



Welcome

**TO THE SEVENTH ISSUE OF
OUR MONTHLY MAGAZINE!**

July **2021**

Get the latest news from the industry, updates from our company, helpful tips and guidelines, our new achievements, and some entertainment pieces.



**TOP 5 TRENDS THAT ARE
CHANGING THE INSURANCE
LANDSCAPE IN 2021**

**HOW GOOD ARE YOU
AT SOLVING RIDDLES?**



**OVERVIEW OF WHAT TO EXPECT
IN THIS MONTH'S MAGAZINE.**

WHAT'S INSIDE?

- 01** Get benefits of 'Home Care' and/or 'Domiciliary Treatments' with your existing insurance
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Section 1

Now you can get Home Care and Domiciliary Treatments cover with your current insurance with just a small add-on.

In the wake of the second wave of the covid-19 pandemic, hospitals are facing a shortage of beds, oxygen, and other resources. Under such circumstances, many patients are choosing to be taken care of at home. In such a scenario 'The Insurance Regulatory and Development Authority of India' (IRDAI) has advised all the insurers to include 'Home Care Treatment' and/or 'Domiciliary Treatments' in their current offering as an add-on that customers can buy with a top-up.

Rakesh Goyal, Director of Probus Insurance Broker Private Limited appreciated this move by the IRDAI and said, "This will help a lot of families to take the proper medication from the comfort of their homes without the fear of not getting beds in the hospitals."

Stay Home, Stay Safe!



PROBUS IN NEWS

#PROBARAZZI

SEE WHAT'S TRENDING!



With costly medical bills, people are opting for high value insurance cover

Hospital bills for Covid-19 treatments are skyrocketing, forcing people to look for insurance policies that provide higher coverage. Recent reports suggest that people are ready to buy insurance policies that can provide coverage as high as rupees 1 crore.

[Read more](#)

What is a super top-up health insurance policy? What are its features?

In case a patient is undergoing critical illness treatment, his standard health insurance policy may not be sufficient to cover all the expenses of the treatment. A super top-up insurance policy provides higher coverage to cover the expenses remaining after the sum insured by the standard health policy is exhausted or paid the bills upto the deductible from your pocket.

[Read more](#)



DID YOU KNOW?

INTERESTING FACT

- Goosebumps is the physiological reaction in which muscles associated with individual hair contract, resulting in hairs to stand. This ability was naturally inherited by humans from ancestors which was used to appear bigger and repel the predators when they were scared or felt threatened.
- Copper and its alloys have been a popular choice for producing door knobs. They not only look nice and give a rustic look but they are also known to kill bacteria.
- According to the Guinness World Record, the English word 'set' has the most number of meanings of any word in the English language. According to the 1989 edition of the Second Edition of the Oxford English Dictionary, the word 'set' has 430 different senses.

Section 3

Top 5 trends that are changing the Insurance industry landscape:

Covid-19 pandemic caused every operation to find a virtual solution. Within a year, consumer needs, expectations of services and habits changed, forcing brands and industries to provide an alternative and flexible solution.

The Insurance industry has made the best use of this opportunity and used the available technology to provide best customer support with innovative and smart solutions.



Digitalisation:

The emergence of Covid-19 has forced insurance companies to change the way they approach their customers. Insurers are using tele-medical as the primary method of selling insurance policies, followed by e-KYC process to verify the necessary documents required to purchase a health or term policies. Digitalisation allows customers to choose from the many options based on their requirements.



Launch of new policies:

The pandemic has helped in creating awareness of having a health insurance policy. People have shown interest in buying policies that best suit their requirements. This has led to insurers to launch new products that provide larger coverage to accommodate a range of illnesses besides Covid-19.



Standardisation across all the insurance sectors:

IRDAI has asked all the insurers to launch standard products for all the insurance sectors including Health, Life, and Travel. The regulatory body plans to provide maximum protection and financial aid to all the people. They believe standardisation will increase the number of first time insurance buyers.



On-demand insurance policies:

Another type of insurance policy that will soon become popular is on-demand insurance. This type of policy allows users to pay for what they need. IRDAI has launched a new car insurance policy that allows customers to insure their vehicle for the range of distance they travel instead of an annual car policy.



Wellness products:

Many people are changing their lifestyle and adapting to healthier choices. The insurers will launch new plans that focus on making customers fit. IRDAI has already shared guidelines with insurers for wellness programs. Based on these guidelines, insurers may provide many benefits to the policyholder such as discounts on health checkups, treatments and consultations.

PROBUS SPEAKS!

Tips for making good first impression on your clients

When you are working in an industry such as the Insurance sector, you need to have very good communications skills and knowledge of the insurance products to convince your customers. Moreover you need to look approachable and easy to talk to.

Here are some important tips to make a very good first impression on your clients:

Dress like a professional:

People always judge you by how you look. If you want to be taken seriously, you need to look good like you mean a business. Once people start taking you seriously you start to take yourself seriously and that's how you build your confidence.

Find common things to use as an icebreaker:

No matter the age, gender or background of your customer, there are always some things common between you two to use as a conversation starter. Use these things to keep the conversation going. When people find common things to talk about they tend to forget all the formalities. This can help you directly pitch your policy to your client.

Be a good listener:

If you want to provide better service and build a long lasting relationship with your client, you need to become a good listener. Listen and understand your client's requirements first before jumping to any conclusion or pitching a wrong policy. If your client doesn't get what they asked for, you will lose their trust and there are chances they may never contact you again for any solution.

Sell benefits to the client and not the features:

Many new POSps make this mistake of talking about product features to the clients that they don't even understand. If you really want to become a good POSp, try to find what your client needs at this moment and tell them which one or two features of your policy can help to accomplish them.

Section 6

Glory all the way...



The Probud team celebrated a historic feat achieved by Mirabai Chanu in weightlifting at Tokyo Olympics 2020 and wished good luck to all the qualifying Indian athletes.

We cheered for the fantastic display of the badminton game shown by India's top shuttler. Congratulations to the double Olympic medalist PV Sindhu for the historic bronze-medal win at Tokyo Olympics. We are proud of you!

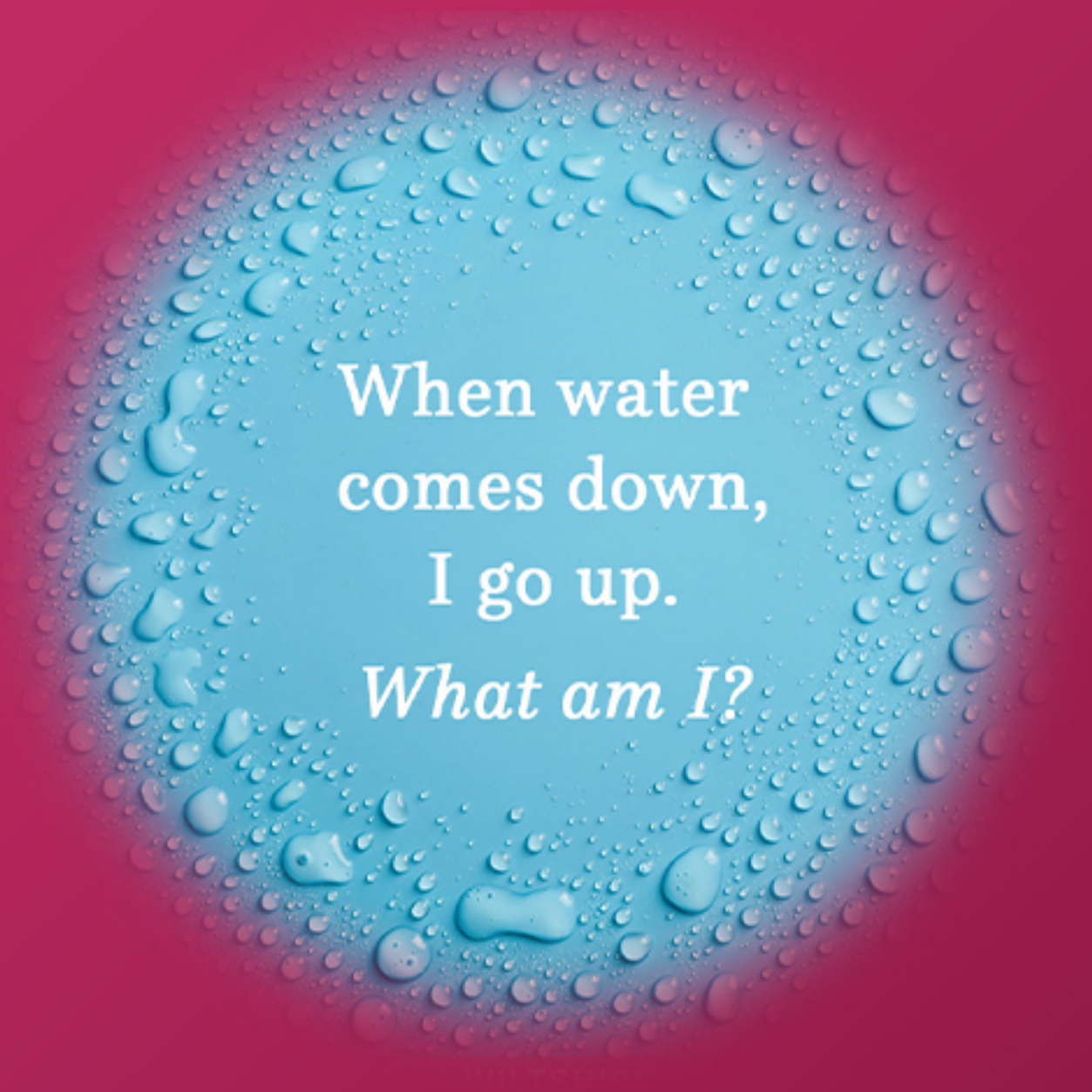


Indian women athletes have come to Tokyo Olympics 2020 to prove their mettle. Another woman's champion wins the Bronze medal, this time in welterweight boxing! Lovlina Borgohain made every Indian citizen proud with fierce boxing skills. Take a bow from everyone at Probus!

Indian Men's Hockey Team wins an Olympics medal after a long wait of 41 years! Men In Blue won a fantastic Bronze medal by defeating Germany 5-4 at Tokyo Olympics 2020. Team Probus is glad to be part of this history!



How good are you at solving riddles?



DID YOU FIND THE ANSWER FOR JUNE’S ‘EYE TEST’?

HERE IS THE ANSWER:

DGOODDODGOODDO
ODOOGGGDODGOGG
OGOGDOODDODDDG
DGDGOOGGOOGDGO
OGDGOGDGOGGOGD
DDDGDDODOOGDOO
ODGOGGGDOOGGOOD

WE WOULD LOVE TO HEAR FROM YOU

For any feedback or suggestions, write to us at care@probusinsurance.com

FIND US ON



PROBUS INSURANCE BROKER PVT LTD.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. People receiving such calls are requested to lodge a police complaint.



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