Insurance Institute of India, COI, Mumbai

Virtual Training Session on Approaching Non Resident Indians (NRIs) and High Net Worth Individuals (HNIs) (CVT) - 9 September, 2026

Program Concept and Objectives:

The Indian insurance industry is witnessing an increased focus on high-value customer segments, particularly Non-Resident Indians (NRIs) and High Net-Worth Individuals (HNIs). These segments represent strong growth potential due to their higher disposable income, global exposure, need for sophisticated financial planning, and preference for long-term wealth and legacy solutions.

NRIs view Indian insurance products as attractive for diversification, rupee-denominated savings, estate planning, and risk protection for dependents residing in India. HNIs, on the other hand, require tailored wealth management strategies driven by their complex financial lives, business ownership, and inter-generational wealth transfer needs.

This '***Virtual Training Program'*** is aimed at equipping insurance professionals with the knowledge and skills to effectively engage these premium segments.

Key Takeaways from the program:

After completing the session, participants will be able to:

Client Understanding & Engagement

- Identify characteristics and financial behaviour of NRI and HNI clients.
- Conduct high-quality need analysis and relationship-driven conversations.
- Approach affluent clients with confidence and a structured advisory framework.

Financial Planning Expertise

- Evaluate complex financial situations including global income, multi-asset portfolios, and cross-border planning needs.
- Recommend tailored insurance-led strategies for wealth creation, protection, and legacy planning.
- Understand the role of life insurance in succession planning and intergenerational wealth transfer.

Taxation & Compliance Awareness

- Explain high-level taxation rules affecting NRI and HNI insurance investments (without providing legal advice).
- Guide clients on documentation, premium payment rules, and compliance under FEMA/RBI regulations.
- Address common taxation queries confidently and accurately.

Participant Profile:

The program is designed for serious minded insurance practitioners who are working and/ or interested in the field of Life insurance advisors serving affluent clients, Bancassurance relationship managers, Wealth managers and financial consultants, HNI/NRI desk specialists, Agency leaders and premium segment sales teams, New hires in high-value insurance product lines.

Program Date: 9 September 2026

Program Duration: 1 day (CVT)

Program Time (IST): 10.30 AM to 01.30 PM

Program Coordinator: Dr.Ramesh Kumar Satuluri, Faculty,

Email: ramesh@iii.org.in, Contact: 022-69654263

Program Fees: Rs. 1770/- (₹ 1500/- plus 18% GST)

Certificate of Participation: Online Certificate in PDF format will be issued to all the participants.

PROGRAM TEAM:

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