

K.G Krishnamoorthy Rao

Managing Director and CEO of Generali Central Insurance

Krishnamoorthy Rao K.G., the Managing Director and CEO of Generali Central Insurance, is a seasoned insurance and risk management leader with over 35 years of experience across India and global markets. He has built, scaled, and transformed insurance businesses across their lifecycle, from early-stage setup to growth and turnaround.

From 2018 to 2022, he served as CEO of Generali's joint venture in Malaysia, leading a business turnaround and delivering over 30% growth, outperforming the market through the pandemic period. He was also a founding leader at Future Generali India Insurance (FGII), which he joined at inception in 2007. He played a pivotal role in setting up core functions including underwriting, claims, and operations, and established the company's branch and distribution network. He became Chief Operating Officer in 2008 and Managing Director & CEO in 2009, leading the organisation for nearly a decade and building a strong reputation for customer focus, underwriting discipline, and profitable growth.

Rao holds a B.Tech in Production Engineering from the University of Calicut and is a Fellow of the Insurance Institute of India. He began his career in 1986 at the Indian Space Research Organisation (ISRO), working on ignition systems for the ASLV and PSLV missions.

Transitioning to the insurance sector in 1988, Rao joined the National Insurance Company as a Risk Engineer, gaining hands-on exposure to risk inspections, engineering underwriting, and claims across industries. He subsequently advised clients on risk and insurance strategy at Tata AIG Risk Management Services, before serving as Risk and Insurance Manager at Enron India. From 2001 to 2007, he was Head of Underwriting at Bajaj Allianz General Insurance, where he helped establish underwriting practices and steered the business to early profitability.

Armed with decades of leadership experience and a proven track record of building resilient, performance-driven insurance businesses, Rao is well-positioned to lead Generali Central Insurance into its next phase of growth.