

## **Business Associate Case Study 2024**

Groww, within 7 years of its existence, is one of India's leading players in the wealth (mutual funds, stocks) segment. To broaden its offerings across financial services, Groww is looking to enter into the distribution of insurance.

They are deliberating 3 choices for it: *motor insurance*, *life insurance*, and *health insurance*. As a business associate, you are asked to come up with an approach to evaluate these categories, and give your recommendation to win it. Focus on:

### **1. Where to play?**

- a. Calculate market size, and layout unit economics for each of the insurance categories.
- b. How is the market segmented and who are the key competitors in each of the categories?
- c. What are the key customer pain points in these categories?
- d. Based on your above analysis, give your recommendation on **any of the one category** Groww should enter into.

### **2. How to win?**

- a. In the category selected, identify the different customer segments and size it? Which customer segment should Groww target?
- b. How can Groww differentiate its offerings in the selected category and customer segment?
- c. Identify key capabilities and partnerships which Groww would require to build to win this category.

### **3. Risks**

- a. What are the key risks associated with entering into this category?

## **Guidelines**

1. Submission should be a word/google doc [converted in Pdf format]
2. Limit your submission to 4 pages: font size 11, line spacing 1.15
3. Attach detailed easy to follow excel workings (if any), mention assumptions and their rationale clearly
4. Deadlines (3rd Nov, 2023 EOD) are sacrosanct, and no extensions will be entertained
5. Plagiarism of assignments will lead to direct disqualification
6. Back up your solution with data sheets, charts and graphs wherever in form of appendix or attach links