

Welcome

TO THE FIFTH ISSUE OF OUR MONTHLY MAGAZINE! JUNE 2021

Read the latest company news and industry happenings, helpful tips and information, our achievements and some exciting word games for the entertainment bit.



LET US HELP YOU WITH
PLANNING YOUR
MONTHLY BUDGET.

SIMPLE TIPS OF BEING
A SUCCESSFUL POSP
WITH #ProbusSpeaks



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

WHAT'S INSIDE?

- 01** As things unlock, it's still important to stay safe!
- 02** #Probarazzi - Read articles published by Probus
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Section 1

As restrictions are easing in many cities in India, it's become more important to stay safe - whether it be health or finances. We hope you and your loved ones are keeping safe and healthy in the present scenario.

With an expected third wave in the coming few months, it's important that everyone consider buying insurance to cover any unforeseen situation. Whether it be health or life insurance, it surely can take the pressure off the person while they're attending to the immediate situation.

With an effective financial digitised system in place, services are as good or personalised as with traditional ways of insurance buying and selling.

It's imperative that everyone get themselves insured with the expected third wave in tow. Feel free to reach out to us at probusinsurance.com for any advice and our team will help you make the right decision.

Do continue taking short breaks and spending time with your family or doing something you like. This would help you unwind, relax and get the best out of you - personally or professionally. In case you are going through something, get in touch with a doctor or health worker for the right information. As and when you get the chance, do book yourself a vaccination spot and get the shot.

Stay Home, Stay Safe!



PROBUS IN NEWS!

#PROBARAZZI

SEE WHAT'S TRENDING!



What does the second wave of covid mean for the insurance industry?

Since the start of the pandemic, in the past 2 years, insurers have made a lot of changes in issuing policies to consumers.

[Read more](#)



Wondering what a family floater is and how does it help a family?

For the family of 4, a family floater can cover all members of the family and can be used by them based on specific needs.

[Read more](#)



Will a decline in Electric Vehicle rates give rise to EV Insurance?

Indian audiences are favoring electric vehicles considering a range of EV models at a cheaper rate, however, there needs to be the availability of EV insurance that will cover the cost of expensive spare parts and repair work.

[Read more](#)



Why are market experts calling 'Home Loan Insurance' a useful scheme in the events of COVID-19 infection?

The pandemic has immensely impacted the lives of the families whose family members were infected or passed away due to covid. A home loan insurance that covers covid-19 will help ease the burden of paying the outstanding loan amount.

[Read more](#)



How can a super top-up health insurance policy help in the current pandemic crisis?

Covid-19 has made people understand the importance of having a health insurance policy to tackle uncertain situations. Having a super top-up health policy can provide extra coverage to the insured and his family.

[Read more](#)

Saving isn't a scary thing. And most people think that saving means that you have to give up on the way of life and live a very simple life. But this isn't true!

Introducing the Savings Rule for a budgeted yet a comfortable life. It's also known as the 50:30:20 rule. Follow these simple steps on how to save your hard earned money to plan for a stable financial future. Ideally you should divide your income into 3 parts.

50% NEEDS

Inclusive of your monthly payables like insurance, mortgage, rent, utility bills, groceries, recurring membership, etc.

30% WANTS

Inclusive of things like dine outs, shopping, travel, holidays, etc. You can definitely splurge once in a while, but be careful on how you spend your money.

20% SAVINGS

Also inclusive of savings, debt payments, emergency funds, credit card payments, retirement planning etc.

PRO TIP

You can also save money on your fixed expenses by switching to basic from premium subscriptions. Depending on the need of the hour, you can also customise or add on to such services so that you aren't paying a lot of money on something you don't need at a given point in time!

DID YOU KNOW?

- Cotton Candy was invented by William Morrison, a dentist who partnered up with candy maker, John C Wharton.
- On an average, children ask around 300 questions to their mothers on a daily basis, mostly around meal times.
- Dolphins, considered to be one of the most intelligent animals, were trained to be used in wars by the US & Soviet Union.
- Water at different temperatures, whether it be hot or cold, makes a different sound while it's being poured.
- Rolls Royce, known to make one of the most beautiful and expensive cars, sold their latest car Boat Tail for 28M dollars.

PROBUS SPEAKS!

Qualities that make a good POSp

People Skills

A POSp needs to be able to speak to the potential customer and most importantly understand their requirements. If you can provide the correct solution, customers will pay more attention and show interest in buying the policy.

Product knowledge

There are multiple products in the market but an understanding of which product will best suit the client plays a very critical role. A POSp should also have good technical knowledge to assist clients. Understanding of tax and legal aspects of the policies will help in providing better financial planning.

After-sale service

Most customers will have questions after purchasing the policy, be it regarding the benefits or maturity. When a POSp shows genuine eagerness to help, clients stay happy and stress-free.

Moral goodness

POSPs who just want to earn commission will not be able to build good relationships with their clients. They will share incomplete knowledge or mislead the customers just to sell policies. Good POSPs will share correct information to help make a well-informed decision. This earns the client's trust and results in repeat business.

Patience

Working in the insurance industry, a good POSp should be able to accept rejection with a smile. Having the ability to hear 'No' and still have faith to get 'Yes' creates a good POSp. A POSp's patience will determine how successful they will become in the long run.

THINK YOU HAVE A 20/20 VISION?

Here's an eye test for you

FIND THE WORD 'DOG' HERE.

D G O O D D O D G O O D D O
O D O O G G G D O D G O G G
O G O G D O O G O O D D D G
D G D O O O G G O O G D G O
O G D G O G D G O G G O G D
D D D G D D O D O O G D O O
O D G O G G D O O G G O O D

Here is the answer to our May brain teaser:

$$\bigcirc + \square \times \triangle = 7$$

WE WOULD LOVE TO HEAR FROM YOU

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

FIND US ON



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