

Special Issue On **Indian Insurance Industry on Fast Track**





Mr. Sundar Kataria

INDIA ON THE MOVE – INSURANCE SECTOR CMD

India's Insurance Industry has seen significant growth and development for last two decade. India's present government pragmatic policy gave boost to the industry. Simultaneously rising cost of

the health care in India, a growing middle class, new entrepreneurs and start-ups and greater awareness of the need for insurance coverage following the pandemic and supporting Indian regulations including fast industrial growth have combined to position the Indian Insurance industry fifth largest in the world with potential rapid growth, foreign direct investment and profitability. The Insurance Regulatory and Development Authority (IRDA) has developed and created regulatory intervention designated to simplify customer journeys and digital innovations. It has shown a robust performance for last many years drawing valuation multiple of Indian life issues to a handsome premium. Indian Insurance market not limited to life insurance but expanded to other industrial, thus growth rate is 32 to 34% each year for the past nine years.

For the last one decade, insurance sector has attracted substantial foreign direct investments amounting to 54,000 crores Indian Rupees, driven by the government pragmatic, easy to business and relaxation of overseas capital flow regulations whereas FDI could be maximum upto 100%. The Indian Insurance Industries has been experience fierce competition among its peers that has led new and innovative products with the industry covering non-life products for the Insurers from Industries. There has been a sole national re-insurer namely GIC (General Insurance Corporation of India). There are number of stake holders in the Indian Insurance market include Agents (Industrial & Corporate) brokers, surveyors, third party administrators, service health insurance, surveys and claims including technical servers provided by an independent third party like ICS Assure providing independent investigation for life health, motor, fire, flood, cyber theft, laboratory testing and forensic, that help insurance companies to settle the claims in record time.



India's insurance sector has intense significant growth, with a domestic market expanding at CAGR of 17% for the past two decades. It is projected to reach 1930290 (INR) by 2026. The growth is due to increase awareness, favorable regulatory changes, greater participation from private sector and direct foreign investment including support from third party agencies.

Generally fast economic development is seen to foster higher demand of insurance in India. General Insurance in life and non-life penetration closely tracts the trap colour of S-Curve created growing demand for general insurance.

KEY DRIVERS



HEALTH & SAFETY IN ESG



Sustainability is defined as humanity meeting its needs of the present without compromising the ability of future generations to meet their own needs (UN, 1987). Interestingly, most definitions of sustainability have placed equal importance on environment, social and economic well being. The balance between the three pillars can only be achieved by adopting a holistic approach. The definition put forward by UN three decades ago, later served to define sustainability as it meant to other entities such as companies, financial institutions, governments and individuals.

Broadly, sustainability encompasses social and environmental awareness, and it seeks to ensure that economic activity does not harm either society or the broader environment. Over the years, social awareness around respecting human rights, ensuring worker protection, promoting gender equality, community safety and security etc have matured and sensitivities building up.

Context

In 2005, the concept of ESG was introduced and reinforced by the financial industry. Within a year or so, this subtype of sustainability was addressed, and standards introduced by International Finance Corporation (IFC) as part of their sustainability framework. These standards were known as "Performance Standards on Environmental and Social Sustainability". Investors started subjecting their investments to these ESG requirements and required to demonstrate compliance throughout the investment life cycle.

Apart from environment and social aspects, the Performance Standards extensively covered the health and safety aspects associated with the worker / labour, community health and safety, labour influx, project development among others. In the subsequent sections, attempt is made to unfold the health and safety aspects and its relation in the wider ESG domain, with a focus on workers and community.

Worker/Labour Safety

The workers/ labourers are engaged during the EPC or O&M phase of the project development. Apart from ensuring the social requirements are complied with, the investments are required to promote safe and healthy working conditions and the health of the workers. It is onto the project proponent to provide a safe and healthy working environment based on the risks associated with the sector. It is pertinent to note that the work areas need to be screened for any hazards pertaining to physical, chemical, biological, and radiological hazards.

Based on the risk profile of the activities undertaken, it is observed certain work areas pose specific threat to women. It is the duty of the project proponent or the business to provide safe workplaces to all, irrespective of gender.



All possible measures shall be taken to prevent any incidents, accidents, injury and disease emanating from the operations of business.

The project proponents may address by:

- ✦ Identification of potential hazards to workers shall be identified by undertaking detailed due diligence.
- ✦ Prevention & protection measures followed by modification, substitution, or elimination of hazardous conditions or substances.
- ✦ Training the workers and upping the skill sets of workers to deal with inherent hazards
- ✦ Reporting the incidents, whatever small it may be, project proponents will be able to build a transparent health and safety culture. Such reporting can be documented and maintained for future reference and learning.
- ✦ Emergency Preparedness & Response to be put in place for all activities by the project proponent so that any emergency situation can be dealt with Onsite and Offsite emergency management plans are also important

Community Health and Safety

Investments/business activities do not exist in isolation to the communities. Communities may get impacted o to the project operations. It is upon the project proponent to identify, assess and evaluate the risks and impact of the project activities on the health and safety of such communities



Pre-EPC and EPC phases, it is important that the project proponent considers any harm to the neighboring community or person due to construction or operations of the project. There could be incremental risks to agricultural fields, which is a nuisance for its occupier. The impact of stagnant water could lead to vector borne communities from natural hazards. Discharge of wastewater from the projects may enter into the adjacent diseases which has implications on the community members.

Some of the structural elements or components put up by business activities shall be designed, constructed and approved by competent professionals. For instance, breach in dam or the retaining wall of landfill may threaten the safety of communities downstream. It is also crucial that the businesses involved in moving project equipment on public roads or e-mobility are required to ensure that no occurrence of incidents and injuries happen to its own personnel or any of the community members/public.

Conclusion

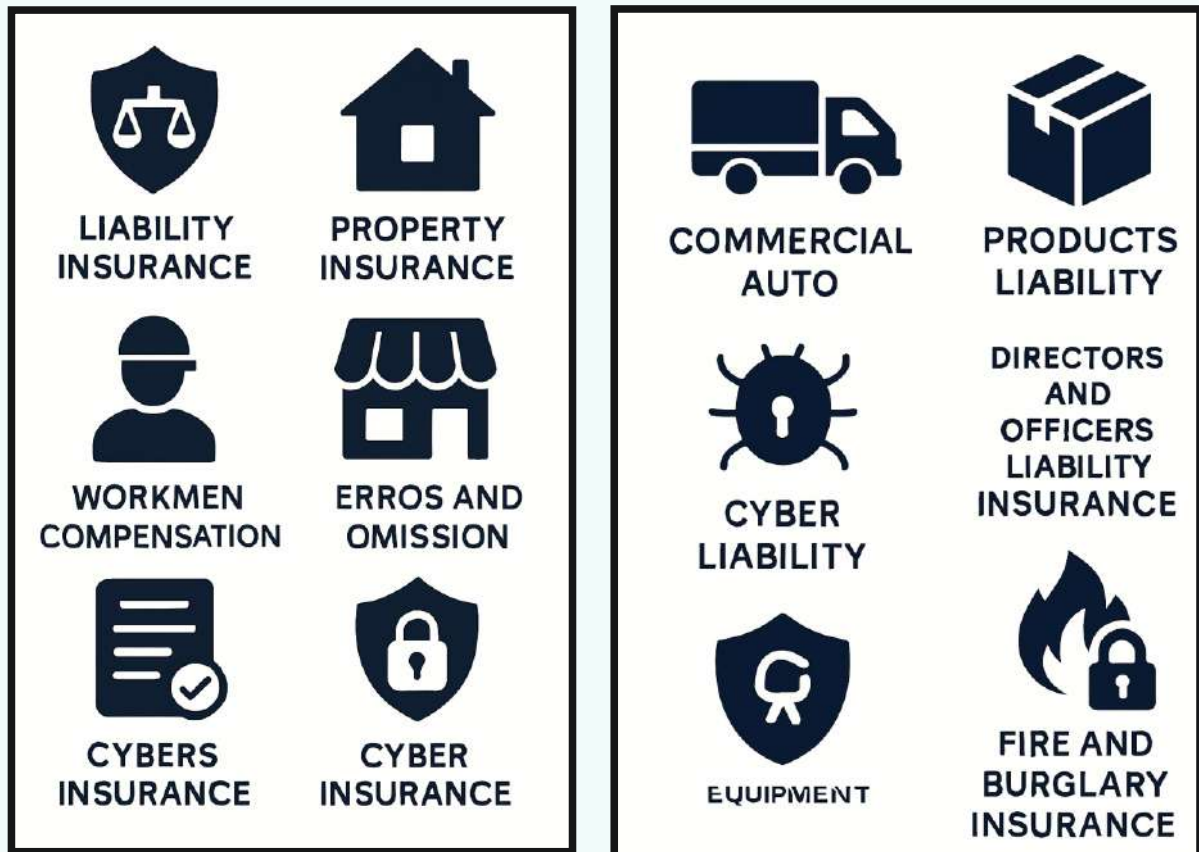
Health and safety are paramount to any business. The businesses are not only responsible for adherence to the health and safety requirements across the project but also committed to the communities surrounding the business. Adherence to the international standards on environmental and social sustainability is critical for all the businesses. There is clear cut linkage between the health and safety parameters and overall business sustainability. The health and safety issue should be addressed by identifying, assessing, and mitigating the risks for the workers and surrounding communities



INSURANCE PRACTICES – MANUFACTURING SECTOR INDUSTRY CMD

Private and Public sector insurance organization provides a Financial Safety for business assets, manpower and other insurance wide coverage as given under:

- Liability Insurance
- Property Insurance
- Contractual Liability Insurance
- Workmen compensation
- Business insurance
- Errors and omission
- Cyber insurance
- Commercial auto
- Products liability
- Cyber liability
- Directors and officers liability insurance
- Equipment breakdown conveyance
- Fire and burglary insurance
- Many more insurances....



Insurance companies extend their services to manufacturing industry with comprehensive general liability insurance.

Insurance also provide tailored liability coverage and risk protection for the manufacturers and services.

Manufacturer insurance plan covers property damage, liability towards third parties for bodily injury and property damages, employee hospitalization expenses etc.

There are number of insurance policy plans available to the manufacturing industry to cover their financial liability:

- Business income insurance
- Liability insurance
- Property insurance
- Workmen's compensation
- Commercial insurance
- Pension plan
- Personnel accident insurance
- Group health insurance
- Goods in transit
- Motor vehicle
- Travel insurance
- Data breach insurance
- Equipment break down coverage
- Cyber liability

Insurance coverage help to reduce overall risk exposure towards business and employees of the organization. Business hazards needs to be identified to control losses and avail high insurance claims in order to reissue insurance subscription. Risk and safety should be analyzed using

- Loss trend analysis
- On site safety and hazard assessment
- Work place safety program
- Use of industrial best practices
- Product liabilities

Insurance indirectly support the organization towards Business Operation sustainability and continuity.

The Role of Private Players in the Indian Insurance Sector: A Forensic Perspective

Ms. Sana Khan - General Manager-Forensics

In recent years, the Indian insurance industry has witnessed a remarkable transformation, driven largely by the strategic involvement of private sector players. These companies have not only broadened the market's reach but have also introduced advanced investigative practices—particularly in the area of forensic sciences—to strengthen claim integrity and reduce fraud.

A Growing Need for Forensic Oversight

India's insurance sector, which serves over 1.4 billion citizens, faces a rising challenge: insurance fraud. From staged motor accidents to falsified health documents and manipulated fire claims, the industry reports significant financial losses annually. The Insurance Regulatory and Development Authority India (IRDAI) has consistently emphasized the need for transparency and accurate claim validation. This is where forensic science, once considered the domain of law enforcement, is becoming a game-changer in insurance transactions.



Private Sector's Pivotal Role

Private insurers and allied service providers have recognized the necessity of scientific investigation methods in maintaining credibility and operational efficiency. Companies now engage private forensic consultants and specialized agencies to assist in:

- Motor accident reconstruction
- Electrical and fire origin analysis
- Key and lock tampering verification
- Document authentication (signatures, claims records, invoices)
- Biological testing (DNA, blood group confirmation in fatal cases)

These services are often crucial in Third-Party (TP) claims, where liability needs precise attribution.



Technology Integration and Innovation

Private players have also led the integration of technology in forensic claims validation. Many insurers are now deploying:

- Drones for site documentation
- Mobile forensics to retrieve accident-related data from smart phones
- Telematics and IT-based data extraction from insured vehicles
- AI-enabled fraud detection systems

These tools enable real-time decision-making and aid in minimizing delays caused by traditional paper-based inspections.

Collaborative Ecosystem: Insurance + Forensics

Forensic service providers now work hand-in-hand with insurance companies, not just during claims but pre-underwriting and post-loss analysis stages. This collaboration ensures:

- Enhanced risk profiling
- Improved claim authenticity checks
- Reduced litigation and improved settlement turnaround time



In high-stake claims, especially in corporate fire losses or health insurance, the expert testimony from forensic consultants has also been admitted in courts, thereby reinforcing the credibility of private sector involvement.

Challenges and the Road Ahead

Despite progress, challenges remain. The lack of standardized forensic protocols across private firms, limited legal frameworks, and absence of national databases create inconsistencies in approach and admissibility.

However, with the recent emphasis on ISO standards such as ISO 21043 (Forensic Processes) and ISO/IEC 17025 (Testing Lab Accreditation), private players are gradually aligning with global best practices.

"Private players in the Indian insurance industry are not just risk bearers—they are catalysts of innovation, driving transparency, efficiency, and forensic precision into every stage of the claims lifecycle."

Up Coming Training Calendar- Aug - 2025

Training Name	Date	Time	Fees	Mode
LEAD AUDITOR TRAINING ISO 14001:2015	18th to 21st Aug 2025	10.00 am to 5.00pm	17000 + 18% GST	Online
INTERNAL AUDITOR ISO 9001:2015	11th & 12th Aug 2025	10.00 am to 5.00pm	7000 + 18% GST	Online
INTERNAL AUDITOR ISO 45001	20th & 21st Aug 2025	10.00 am to 5.00pm	7000 + 18% GST	Online

Word Search

INSURANCE WORD FIND

X F S J G C P R O T E C T I O N E V O R H W T W
 L Z G Y C E L E B R I T I E S U M G F L E E O L
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CELEBRITIES

PROTECTION

CONSULTANT

INSURANCE

PREMIUM

COMPANY

POLICY

CLAIMS

BROKER

LOSS



Aug Month Birthday's- 2025



Sr. No.	Emp. Name	Station	Emp. Dob
01	Tamanna Pawar	Gandhidham	01-Aug
02	Watatmaj Sharan Pandey	ICS-ONGC-Mehsana	01-Aug
03	Ranjit Laxman Khot	ICS-MNGL-Pune	01-Aug
04	Mohd Zuneid Alam	ICS-MNGL Sindhudurg	01-Aug
05	Avadh Bihari Pandey	ICS-VENDOR	02-Aug
06	Bhavesh Rajput	Baroda	02-Aug
07	Lanke Titus	ICS-ISRO Hyderabad	02-Aug
08	Sushil Kumar	ICS-IGL New Delhi	02-Aug
09	Ashutosh Kumar Maurya	ICS-IGL New Delhi	03-Aug
10	Shubam Sharma	ICS-ONGC-Cambay	03-Aug
11	Parth Vyas	ICS-GGL-ZONE-1	03-Aug
12	Darshankumar Parmar	ICS-ONGC-Mehsana	04-Aug
13	Sana Khan	ICS-Assure - Forensic	05-Aug
14	Vikram Singh	Jaipur	05-Aug
15	SONU KUMAR	ICS-IGL New Delhi	05-Aug
16	Yagneshkumar Bhatt	ICS-ONGC-Cambay	06-Aug
17	Bhavesh Shrimali	ICS-ONGC-WADU	07-Aug
18	Jayesh Parmar	ICS-GGL-ZONE-2	07-Aug
19	Divyesh Jadav	ICS-ONGC-Mehsana	08-Aug
20	Sakthivel P	ICS-Reliance Ro Project	08-Aug
21	Shubham Bharati	ICS-MNGL Sindhudurg	08-Aug
22	SUNNY	ICS-IGL New Delhi	08-Aug
23	Divyesh Jadav	ICS-ONGC-Mehsana	08-Aug
24	Rajkumar Singh	ECD-GAIL-HVJ-SURVEY	10-Aug
25	Laljee Suryanath Pandey	Mumbai-Admin	10-Aug
26	Alok Yadav -	ICS-ONGC-Offshore	10-Aug
27	Vinitkumar Sharma	ICS-GGL-ZONE-2	11-Aug
28	Dipak Parmar	ICS-GGL-ZONE-1	11-Aug
29	Prasad Sunil Bhilare	ICS-MNGL-Pune	11-Aug
30	Sanjay Sharma	Onland Offshore	11-Aug
31	Arjun Kumar	ICS-ONGC-Bokaro	12-Aug
32	Vipin Kumar Tiwari	ICS-Reliance Ro Project	12-Aug
33	ROHANKUMAR PANCHOLI	ICS-GGL-ZONE-1	12-Aug
34	Nivrtee Raosaheb Magar	ICS-Assure - Property	12-Aug
35	Nikhil Jha	ICS-Reliance Ro Project	12-Aug
36	Mrittika Paul	ICS-Assure - Property	12-Aug
37	Nirav Patel	Ahmedabad	13-Aug
38	Pramod Jaiswar	ICS-Assure - Health	13-Aug
39	Pramod Kumar Yadav	ICS-IGL New Delhi	14-Aug
40	Pushpendra Kumar	ICS-RBML TT	14-Aug
41	Neeraj .	ECD-GAIL-HVJ-SURVEY	14-Aug
42	DURGESH	ICS-IGL New Delhi	14-Aug
43	Dhruveshkumar Chaudhari	ICS-ONGC-Mehsana	15-Aug



Aug Month Birthday's- 2025



Sr. No.	Emp. Name	Station	Emp. Dob
44	MD Moshabbir	ICS-IGL New Delhi	15-Aug
45	Pooja Raman	Bangalore	15-Aug
46	Jasavantkumar Parmar	ICS-ONGC-Mehsana	15-Aug
47	Jeevansingh Bhageerath Malvi	Mumbai-ECD	15-Aug
48	Ajay Kumar	Training centre	15-Aug
49	Bhavin Bhatt	ICS-GGL-ZONE-1	15-Aug
50	Brijesh Kumar Yadav	ECD-GAIL-HVJ-SURVEY	16-Aug
51	Ramachandrapurapu Venkat	ICS-ISRO Vendor	16-Aug
52	Surendra Singh	New Delhi	16-Aug
53	Suhail	ICS-Reliance Ro Project	18-Aug
54	Rahul Yadav	ICS-ONGC-Mehsana	18-Aug
55	Jitendra Jani	ICS-ONGC-WADU	19-Aug
56	Aman Kumar	ICS-IGL New Delhi	19-Aug
57	Ashish Kumar	ECD-GAIL-HVJ-SURVEY	19-Aug
58	Vijay Yadav	ICS-ONGC-Offshore	20-Aug
59	Sanjay Yadav	Training centre	20-Aug
60	Ramvir Singh	ICS-IGL New Delhi	20-Aug
61	Mohd Kamran	ICS-IGL New Delhi	20-Aug
62	Jai Singh	ICS-ONGC-WADU	20-Aug
63	Riddhi Ghosalkar	ICS-Assure - Property	21-Aug
64	Tejas Patel	ICS-GGL-ZONE-2	21-Aug
65	Naveen Sharma	ICS-IGL New Delhi	22-Aug
66	Omkar Deshmukh	ICS-MNGL-Pune	22-Aug
67	Hemanandan . K. V.	ICS-VENDOR	22-Aug
68	Sachin Kumar	ICS-IGL New Delhi	22-Aug
69	Sachin Kumar	ICS-IGL New Delhi	22-Aug
70	Mayur Tarudkar	ICS-ONGC-ASSAM	23-Aug
71	Hitesh Patel	ICS-GGL-ZONE-2	23-Aug
72	Jil Pandya	ICS-GGL-ZONE-2	24-Aug
73	Govardhan Lal Sesma	ICS-IGL New Delhi	25-Aug
74	LALIT KUMAR	ICS-IGL New Delhi	25-Aug
75	Anwar .	ECD-BPCL BINA & KOTA	26-Aug
76	Alok Kumar	ICS-IGL New Delhi	26-Aug
77	Shoaib Ansari	Mumbai-InspCell	27-Aug
78	Pramod Kumar Gupta	Mumbai-InspCell	27-Aug
79	Kishor Diya	ICS-IGL New Delhi	28-Aug
80	Iqra Qazi	ICS-Assure - Forensic	28-Aug
81	Ankit Pandey	Mumbai-ECD	29-Aug
82	SANDEEP PAL	ICS-IGL New Delhi	29-Aug
83	Sumitbhai Navinbhai Parmar	ICS-ONGC-Mehsana	29-Aug
84	Keyur Khalasi	ICS-GGL-ZONE-2	30-Aug
85	Taralkumar Patel	ICS-GGL-ZONE-2	31-Aug
86	Mayuresh Sail	Mumbai	31-Aug

Horoscope Month of Aug - 2025



Aries

Feel the energy surge and begin with your new efforts now. Your leadership side will be vastly emphasised, making this a good time for taking control of situations. Work upon self; some improvement needs to be done, fitness routines, or skill development. Be mindful not to cross the line between assertiveness and aggression. Direct this energy toward the right initiatives, and you will find that others will draw inspiration from you as you set out on your journey toward personal growth. Grab that opportunity now.



Taurus

It's the right time to delve deep into the subconscious mind, explore your dreams, and confront those hidden fears and anxieties that have been holding you back. You will feel a strong call to retreat and recharge; follow that call. Take some time to be alone and discover your inner self. Meditation, or connecting with nature, will also be beneficial during this time. It is an excellent time for closure and healing, so you may want to consider letting go of some past grievances. By the end of this month, aim to emerge refreshed and spiritually renewed, ready to face the world with a clear mind and heart.



Gemini

Gemini, shift your focus towards social ties and community involvement. It's the perfect time to broaden your horizons-gather within yourself with like-minded others or causes of inspiration; use this time to build your social network. You may be presented with opportunities that allow you to form significant connections with people who could be important later on. Boost cooperation and teamwork- your ideas can really gather steam through shared effort. Consider how hopes and dreams fit into a larger picture. This is a good time to reassess your goals and align them with social networking again.



Cancer

Career and public image take center stage this month. There is great potential for growth and recognition now, so take every opportunity to prove your skills and commitment. This month shines a spotlight on your career ambitions, so it's best to either stop and think through your long-term career goals logically or make some stronger present moves toward them. The presence of authority figures and mentors may be quite strong, so remember to be professional and receptive. It will also be talked about how your career coincides with your values; being real will be a major boost.



Leo

Leo, you carry the spirit of adventure and learning within you this month. It is beneficial for you to broaden your perspective through travel, education, or even the consideration of new philosophies. This is a great opportunity to go beyond what you normally do and experience the unfamiliar. Consider taking a course that piques your interest or planning a trip to a place you've always dreamed of visiting. Your quest for knowledge will lead you not only into new personal growth but also into new opportunities in life and work.



Virgo

Virgo, this month signals a time for transition and serious soul-searching. Here, you will experience some of the most interesting themes in the transformation of your life, including personal and intimate relationships, joint finances, and personal development. You may have to manage your partner's finances. It's a time for introspection and self-renewal. Reflect on what habits or fears need to be shed to move forward. This is a fine time to heal, making the most of the transformative energy to take those significant steps in personal growth.

Horoscope Month of Aug - - 2025



Libra

Libra, relationships and partnerships are in focus this month. Your ability to forge deep connections with others, both in business and personal matters, is enhanced during this month. It's a great time to solidify existing relationships and perhaps consider forging new ones. Communication is the key: be open, truthful, and strive to compromise for the sake of harmony. Take the time to first understand others and their needs before presenting your own. Legal or contractual matters may also be subject to examination during this period; therefore, proceed with extra caution and diligence.



Scorpio

The month is the most active time of the year for reflecting on and changing habits into more favorable and productive forms. Diet alterations, setting up a workout schedule, and cleaning your workspace may seem small, but they make a huge difference in achieving healthy living. It is possible to have opportunities to work more efficiently and develop skills. Take care of duties and health. As you surround yourself with discipline and mindfulness, you will attain new heights in both physical health and productivity at work.



Sagittarius

It's time for self-expression and indulging in activities you love. Art, romance, or leisure - it's time to unleash the child in you and let them jump and play. This is also a wonderful time for romance, where either new passions or rekindled old flames flourish again. Get involved in what excites you or try some new creative endeavor. This is also a great period for joyful fun with children or indulging in things that are typically child-like. Enjoy this playful phase, Sagittarius, enjoy the atmosphere for being light and bright, and you will attract equally bright experiences!



Capricorn

This month, attention shifts toward home and family, nurturing the other half of your life. During this period, you are offered the chance to strengthen ties with loved ones and attend to some household matters. Ensure that you work towards making your home feel comfortable and safe, which will enhance your overall well-being. Additionally, now is a great time for reflection on your roots and heritage, or the security you derive from your family ties. On the emotional side, this may involve any form of grounding, bringing insight and focus to any unresolved issues that may be buried within the family's tapestry.



Aquarius

This month, Aquarius, communication is your forte! Therefore, expect a lot of interactivity, ranging from the buzz on social media to serious conversations with neighbours or siblings. It's a prime time for any learning, teaching, or sharing of knowledge. Participate freely in talks or take that short trip to kick your mind into gear and connect with others. Your mind might become carried away with picking up new hobbies or skills that enhance your perception of the world around you. Additionally, articulating thoughts comes easily at this time, making it an ideal period for writing, speaking, or any form of communication.



Pisces

The month will be about finances and personal values. The entire time corresponds to inventorying all resources, including income, savings, possessions that comfort and secure lives. This is an ideal approximation of your budget and financial plans for moving forward, ensuring they align with the current needs and future aspirations. You may even want to consider discovering new sources of income or managing your possessions more effectively. Consider what is truly important to you, not just in a material sense, but also in terms of personal satisfaction, and cultivate a sense of gratitude for what you have.

ICS Festival Greetings



सुर्यांश

Training & Convention Center (Residential), Palghar, Maharashtra.



About Us

Nestled near Mumbai, in the serene surroundings of Palghar, Suryaansh Training & Convention Center stands as an epitome of luxury and tranquility, offering an unparalleled experience that caters to your every need, whether you're seeking a serene getaway or planning a grand event.

At Suryaansh, we believe that every journey deserves a touch of luxury, every stay should be unforgettable, and every traveller deserves seamless experiences. We are your premier destination for hotel bookings, committed to transforming your travel dreams into reality. Established with a passion for hospitality and a commitment to excellence, Suryaansh is a leading name in the travel industry, with a team of dedicated professionals deeply passionate about curating exceptional travel experiences.



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"Our vision at Suryaansh is to be Your Gateway to Memorable Stays", where every journey is imbued with luxury, every stay is etched into memory, and every traveller experience seamless excellence. As your premier destination for hotel bookings, we are committed to transforming your travel dreams into reality. At Suryaansh Training & Convention Centre, we extend this vision to become the ultimate destination for events, training programs, and leisure getaways, setting new standards of excellence in hospitality and service."

Mission:

"Our mission at Suryaansh is simple yet ambitious: to redefine the way people travel by providing unforgettable experiences through world-class facilities, impeccable service, and a commitment to excellence in everything we do. We are dedicated to leveraging cutting-edge technology and innovative solutions to streamline the booking process, enhance convenience, and elevate the overall travel experience for our guests. With a relentless focus on customer satisfaction and continuous improvement, we strive to set new standards of excellence in the travel industry."

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