Plenary Session
11.00 am to 11.30 am	Networking Break ☕	
Panel I 11.30 am to 1.00 pm	Strategies for Bridging Protection Gap (Metro, Urban, Semi-urban, and Rural) through Customer-Centric Product–Market Fit
1.00 pm to 1.45 pm	Lunch Break 🍽️	
Panel II 1.45 pm to 3.15 pm	Optimizing Distribution for Life and Annuity Business
3.15 pm to 3.30 pm	Networking Break ☕	
Panel III 3.30 pm to 5.00 pm	Leveraging AI for Care and Trust
5.00 pm to 5.15 pm	Vote of Thanks
5.15 pm onwards	High Tea ☕	

WHO SHOULD ATTEND?

- Senior / Middle level executives from Life and Health Insurance, Financial Services and Banking Industry.

- Practicing Managers, Consultants, Actuarial Specialist, Underwriters and Claims Managers working in Life and Health Insurance industry.

- Academicians and students

DELEGATE FEES

Organizations in India, Nepal and Bhutan (Residential)*	₹ **14,000** +18% GST per person
Organizations in India, Nepal and Bhutan (Non - Residential)	₹ **8,400** +18% GST per person
Organizations from SAARC countries / FAIR members (Residential)*	US$ **232** + 18% GST per person
Organizations from SAARC countries / FAIR members (Non-Residential)	US$ **139** + 18% GST per person
Organizations other than SAARC countries / FAIR members (Residential)*	US$ **300** + 18% GST per person

*Accommodation shall be provided in a fully furnished self-contained room in the campus. The Rooms shall be reserved from mid-day prior to the commencement of the seminar till mid-day after the conclusion of the seminar. Laundry services are available on payment.

Delegate fees can be paid through ECS/NEFT/RTGS as per the details given below:

FOR BANK TRANSFER

Bank Details

Account Holder	:	National Insurance Academy
Bank Name	:	Bank of Maharashtra
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Mode of Payment	:	SWIFT / IFSC
IFS Code	:	MAHB0001121
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P.S.: The Bank Charges are to be borne by the delegates.

Bank Details for Overseas Participants

Account Holder	:	National Insurance Academy
Bank Name	:	Bank of Maharashtra, Pune 411045 (India)
Branch Code	:	1144
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SWIFT Code	:	MAHBINBBOCP

Kindly add an additional amount of US $ 8 towards SWIFT Transfer charges.

ABOUT NIA:

The Academy is a premier institution devoted to equipping the insurance industry with the best talent. It was established in the year 1980 by the public sector insurance companies under the aegis of the Ministry of Finance, Government of India. The Academy strives to be the institute of excellence in learning and research in Insurance, Pension and allied areas.

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