

# Welcome

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

**MAY 2021**

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



**HOW TO PLAN AND MANAGE  
YOUR PERSONAL FINANCES?**



**WHAT DOES OUR PRESIDENT &  
CHIEF STRATEGIST HAVE TO SAY?**

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

## WHAT'S INSIDE?

- 01** Continuing being by your side through this pandemic
- 02** #Probarazzi - Read articles published by Probus
- 03** Tips for Personal Finances during Coronavirus
- 04** Did You Know - A series of fun trivia

## 05 From the President & Chief Strategist's Desk

---

## 06 Math Puzzles for Fun

With the continued lockdown, it's become more than important to take care of yourself, your loved ones and your finances too. We hope everyone is keeping safe and secure in the present situation. More and more people are investing in life and health insurance which is a good decision to cover the wellbeing of your loved and near ones.

The expected growth in the industry will be a combination of 2 things - first, all customers are looking for more protection and cover from their insurance policies; secondly, a number of players in the market have attractive and customised plans for their customers.

It's also important to take care of your mental and physical health in times like this. Make sure to take frequent breaks and spend some quality time with yourself and also your family. Indulge in smaller activities to keep you occupied through the weeks. Get in touch with a health worker or doctor for any doubts and make sure to not believe or spread misinformation.

**Stay Home, Stay Safe!**

# 01



**PROBUS IN NEWS!**  
**#PROBARAZZI**

### SEE WHAT'S TRENDING!



**It's important to pick your sub limits properly.**

Picking the sub limit is part of choosing health insurance, but it also has a reverse effect on your insurance policy.

[Know more](#)



### How has the pandemic changed the insurance world?

Due to the lockdown, there's a major spurt in digitalisation and also in the amount of cashless transactions and insurance buying.

[Read more](#)



### Wondering how to claim insurance on a stolen car?

It's important to have your car insured, especially in bigger cities as it covers a range of issues to protect your car from any damage.

[Read more](#)



### Decoding health care policies for when you get admitted or not.

Buying health insurance can often leave people confused as to whether it covers OPD expenses or daycare expenses.

[Read more](#)



### Things to know about your health insurance policy during Covid-19.

There are multiple insurers in the market who are covering a range of things under their Covid-19 insurance policy.

[Know more](#)

Introducing simple tips on how to manage your personal financial health during tough and difficult times like these. Wherever you are in your financial planning in life, it's important to follow these small yet simple things.

## MANAGE YOUR MONEY WITH EASE!

### DO's

- Buy a health insurance that adequately covers you and your family.
- Continue long term investments for all your other financial goals.
- Create an emergency fund and keep money in liquid assets.
- Get a travel cover for any medical emergency or cancellations.

### DONT's

- Don't sell investments that you have kept for your long-term goals.
- Don't buy assets that have a short-term value (like gold).
- Don't panic or rush into buying any asset, make sure you do your research.

# DID YOU KNOW?

## INTERESTING FACT

- Grapes can catch fire if you put them in the microwave.
- The longest English word in the Oxford Dictionary is 45 letters.
- The tiny pocket in jeans was actually designed to store watches.
- The human ear and nose keep growing as humans keep growing older.
- The official word for the symbol # is not hashtag but Octothorp.



**MANISH JELOKA**

President and Chief Strategist

### From the President & Chief Strategist's Desk

The key factors that determine the success of any company lies in its Strategic Focus including leadership, management and planning. It also equally depends on its People, Operations within the organization, Marketing factors including customer relations, sales, etc. and most importantly the Finances.

Keeping in mind the dynamic nature of the insurance industry and the external and internal factors affecting it, it is crucial to constantly evaluate the market trends, understand the risks involved and help execute unique solutions to cope up with the challenges.

As a President and Chief Strategist officer of Probus Insurance, having an in-depth understanding of Financial Markets, Fixed Income & Debt, Wealth Management, etc. and managing large teams helps identify and reduce potential risks while building strong conduct and governance culture.

Understanding the company's strengths and weaknesses in the marketplace are crucial to the company's business performance and in order to sustain and survive in this highly competitive industry and to ensure success, it is vital to be focused on planning, growth, and business model innovation objectives to identify and execute growth opportunities.

This involves not just evaluating market forecast and long-term trends, collect competitive intelligence, drive cross-functional business processes, but also synchronize strategies to align company operations to the company's mission statement for a more productive environment.

At Probus, we take pride in our business processes, strategic initiatives, product management skills and strive to bring out the best always.



# WHAT EQUATES TO WHAT?

Here's a fun numeric brain teaser for you to solve.

1.  $\square \times \square \times \square = 8$

2.  $\square \times \triangle \times \triangle \times \triangle = 54$

3.  $\square \times \triangle \times \circ \times \circ = 6$

2.  $\circ + \square \times \triangle = ?$

Here is the answer to our April riddle: **Pickle**

**WE WOULD LOVE TO HEAR FROM YOU**

For any feedback or suggestions, write to us at [care@probusinsurance.com](mailto: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.



**Probus Insurance**

Probus Insurance Broker Private Limited (CIN: U65999DL2002PTC117767), Principal Place of Business: 116 B Wing, 1st Floor, Dattani Plaza, Safed Pool, Andheri Kurla Road, Mumbai 400072, Maharashtra; Registered Office: 7A, 7th Floor, Gopala Tower Rajendra Place, New Delhi - 110008, IRDAI Broker Code No. DB 106/03, IRDAI License No. 150, License Category - Direct Broker (Life & General), Valid Till 15/04/2024