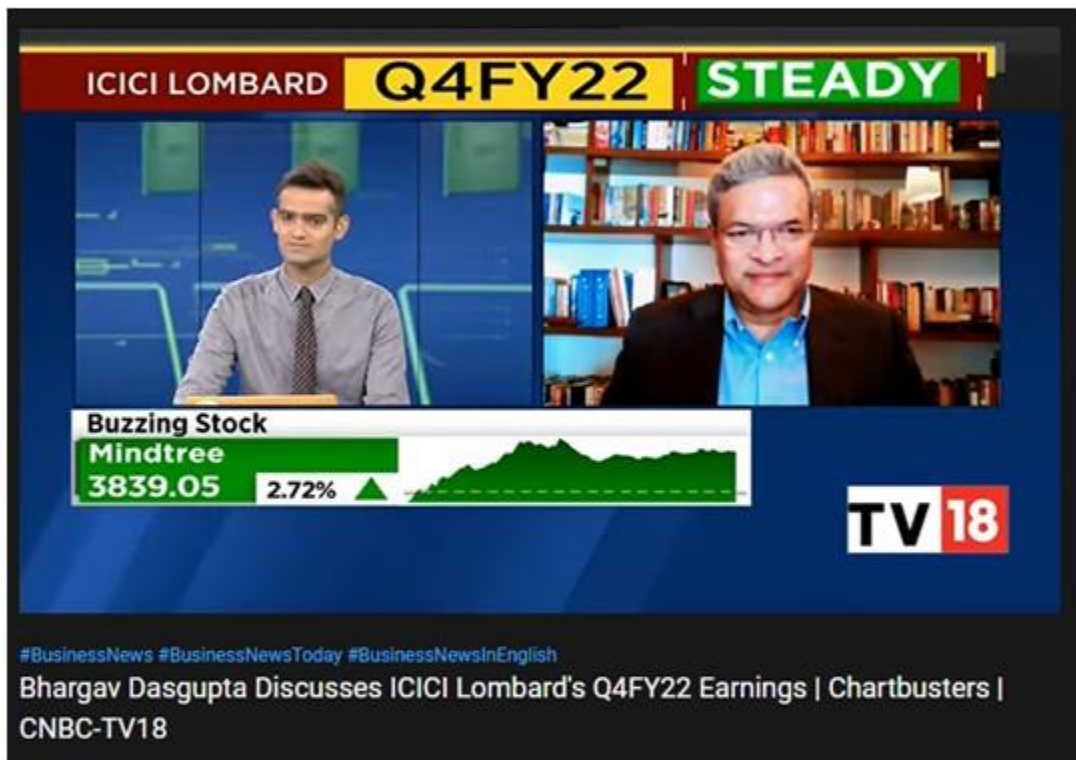


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SAKSHI BATRA

BHARGAV DASGUPTA

CLAIMS FALL OVER Q3

ICICI Lombard Q4 Net Down 10% on Higher Expenses

Our Bureau

Mumbai: ICICI Lombard General Insurance reported a 10% drop in net profit at ₹313 crore for the March quarter from ₹346 crore a year ago due to higher expenses even as claims paid fell compared to the previous quarter.

Total expenses, including claims paid, increased 34% to ₹3,627 crore during the quarter under review from ₹2,708 crore a year ago and was higher than the ₹3,581 crore reported in the December quarter.

Insurance claims paid increased by 15% to ₹1,915 crore from ₹1,666 crore a year ago but were lower than the ₹2,083 crore the company paid in December.

"The Company has seen higher growth momentum in Q4 and has outgrown market in March 2022. Due to current accounting norm, this results in upfronting of sourcing cost whereas the benefit of earned premium will be realised over the policy period," ICICI Lombard said in a statement.

ICICI Lombard's net profit drops 9.5% in Q4 to ₹313 cr

ICICI Lombard has reported a 9.53 per cent year-on-year (YoY) drop in its net profit in the January-March quarter of financial year 2021-2022 (Q4FY22). This was largely because of the impact of the third wave of the pandemic and accounting principles which requires the firm to take the cost upfront. Its net profit in Q4FY22 totalled to ₹313 crore, compared to ₹346 crore in the same period a year ago. For the full year, the company earned a net profit of ₹1,271 crore, down 13.7 per cent from ₹1,473 crore in FY21. **BS REPORTER**

ICICI Lombard General Q4 profit falls 10% to ₹313 crore



ICICI LOMBARD General Insurance Company on Thursday reported a 10% decline in net profit, at

₹313 crore, for the fourth quarter ended March 2022. The non-life insurer had posted a net profit of ₹346 crore in the corresponding period of 2020-21. The gross direct premium income (GDPI) of the company stood at ₹4,666 crore in the quarter under review as compared to ₹3,478 crore in the year-ago period, ICICI Lombard said in a statement. The company has proposed final dividend of ₹5 per share for FY22, it said, adding that the overall dividend including the proposed final dividend is ₹9 per share.

ICICI Lombard General Q4 net profit falls 10% to Rs 313 crore

ICICI Lombard General Insurance Company on Thursday reported 10 per cent decline in net profit at Rs 313 crore for the fourth quarter ended March 2022. The non-life insurer had posted a net profit of Rs 346 crore in the corresponding period of 2020-21. The gross direct premium income (GDPI) of the company stood at Rs 4,666 crore in the quarter under review as compared to Rs 3,478 crore in the year-ago period, ICICI Lombard said in a statement.

ICICI Lombard General Q4 profit falls 10% to Rs 313 cr

PNS ■ NEW DELHI

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Echo of India

UNI

ICICI Lombard's 2nd edition of CIRI witnesses a 9% jump

EOI CORRESPONDENT

MUMBAI, APRIL 4 /.../With the country's economic activity picking up pace, Corporate India has another reason to rejoice. The Corporate India Risk Index 2021 score of 62 is up from 57 in 2020, representing "optimized risk handling" with scope for further improvement. These findings are a part of the second edition of ICICI Lombard's Corporate India Risk Index (CIRI). The company has released the study in continued collaboration with Frost and Sullivan, a leading global management consulting firm, sources



informed.

The second edition of Corporate India Risk Index 2021 (CIRI) was launched in the presence of Bhargav Dasgupta, MD & CEO ICICI Lombard, Chief Guest Nirmalya Kumar, Lee Kong Chian Professor of Marketing at Singapore Management University, Alok Agarwal, Executive Director, ICICI Lombard, and Aroop Zutshi, President and Managing Partner, Frost & Sullivan, sources said.

CIRI is a first-of-its-kind risk measurement tool to gauge the level of a company's risk exposure and preparedness. A higher score signifies better risk management, enabling companies to adopt effective risk management practices, sources also said.

Mr Dasgupta said, "ICICI Lombard's Corporate India Risk Index intends to give companies access to an extensive and comprehensive range of quantifiable metric of risk management. The improvement in India Inc's score of nearly 9% are a reflection of better risk management across 200 corporates from 20 industries. With continued focus on risk agenda in boardroom, we have the potential to move from 'Optimal' to 'Superior Risk Handling' on the index."

Nirmalya Kumar, Lee Kong Chian Professor of Marketing at Singapore Management University, said, "ICICI Lombard's Corporate India Risk Index is an important contribution in identifying and measuring risks across various sectors. The practical application of this risk metric helps firms understand the level of risk their business is exposed to, assess their level of preparedness, and take steps to improve their risk management strategies accordingly."

ICICI Lombard's 2nd edition of Corporate India Risk Index witnesses 9 per cent jump

April 4, 2022, 5:24 pm

Mumbai, Apr 4 (UNI) The Corporate India Risk Index score of 2021 is 62, up from 57 in 2020, representing "optimized risk handling" with scope for further improvement. These findings are a part of the second edition of ICICI Lombard's Corporate India Risk Index (CIRI). The company has released the study in continued collaboration with Frost & Sullivan, a leading global management consulting firm. The second edition of Corporate India Risk Index 2021 was launched on Monday in the presence of Bhargav Dasgupta, managing director & chief executive officer of ICICI Lombard, chief guest Nirmalya Kumar, Lee Kong Chian Professor of Marketing at Singapore Management University, Alok Agarwal, executive director, ICICI Lombard, and Aroop Zutshi, president & managing partner, Frost & Sullivan. With the country's economic activity picking up pace, Corporate India has another reason to rejoice, a release said. UNI JM SS 1718

ICICI Lombard's second edition of Corporate India Risk Index witnesses a 9% jump

With the country's economic activity picking up pace, Corporate India has another reason to rejoice. The Corporate India Risk Index 2021 score of 62 is up from 57 in 2020, representing "optimized risk handling" with scope for further improvement.

These findings are a part of the second edition of ICICI Lombard's Corporate India Risk Index (CIRI). The company has released the study in continued collaboration with Frost and Sullivan, a leading global management consulting firm, according to a press statement.

The findings of the 2021 edition of the Index show that Pharmaceuticals, Telecom & Communication and FMCG are among the 10 sectors that demonstrated superior risk handling. However, sectors like IT/ITES and Education & Skill Development are at the border of being in the "significant gaps in risk handling" bucket.

Also, while corporates have fared better on operational and natural hazard risks, they need to improve management of market, economic, technology, crime and security-related risks.

As India copes with pandemic and emphasises better risk management, the traditional sectors are leading the newer ones. Emerging industries, on the other hand, thrive when it comes to managing technological risks and adaptability in the market and economy.

CIRI is a first-of-its-kind risk measurement tool to gauge the level of a company's risk exposure and preparedness. A higher score signifies better risk management, enabling companies to adopt effective risk management practices, according to a press statement.

The framework comprises 32 risk elements across six dimensions. This year, the study covered 220 companies across 20 sectors, in comparison to 150 companies across 15 sectors in 2020.

The five new sectors include Agriculture & Food processing, Bio-tech & Life Science, Aerospace & Defence, Media & Gaming and Educational Skill Development.

The highest improvement was witnessed in the Transportation & Logistics sector, which has secured a score of 69, up from 47 in 2020.

The sector bounced back post pandemic owing to new strategic initiatives and business models. Similarly, Chemicals and Petrochemicals sector improved from 55 to 69.

The rebound was driven by the changes made in the operational and financial risk management practices which yielded rich returns in 2021, well supported by their investments in effective processes and global certifications.

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Bhargav Dasgupta, MD & CEO, ICICI Lombard General Insurance, said, "ICICI Lombard's Corporate India Risk Index intends to give companies access to an extensive and comprehensive range of quantifiable metric of risk management. The improvement in India Inc.'s score of nearly 9% are a reflection of better risk management across 200 corporates from 20 industries. With continued focus on risk agenda in boardroom, we have the potential to move from 'Optimal' to 'Superior Risk Handling' on the Index."

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लॉम्बार्डच्या कंपनी रिस्क इंडेक्समध्ये सुधारणा दासगुप्तांच्या हस्ते अहवालाचे प्रकाशन

मुंबई, ता. ५ : आपसीआपसीआय लॉम्बार्ड जनरल इन्शुरन्स कंपनीने दोन वर्षांपूर्वी आणलेल्या कंपनी इंडिया रिस्क इंडेक्सनुसार मागील वर्षी कंपन्यांची कामगिरी सुधारली आहे. २०२० मध्ये हा इंडेक्स ५७ अंशांवर होता तो आता २०२१ मध्ये ६२ अंशांवर गेला आहे. हे गुण जेवढे जास्त तेवढी कंपन्यांची कामगिरी चांगली असे मानली जाते. कोरोनाचे सावट मागे सारून कंपन्या आपली कामगिरी उंचावत असताना याही बाबतीत कंपन्यांची कामगिरी चांगली होत असल्याचे हे निदर्शक असल्याचे सांगितले जात आहे.

या दुसऱ्या अहवालाचे प्रकाशन सोमवार रोजी (ता. ४) आपसीआपसीआय लॉम्बार्डचे सीईओ भार्गव दासगुप्ता यांच्या हस्ते झाले. या वेळी कार्यकारी संचालक आलोक अग्रवाल, फ्रॉस्ट अँड सुलिव्हानचे अरूप जुत्शी, सिंगापूर मॅनेजमेंट युनिव्हर्सिटीचे निर्मल्य कुमार आदी हजर होते. फ्रॉस्ट अँड सुलिव्हानच्या सहकायाने हा अहवाल



दोनशे कंपन्यांची तपासणी

या इंडेक्ससाठी सहा पातळ्यांवरील आव्हानांचे-धोक्यांचे ३२ निकष तपासले जातात. या वर्षी त्यासाठी २० क्षेत्रांमधील २२० कंपन्यांची कामगिरी तपासण्यात आली. या वेळी कृषी अन्न प्रक्रिया, बायोटेक-लाईफ सायन्स, संरक्षण, प्रसारमाध्यमे, शैक्षणिक कौशल्यविकास या क्षेत्रातील कंपन्यांचीही पाहणी झाली.

प्रसिद्ध केला जातो. यापुढेदेखील या कामगिरीत सुधारणा करण्यास वाव आहे, असे दासगुप्ता म्हणाले. या इंडेक्समुळे कंपन्यांना आव्हाने ओळखून त्याला तोंड देण्यासाठी आपली किती तयारी आहे हे जाणून तशी पायले उचलता येतात व त्यात सुधारणाही करता येताना, असे निर्मल्य कुमार म्हणाले.

आईसीआईसीआई लोम्बार्ड के कॉर्पोरेट इंडिया जोखिम सूचकांक के दूसरे संस्करण में 9% की उछाल



मुंबई। कॉर्पोरेट इंडिया के पास खुशी का एक और कारण है। कॉर्पोरेट इंडिया रिस्क इंडेक्स (जोखिम सूचकांक) 2021 का 62 का स्कोर 2020 में 57 से ऊपर है, जो आगे सुधार की गुंजाइश के साथ अनुकूलित जोखिम प्रबंधन का संकेत दे रहा है। ये निष्कर्ष आईसीआईसीआई लोम्बार्ड के कॉर्पोरेट इंडिया रिस्क इंडेक्स (सीआईआरआई) के दूसरे संस्करण का हिस्सा है। कंपनी ने एक प्रमुख वैश्विक प्रबंधन परामर्श फर्म फ्रॉस्ट एंड सुलिवन के साथ निरंतर सहयोग में अध्ययन जारी किया है। कॉर्पोरेट इंडिया रिस्क इंडेक्स 2021 (सीआईआरआई) का दूसरा संस्करण श्री भार्गव दासगुप्ता, एमडी और सीईओ आईसीआईसीआई लोम्बार्ड, मुख्य अतिथि श्री निर्मल्य कुमार, सिंगापूर मैनेजमेंट यूनिवर्सिटी में मार्केटिंग के ली कोंग चियान प्रोफेसर, श्री आलोक अग्रवाल, कार्यकारी निदेशक, आईसीआईसीआई लोम्बार्ड, और श्री अरूप जुत्शी, अध्यक्ष और प्रबंध भागीदार, फ्रॉस्ट एंड सुलिवन की उपस्थिति में लॉन्च किया गया।

आईसीआईसीआई लोम्बार्ड के कॉर्पोरेट इंडिया जोखिम सूचकांक के दूसरे संस्करण में 9% की उछाल

मुंबई, 4 अक्टूबर। देश की आर्थिक गतिविधियों में तेजी आने के साथ, कॉर्पोरेट इंडिया के पास चुनौती का एक और कारण है। कॉर्पोरेट इंडिया रिस्क इंडेक्स (जोखिम सूचकांक) 2021 का 62 वां संस्करण 2020 में 57 से ऊपर है, जो अपने सुधार की मुद्रास्त्र के साथ अनुकूलित जोखिम प्रबंधन का संकेत दे रहा है। वे निम्नलिखित आईसीआईसीआई लोम्बार्ड के कॉर्पोरेट इंडिया रिस्क इंडेक्स (सीआईआईआई) के दूसरे संस्करण का हिस्सा है। कंपनी ने एक प्रमुख वैश्विक प्रबंधन पारदर्शिता प्रोटोकॉल एडमिशन के साथ विशाल सहयोग में अभ्यस्त जारी किया है। कॉर्पोरेट इंडिया रिस्क इंडेक्स 2021 (सीआईआईआई) का दूसरा संस्करण भी भारतीय टाकस, एचडी और सीईओ आईसीआईसीआई लोम्बार्ड, मुल अतिथि भी निर्देशा कुमार, मिलापुर मेरेन्डेट वृत्तिवर्ति में मार्केटिंग के एी कोल विचार प्रोफेसर, भी आलोचक अग्रवाल, कार्यकारी निदेशक, आईसीआईसीआई लोम्बार्ड, और भी अन्य जुनो, अग्रवाल और प्रबंध प्रोफेसर, प्रोफेटर एडमिशन की उपस्थिति में शामिल किया गया। सीआईआईआई कंपनी के जोखिम और जोखिम विचारों के स्तर को मापने के लिए अपनी तरह का पहला जोखिम माप उपकरण है। एक उच्च स्कोर बेहतर जोखिम प्रबंधन का प्रतीक है, जो कंपनियों को प्रभावी जोखिम प्रबंधन प्रथाओं को अपनाने में सहाय करता है।

हाथ में छह आधायों में 32 जोखिम तत्व शामिल हैं। इस साल, अप्रैल में 2020 में 15 क्षेत्रों में 150 कंपनियों की तुलना में 20

क्षेत्रों में 220 कंपनियों को शामिल किया गया। पांच नए क्षेत्रों में कृषि और खाद्य प्रसंस्करण, जैव-समकाली और जीव विज्ञान, एयरोस्पेस और रक्षा, मीडिया और गेमिंग और वैश्विक फोडल



विकास शामिल हैं। लॉन्च पर टिप्पणी करते हुए, भी भारतीय टाकस, एचडी और सीईओ, आईसीआईसीआई लोम्बार्ड ने कहा, आईसीआईसीआई लोम्बार्ड के कॉर्पोरेट इंडिया रिस्क इंडेक्स का इरादा कंपनियों को जोखिम प्रबंधन के मातापक पैमाने की वृद्ध और व्यापक रेंज तक पहुंच प्रदान करना है। इंडिया इंक के लगभग 9% के स्कोर में सुधार 20 उद्योगों के 200 कॉर्पोरेट में बेहतर जोखिम प्रबंधन का संकेत है। जोखिम में जोखिम एडमिशन पर विशाल

ध्यान देने के साथ, इसी नाम सूचकांक पर 'अधिकार' से 'बेहतर जोखिम प्रबंधन' की ओर बढ़ने की क्षमता है। मिलापुर मेरेन्डेट, वृत्तिवर्ति में मार्केटिंग

के लिए कोल विचार प्रोफेसर भी निर्देशा कुमार ने कहा, आईसीआईसीआई लोम्बार्ड का कॉर्पोरेट इंडिया रिस्क इंडेक्स विभिन्न क्षेत्रों में जोखिमों की पहचान करने और उन्हें मापने में एक महत्वपूर्ण योगदान है। इस जोखिम पैमाने के व्यावहारिक प्रयोग से कंपनियों को उनके कार्यक्षेत्र के जोखिम के स्तर को समझने में मदद मिलती है, उनकी विचारों के स्तर का आकलन किया जाता है, और उसके अनुसार उनकी जोखिम प्रबंधन रणनीतियों में सुधार करने

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वसिष्ठ लोम्बार्ड..

कार्पोरेट इंडिया रिस्क इंडेक्स

● नवम्बर गुरुवारदरु सहाकार

● रेंडो एडिक्शन लोम्बार्ड

मुंबई: देश के अग्रणी वित्तीय संस्थानों में एक के रूप में, 2020 में 57 क्षेत्रों में 150 कंपनियों को शामिल किया गया। पांच नए क्षेत्रों में कृषि और खाद्य प्रसंस्करण, जैव-समकाली और जीव विज्ञान, एयरोस्पेस और रक्षा, मीडिया और गेमिंग और वैश्विक फोडल



मैच 2020 में 64 क्षेत्रों में 150 कंपनियों को शामिल किया गया। पांच नए क्षेत्रों में कृषि और खाद्य प्रसंस्करण, जैव-समकाली और जीव विज्ञान, एयरोस्पेस और रक्षा, मीडिया और गेमिंग और वैश्विक फोडल

वृत्तिवर्ति लोम्बार्ड..

कंपनियों को शामिल किया गया। पांच नए क्षेत्रों में कृषि और खाद्य प्रसंस्करण, जैव-समकाली और जीव विज्ञान, एयरोस्पेस और रक्षा, मीडिया और गेमिंग और वैश्विक फोडल

Asia Insurance Review

Diversity & Inclusion

Women can build their own future in insurance



By Anoop Khanna - Source: Asia Insurance Review | Apr 2022



The Indian insurance industry can be safely termed as gender-sensitive, however, there is still some more than can be achieved and some of the onus can lie with women themselves. **ICICI Lombard General Insurance's Ms Sheena Kapoor** says young women professionals should actively consider a career in insurance, because sometimes, the best man for a job is a woman.

By Anoop Khanna

According to the Standard & Poor's Ratings Services Global Financial Literacy Survey, 70% of women globally lack financial literacy. This gap is more stark in India with 80% of women being financially illiterate.

Increasing financial literacy among women can only be achieved through education about money matters. In reality, most urban women depend upon family members or financial experts to handle their money regardless of their earning capacity.

Women and insurance uptake in India

ICICI Lombard General Insurance head of marketing, corporate communications and corporate social responsibility Sheena Kapoor speaking with *Asia Insurance Review* said, "Insurance as a category remains underpenetrated and the uptake is especially lower for the women audience, primarily due to how they approach and view insurance as an expense rather than an investment."

"Women's insurance products are often not given due significance and are poorly designed. Insurers perhaps consider these as too costly or complex to deal with for relatively small premiums and an underserved market."

With more women entering the workforce, becoming entrepreneurs and taking on decision-making roles in the home, the market for women's insurance products is rapidly expanding. The pandemic has highlighted these challenges and opportunities further.

Ms Kapoor said, "Despite persistent gender wage gaps, women today earn and own more than ever before. As more and more women increasingly join the formal workforce or become self-employed, their purchasing power increases, thereby strengthening the business and commercial case for tapping into women's insurance market."

Ms Kapoor said, "Insurers are beginning to take note of these specific risk factors and better risk awareness in their prospective women customers. They are now incorporating a gender lens into their products and marketing strategy. The current suite of insurance products with a one-size-fits-all approach is being revised to build a deeper understanding of their specific risk and protection requirements and decisions. For instance catering to income protection or business interruption insurance for life events like childbirth."

Marketing insurance to women

She said, "Deploying new technologies coupled with a gender-sensitive approach offers great potential to grow and close the protection gap. These include training programmes aimed at sensitising and educating sales staff on cognitive bias, which influences buying behaviour and gender bias, which has constrained women's progress."

Women rely more on recommendations from trusted sources to discover, consider and purchase and this should spur adoption of a distribution approach for insurance marketing too, focused more on referrals and community consultation. Maintaining and mining customer demographic data including gender specifics and custom targeted products will pave the way for inclusive policies.

Ms Kapoor said, "Recruiting more women as customer advisers will enable better engagement and better understanding of female customers. As insurers become more inclusive in their approach, they are likely to be greeted with women that display both stronger loyalty and profitability."

She said, "There is an equal onus on women too to educate and equip themselves with the underlying need and benefits of anticipating and optimising risk and redirecting efforts and funds towards growth and sustainability. Investing tenets based on protection (of life, income, assets), purpose (goal based investing) and product (insurance/equity/debt based on lifestage, risk appetite, time horizons) will always hold in good stead and overall financial wellbeing."

Women and insurance product pricing

In India, premiums are based on an individual's completed age and other factors like coverage amount, place of residence, general health and medical history and more. In such cases, the premium for an individual, does not depend on gender of the customer and remains the same if the risk factors are identical.

"To increase the representation of women in leadership teams and on boards in the insurance industry further, insurers should improve their gender diversity strategies and initiatives. Typically to drive gender diversity and inclusion, companies must incorporate clear timelines and deliverables from a hiring perspective as well as correcting pay gaps across the board."

Pandemic and gender balance

Ms Kapoor said, "COVID-19 has exacerbated the inequalities women led MSMEs or women in general already face - having to balance work - family conflict and responsibilities, while also navigating the challenges of lack of access to credit, gender biases and inept education of finance and investing instruments, including insurance and risk protection.

Attracting women talent in the industry

She said, "A talent pipeline can be built by identifying women who are ready and able to fill leadership roles. Support can also include developing leadership training programmes or executive presence training programmes targeted at women."

Ms Kapoor said, "When an insurer offers women-centric features in its policies like maternity cover, pre and post-natal cover, new born baby cover and similar gender specific insurance covers, which keep women's specific health needs a priority, the pricing obviously is different."

She said, "With some of our covers we also offer women-centric wellness features involving online/teleconsultations with gynaecologists, nutritionists, and other specialist consultations. We provide health check-up coupons with diagnostic tests to ascertain general and specific health parameters for women."

No glass ceiling

India has a number of female insurance CEOs in both the life and non-life sectors as well as women members in Insurance Regulatory and Development Authority of India, the Indian insurance regulator.

Ms Kapoor said, "In India, with a number of women leaders at the board, CEO or management level in both general and life insurance sectors, the shift in perception and acceptance is definitely higher for more women to grow into leadership positions.

Attracting women talent in the industry

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Insurance has gone beyond crunching numbers today; it involves a lot of soft skills such as creativity and communication for effective customer service and relationships. In light of the growing focus on customer satisfaction, industry professionals are eager to hire employees who can be empathic, patient and caring.

Ms Kapoor said, "Women are also naturally intuitive and sensitive to the concerns of others. They are excellent multi-taskers, a skill primarily acquired due to societal expectations. Of course, they bring a whole lot more to the table as well."

Vyapaar Gujarati

ઘણી મહિલાઓ આજે પણ વીમામાં રોકાણને ખર્ચ તરીકે જુએ છે

વીમા ઉદ્યોગે મહિલા સાહસિકોની અવગણના કરી છે

એક અંદાજ પ્રમાણે કમકમાટી કરી શકે તેવી ઉંમરની ૪૩.૨૦ કરોડ મહિલાઓ ભારતમાં સૌથી રોજગાર મેળવે છે. આમાંથી ૧.૩૫ કરોડ મહિલા વ્યવસાય પરિણે છે અને તેઓ ૨.૭૦ કરોડને રોજગાર આપે છે. ટિપ્પનિંગ

● **પર્યાપ્ત વીમા કવરની ઉપલબ્ધિ નહીં હોવાથી મહિલાઓએ ઘણીવાર આરોગ્ય-સારવાર ખર્ચ અથવા અન્ય ખર્ચા પૂરા કરવા માટે સંપત્તિ વેચવી પડે કે લોનનો આશરો લેવો પડે છે**

વિશ્વમાં વીમા ઉદ્યોગે મોટી પ્રગતિ કરી છે, પણ વિકસતાં ભારતમાં તેણે મહિલાઓ અને ખાસ કરીને ઉદ્યોગસાહસિકોની અવગણના કરી છે. પર્યાપ્ત વીમા કવરની ઉપલબ્ધિ નહીં હોવાથી મહિલાઓએ ઘણીવાર આરોગ્ય-સારવાર ખર્ચ અથવા અન્ય ખર્ચા પૂરા કરવા માટે સંપત્તિ વેચવી પડે કે લોનનો

આશરો લેવો પડે છે. ખીંચું, મહિલાઓ વીમાને 'રોકાણને બદલે ખર્ચ તરીકે જુએ છે.' વારસાના કાયદા, જમીનની માલિકી પરના નિયંત્રણો અને છૂટછેડાને કારણે એરક્ષા મહિલાઓ ઘણીવાર ઓછી સંપત્તિ પરિણે છે. જોકે, આ વલણ વીમી પરંતુ ચોક્કસ બદલાઈ રહ્યું છે. આજે મહિલાઓ જોવા કરતાં વધુ કમાણી કરે છે અને સંપત્તિ પરિણે છે. જેમ જેમ વધુને વધુ મહિલાઓ કમાણી થાય અથવા સ્વ-રોજગાર કરતી થાય તેમ તેમ તેમની ખરીદ શક્તિ વધે તેમ મહિલાઓ માટેના વીમા બજારના ચિહ્નની તક મજબૂત થાય. આઈએફએ દ્વારા કરવામાં આવેલા એક અભ્યાસ મુજબ ૨૦૩૦ સુધીમાં વીમા કંપનીઓ મહિલાઓ પાસેથી ૧.૭ ટ્રિલિયન ડોલર સુધીની આવક મેળવે તેવી અપેક્ષા છે.



ફોર પ્રમોશન ઓફ ઇન્ડસ્ટ્રી એન્ડ ઇન્ટરનાલ ટ્રેડ (ડીપીઆઈઆઈટી) ડેટા મુજબ ભારતમાં જુન, ૨૦૨૧માં ૫૦,૦૦૦થી વધુ નવા વ્યવસાયો હતા, જેમાં ઓછામાં ઓછા ૪૫ ટકા મહિલાઓએ શરૂ કર્યા હતા.

Eenadu

తెలుగు భాష

ఆరోగ్య జీవిత... చికిత్స భారం తగ్గేలా...

● **અવિદ્યોત્તર યુગમાં મહિલાઓની આરોગ્ય સંભાળ લેવા માટે વીમા કવરની ઉપલબ્ધિ નહીં હોવાથી મહિલાઓએ ઘણીવાર આરોગ્ય-સારવાર ખર્ચ અથવા અન્ય ખર્ચા પૂરા કરવા માટે સંપત્તિ વેચવી પડે કે લોનનો આશરો લેવો પડે છે**



વિશ્વમાં વીમા ઉદ્યોગે મોટી પ્રગતિ કરી છે, પણ વિકસતાં ભારતમાં તેણે મહિલાઓ અને ખાસ કરીને ઉદ્યોગસાહસિકોની અવગણના કરી છે. પર્યાપ્ત વીમા કવરની ઉપલબ્ધિ નહીં હોવાથી મહિલાઓએ ઘણીવાર આરોગ્ય-સારવાર ખર્ચ અથવા અન્ય ખર્ચા પૂરા કરવા માટે સંપત્તિ વેચવી પડે કે લોનનો આશરો લેવો પડે છે.

આજે મહિલાઓ જોવા કરતાં વધુ કમાણી કરે છે અને સંપત્તિ પરિણે છે. જેમ જેમ વધુને વધુ મહિલાઓ કમાણી થાય અથવા સ્વ-રોજગાર કરતી થાય તેમ તેમ તેમની ખરીદ શક્તિ વધે તેમ મહિલાઓ માટેના વીમા બજારના ચિહ્નની તક મજબૂત થાય. આઈએફએ દ્વારા કરવામાં આવેલા એક અભ્યાસ મુજબ ૨૦૩૦ સુધીમાં વીમા કંપનીઓ મહિલાઓ પાસેથી ૧.૭ ટ્રિલિયન ડોલર સુધીની આવક મેળવે તેવી અપેક્ષા છે.

Precious Kashmir

5 things to know about OPD cover in a health insurance plan



By Sheena Kapoor

Investing in health insurance plans that offer additional coverage benefits not only helps you save more but also lets you avoid of timely treatment without financial worries. So, even if your health insurance policy does not offer OPD cover, you can opt for it as an add-on benefit, if there is an option for the same.

Have you ever been to a doctor's office for a minor ailment like a cold or a headache, only to find out that your health insurance policy does not cover the cost of the consultation? This is a common problem faced by many people who are not aware of the benefits offered by their health insurance plans. One of the most important benefits that a health insurance plan can offer is Outpatient Department (OPD) cover. This cover allows you to get medical treatment for minor ailments without having to pay out of pocket. However, not all health insurance plans offer OPD cover, and even those that do, may have certain limitations. Here are five things you need to know about OPD cover in a health insurance plan.

'Awareness boosts helmet use among kids from 28% to 95%'

Nitasha Nataraj & Sonil Sen | TNN

Mumbai: Even as the Mumbai Traffic Police have begun a strict crackdown on motorists riding without helmets, a nationwide survey by an insurance firm has shown that educating children on safe riding results in a spike in helmet usage not only among them, but among their parents as well.

The survey, conducted across seven cities, including Mumbai, in 2020-21, showed that earlier only 28% of the respondents used to strap helmets on their children while riding, but post intervention, the number surged to 95%.

Among parents, helmet usage increased from 88% to 99%.

More than 200 awareness workshops were carried out in schools as part of the 'Ride to Safety' programme by ICICI Lombard. Child-specific helmets were distributed to beneficiaries, many of whom belonged to low-income groups and marginalised communities. A survey was subsequently carried out where 777 families were interviewed. The survey report stated that children mostly suffer in accidents due to poor road safety behaviour of parents and low usage of affordable and quality helmets.

"Unlike a rider who can spot danger, in the form of a rash driver in front of him, a pillion is completely unaware. When the pillion is a child, it's

'RIDE TO SAFETY' SURVEY FINDINGS

Road safety awareness & helmet usage status pre-intervention
28% Respondents used helmets for children
7% No helmet for rider or pillion
29% No helmet due to lack of road safety awareness
33% Say helmets expensive



Post-intervention helmet usage
95.6% Among parents
95% Among children

Enhanced road safety awareness post-intervention
97% Children perceive parents' riding behaviour as safe
83% Parents chose not to speed, jump signal, answer phone while riding
87% Parents show tendency to regularly use helmet themselves and for pillion riders

even more important to strap a helmet on for him. Motorists often plop kids on the bike's fuel tank with no helmet on. It is only through awareness that mindsets can change," said Ajay Govale, associated with the NGO, United Way Mumbai.

Over 60% of the survey respondents said their most frequent two-wheeler trips with children involved ferrying them to school or coaching class. Before intervention, 31% of the families said they couldn't afford a good quality helmet, while 25% were not aware that helmet usage was directly linked to road safety.

Transport activist Ashok Datar said merely wearing a helmet is not enough unless it's of good quality. "An indus-

try standards approved helmet, which is lighter, safeguards your skull and absorbs the impact of a crash is necessary," he said.

Post intervention, the survey showed that 90% of the children reminded their parents about traffic rules and safety while riding and in 96% instances, children contributed in spreading road safety awareness beyond the family.

According to WHO, clasped helmet-wearing can lead to a 42% reduction in fatalities. In 2020, 49% of those who died on Mumbai roads were bikers and pillioners. The RTI has made it mandatory for automobile dealers to give two helmets to those purchasing two-wheelers — one for the rider and the other for the pillion.

ALERTS

ICICI Lombard Take Care app

ICICI Lombard has introduced a face scan feature to its app for checking vitals which helps users keep track of vitals such as blood pressure, SpO2

(oxygen saturation), heart rate, respiration rate, heart rate variability and stress level, all without any additional devices and that too from their homes. This may turn out to be a cost-effective option for people as it reduces the hassle of having any other gadgets. The app also provides features such as easy-renewals, post-policy health check-ups, contactless motor claims services, health booster renewals, health risk assessment, and wellness goals.

