



HAPPY  
2026  
NEW YEAR

The text 'HAPPY 2026 NEW YEAR' is overlaid on a faint, blue-toned world map background. The map shows the outlines of the continents in a light blue color, providing a global context for the New Year's greeting.

MEDIAN

JANUARY 2026

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# NEWS AT J.B.BODA

## J.B.BODA & New India Assurance Explore Opportunities for Collaboration in Agri - Product Development



Our Group Chairman, Mr. Atul Boda interacted with Latha Iyer, Deputy General Manager - Rural Insurance Vertical at New India Assurance Company Limited, along with our colleagues from the Agriculture team, Mr. Sandip Kumar and Mr. Sharath B. R. on 18 December 2025.

The discussion focused on exploring opportunities for collaboration in agriculture product development and the expansion of rural outreach. Emphasis was placed on addressing evolving insurance needs within the agricultural ecosystem through structured solutions and market-aligned product design.

The meeting reaffirmed a shared intent to deepen engagement in rural markets and explore collaborative approaches that support sustainable growth.

# NEWS AT J.B.BODA

## Mr. Rohit Boda featured in the Asia Insurance Post

**Asia Insurance Post**  
www.asianinsurancepost.com

Home Articles Blog Data Facts

Indian Insurance Broking Industry-2026:Future trends and challenges

by AIP Online Bureau | Dec 29, 2025 | Articles, Eco/Invest/Demography, Intermediaries, Life, Non-Life, Reinsurance, Technology | 0 comments



**Rohit Boda, Group Managing Director, J.B.Boda Group | Chairman, 0910 Holdings**

The Indian insurance broking industry is stepping into 2026 facing real pressure and real opportunity.

The old ways of doing business are no longer enough. Brokers are dealing with tighter regulation, rising costs, higher client expectations, and a risk landscape that keeps getting more complex. These pressures are forcing a rethink, not just of tools and processes, but of how brokers create value every day.

This is a year where the industry's strengths are being tested and reshaped. The firms that will thrive are those that understand not just the challenges, but the trends defining the next chapter.

**Pressure on Margins and the Rise of Compliance Discipline**  
One of the biggest challenges remains margin pressure. Costs for compliance, technology, and talent have gone up, but fees and commissions are not rising at the same pace. At the same time, insurers are more careful about the risks they take on, especially in areas like climate impact, cyber exposure, and supply-chain uncertainties.  
Regulation has also tightened.



**Scan to read article**

We are pleased to share that an article authored by our Group Managing Director, Mr. Rohit Boda, on the future of the Indian Insurance Broking Industry, has been featured by Asia Insurance Post.

The article examines key themes shaping the road to 2026 – evolving market dynamics, regulatory direction, capability transformation, and the opportunities and challenges ahead for the broking ecosystem.

At J.B.Boda, we view these developments as catalysts to strengthen expertise, deepen partnerships, and continue contributing to industry progress.

We see this recognition as a reinforcement of our commitment to building capability, strengthening industry collaboration, and shaping the future of insurance broking in India.

Read the feature here: <https://asiainsurancepost.com/archives/74601>

# NEWS AT J.B.BODA

## Mr. Rohit Boda attended the 12th Middle East Family Office Investment Summit



Our Group Managing Director, Mr. Rohit Boda, attended the 12th Middle East Family Office Investment Summit, curated by Alea Global Group in Dubai. The forum brought together global family offices, private investors, and long-term capital allocators to explore strategies for creating lasting value across generations.

Discussions reflected a shift beyond market cycles to focus on structural themes shaping the Middle East region. With a strong macro lens on the Gulf's economic transition, conversations spanned geopolitics, regulatory evolution, technology adoption, and the realities of generational succession within family enterprises.

The summit provided a thoughtful platform grounded in the practical challenges facing family businesses today, as global capital navigates an increasingly complex environment.

# NEWS AT J.B.BODA

## J.B.BODA's Hyderabad Team Gathered for a Staff Outing



The Hyderabad team recently came together for a staff outing at Experium Resort, stepping away to unwind, rejuvenate, and connect beyond the everyday rhythm of work.

The time away provided an opportunity for colleagues across teams to strengthen a shared sense of togetherness. Such settings often allow space for reflection and renewed perspective, contributing to a more cohesive team environment.

At J.B.BODA, we value moments that support employee well-being, collaboration, and a positive workplace culture. The outing reflected this commitment, highlighting the importance of creating spaces where teams can build meaningful and enduring professional relationships.

# INDIA - INSURANCE UPDATE

## **Sabka Bima, Sabki Raksha – Insurance Amendment Bill 2025 gears up a big Shift in India**

India's insurance industry is entering a decisive phase of change. On 17 December 2025, the Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill was passed in the Lok Sabha, setting in motion the most meaningful reset of the insurance framework since liberalisation in 1999. The Bill amends three key laws governing the sector – the Insurance Act, 1938, the IRDAI Act, 1999, and the LIC Act, 1956.



The reason behind these wide-ranging reforms is clear. Insurance penetration in India is still around 4% of GDP compared to global levels of about 7%. For a country of India's size and risk exposure, this gap represents not just an industry challenge, but a systemic vulnerability. To address this gap structurally, the government chose to make the system more open, better funded, and easier to operate, while also tightening supervision where it matters. Through these amended laws, the foundations for Insurance for All by 2047 are now being laid.

### **Rethinking Capital and Control**

The most visible change is the move to allow 100% foreign direct investment in insurance companies. Earlier, foreign insurers could own only up to 74% and had to work with an Indian partner. That requirement is now gone, as global insurers can fully own their Indian operations. This is not simply about ownership. It represents the belief that increased capital, underwriting depth, and operating scale are necessary for long-term insurance growth. At the same time, to ensure accountability within the country, the law requires that at least one senior leader, such as the CEO or Managing Director, must be a resident Indian.

### **Strengthening India's Risk-Bearing Capacity**

Reinsurance has also seen a crucial shift. The capital required for foreign reinsurance branches to operate in India has been reduced sharply from ₹5,000 crore to ₹1,000 crore. Lowering this barrier now makes India more attractive to specialist and mid-sized reinsurers. For insurers, this means better access to capacity, especially for emerging large risks such as infrastructure, natural catastrophes, climate-related losses, and cyber exposures.

# INDIA - INSURANCE UPDATE

## **Sabka Bima, Sabki Raksha – Insurance Amendment Bill 2025 gears up a big Shift in India**

### **Streamlining the Intermediary Framework**

The amendments also modernise how the ecosystem operates. Licences no longer need to be renewed every three years. Registration now continues as long as basic compliance and annual fees are maintained. This reduces the administrative obligations and brings India closer to global practice. The law also formally recognises Managing General Agents, which allows insurers to work with specialist underwriting partners in a more delegated, structured and regulated way.

### **Anchored in Protection and Trust**

Even as these reforms reduce friction, regulatory oversight has not been diluted. Enforcement powers have been sharpened, penalties rationalised, and governance expectations raised. The intent is clear. As the market opens up, discipline must improve.

For policyholders, it promises more choice, stronger protection, better governance, and improved trust, backed by a dedicated Policyholder's Protection Fund and alignment with the DPPD data protection regime.

As for the broking industry, the environment is changing quickly. More capital, more players, and more complex structures mean that simple placement will not be enough. Brokers will need to focus more on advice, programme design, and long-term client outcomes.

Looking ahead, this phase will test execution more than intent. Growth will need to be matched with discipline. Innovation will need to remain grounded in protection outcomes. Regulation will need to stay responsive without becoming reactive.

What the 2025 amendments do is set the direction. They move Indian insurance away from capacity constraints and procedural limits, and toward a system designed for long-term resilience.

Source: [Press Release – Ministry of Finance](#) | [Hindustan Times](#)

# GLOBAL - INSURANCE UPDATE

## Three Risks Reshaping Global Insurance Strategy in 2026

Artificial intelligence, cyber risk and climate change are no longer just buzzwords. Recent insights from GlobalData, suggest that these three will dominantly shape a transition in the global insurance industry this year. The shift is not only about expansion, but also about recalibration, as rising losses and increased merger activity are changing how insurers price risk, deploy capital and approach renewals.



### The Leader of the Technology Trend

While artificial intelligence has improved speed and efficiency across functions, it has also created new exposures. Errors in AI-driven decisions, lack of explainability and questions around data ownership are pushing insurers to reassess policy wordings. Many are working to ensure that AI-related risks are clearly defined rather than silently absorbed within traditional covers.

### Cyber Risk Enters the Boardroom

Ransomware attacks, data breaches and third-party failures continue to generate high-severity losses. Hence, cyber insurance remains one of the most closely watched lines. As a result, insurers are tightening underwriting standards, asking more detailed risk questions and, in some cases, adjusting limits and pricing. Cyber risk is also increasingly discussed at board level, reflecting its potential to disrupt operations and damage reputation.

### Climate Losses Keep Returning to the Top of the Agenda

Climate change has continued to exert pressure across global portfolios significantly from past several years in a row. Insured losses from floods, storms and wildfires are consistently exceeding historical averages. Even a concern for customers as well, as repeated losses could make large areas of the world uninsurable. This has pushed insurers to reprice risk, raise deductibles and rely more on parametric and alternative solutions in catastrophe-prone regions.

Rising losses, growing spend on technology and pressure on capital are increasingly nudging insurers towards mergers and selective acquisitions, especially in specialty and data-driven areas. For many, scale and capability are becoming as important as growth. At a market level, this is showing up in underwriting behaviour. Capacity is still available, but it is more selective. Renewals are getting more critical; questions are getting sharper and insurers are placing greater weight on risk quality and transparency than on volume alone.

Looking ahead, this year is shaping up to reward discipline over momentum. The convergence of AI, cyber and climate risks, combined with loss pressure and consolidation, is resetting how renewals are approached. For both global and Indian markets, informed preparation and forward-looking risk management are becoming the real differentiators.

Source: [Insurance Journal](#)

# AGRICULTURE NEWS

## Precision Robotics – A Step Forward Towards Smart Agriculture

Many of the most important signals inside a plant appear long before visible stress shows up in the field. Extreme weather events such as droughts, hailstorms, shifting precipitation patterns, and rising temperatures are increasingly affecting crop yields and overall food security around the globe. As a result, early and accurate understanding of plant health is becoming increasingly critical.

Recently, researchers at Cornell University have developed an advanced robotic tool to address this challenge. The device offers timely and precise information about plant health. This breakthrough could enhance crop yields and strengthen global food security in the future.



### What the Sensors Reveal

The device carefully grips plant leaves and embeds sensors, enabling the plant to transmit data about its environment. Furthermore, it can also inject genetic material into plant tissue, which scientists may later use to bioengineer plants. To demonstrate the system's capabilities, the research team injected two types of probes into plants using the robotic device. One probe, called RUBY, is a gene-encoded biological reporter that produces red pigmentation when genetic changes occur within the plant. AquaDust, the second probe, enables scientists to monitor a plant's water levels. This kind of insight is especially valuable, as early detection of water stress can make the difference between crop recovery and crop failure.

Since cotton and sunflower leaves are known to show structural resistance to penetration, the team used them to test the robotic system. Even under these conditions, the system achieved a 91% delivery success rate, with significantly less damage compared to commonly used syringe-based approaches.

### Why This Will Impact the Future of Farming

Over time, this technology could be adapted to deploy sensors that track nutrient uptake, such as nitrogen, or even retrieve biological samples for analysis. These capabilities could substantially improve how farmers and agronomists respond to plant stress, disease, and resource inefficiencies. The long-term objective of this initiative is to deploy the system in automated greenhouses and other controlled agricultural environments.

### Toward Smarter, Plant-Level Precision

Robotics is already transforming agriculture by automating tasks, improving efficiency, and supporting more sustainable farming practices. However, what sets this development apart is its focus on single-plant precision. While farming practices often treat fields uniformly, individual plants respond differently to their environment. Factors such as soil variation, microclimate, and water availability can cause stress to develop unevenly across a field. Recognising these differences can help improve outcomes at scale. By listening to the plant itself rather than relying only on external indicators, farmers can respond earlier, intervene more precisely, and make better-informed decisions across agricultural systems.

Source: The Cooldown



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by J.B. BODA

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**Head Office:** Maker Bhavan 1, Sir Vithaldas Thackersey Marg, Churchgate, Mumbai, Maharashtra - 400 020 (INDIA)  
 Telephone : + 91 22 6631 4949  
 Website: <https://www.jbbodagroup.com>

For any further enquiry regarding J.B.BODA Group kindly write to  
[marcom@jbbodamail.com](mailto:marcom@jbbodamail.com)

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