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# InsurWise

**A Fresh Start** Insuring a Cleaner, Greener **2025**



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# Editor-in-Chief

"InsurWise" Magazine

Write to the editor: [mag@smcinsurance.com](mailto:mag@smcinsurance.com)

## Dr. Kavindra K. Singh

CTO, SMC Insurance Brokers Pvt. Ltd.

Greetings, esteemed readers, I am thrilled to introduce to you the inaugural edition of "Insure Wise," a monthly magazine curated to be your ultimate guide through the dynamic landscape of the insurance industry. As the Editor-in-Chief, it's my privilege to welcome you to a platform that will unravel the latest buzz, unveil innovative products, and provide insightful perspectives on the ever-evolving world of insurance.

In each edition of "Insure Wise," we embark on a journey to empower you with knowledge. Our pages are dedicated to translating the complexities of insurance into understandable insights, enabling you to make informed decisions.

We navigate through trends, market shifts, and regulatory updates, ensuring you stay ahead in an industry that touches every aspect of our lives.

Beyond being a source of information, "Insure Wise" is a space for voices to be heard. We are committed to sharing the experiences of our valued customers.

**When you have insurance you know that you are secured against any unforeseen events in life, and this gives you complete peace of mind.**



Writer  
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## Excerpts on Motor Insurance By One of The Industry Leaders: Pravin K. Agarwal

Choosing the right car insurance can be challenging. Opting for the lowest premiums may seem tempting, but it's crucial to understand that the cheapest option may not be the wisest. When selecting car insurance, carefully evaluate plans based on key criteria. While lower premium plans may appear attractive, they may fall short when filing a claim, leading to financial difficulties. Comprehensive coverage is essential as car insurance serves as a safeguard against unforeseen circumstances. Consider your specific needs, including liability coverage, comprehensive and collision coverage, deductible amounts, driving history, and vehicle value, assess the insurer's reputation for customer service and claim settlement efficiency. Remember, the true value of insurance becomes evident when you rely on it.

Follow these guidelines to ensure your chosen car insurance aligns with your requirements, offering necessary protection when needed.



In the complex car insurance landscape, the peace of mind from comprehensive coverage and a reputable insurer outweighs slightly higher premiums.

Prioritize long-term benefits and security over initial costs for both you and your vehicle.

**Pravin K Agarwal**

**Director** SMC Insurance Brokers Pvt. Ltd.

# The Rising Threat of Air Pollution -

## How It Impacts Your Health

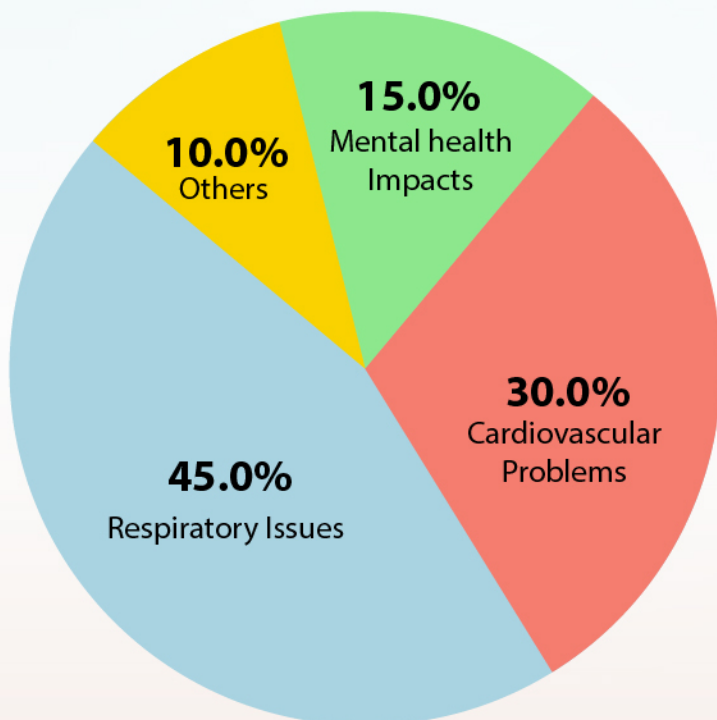
### Health Conditions Linked to Air Pollution

Air pollution severely impacts health, causing respiratory issues like asthma, bronchitis, and COPD, as well as increasing the risk of heart attacks, strokes, and cognitive decline. Studies also link air pollution to mental health problems, including anxiety and depression. Children and the elderly are particularly vulnerable, with risks of developmental delays and accelerated aging. Alarmingly, air pollution contributes to 6.7 million deaths annually, as highlighted by the Global Burden of Disease study.

### The Role of Insurance

The rising prevalence of pollution-related illnesses highlights the need for comprehensive health insurance policies. Insurance can help mitigate the financial burden of treating chronic conditions, ensuring access to necessary care. Some insurers now offer policies tailored to cover pollution-related diseases and promote preventive measures like regular health check-ups and lifestyle interventions.

### Mental Issues Caused by Air Pollution



- **Respiratory Issues: 45%**
- **Cardiovascular Problems: 30%**
- **Mental Health Impacts: 15%**
- **Others: 10%**

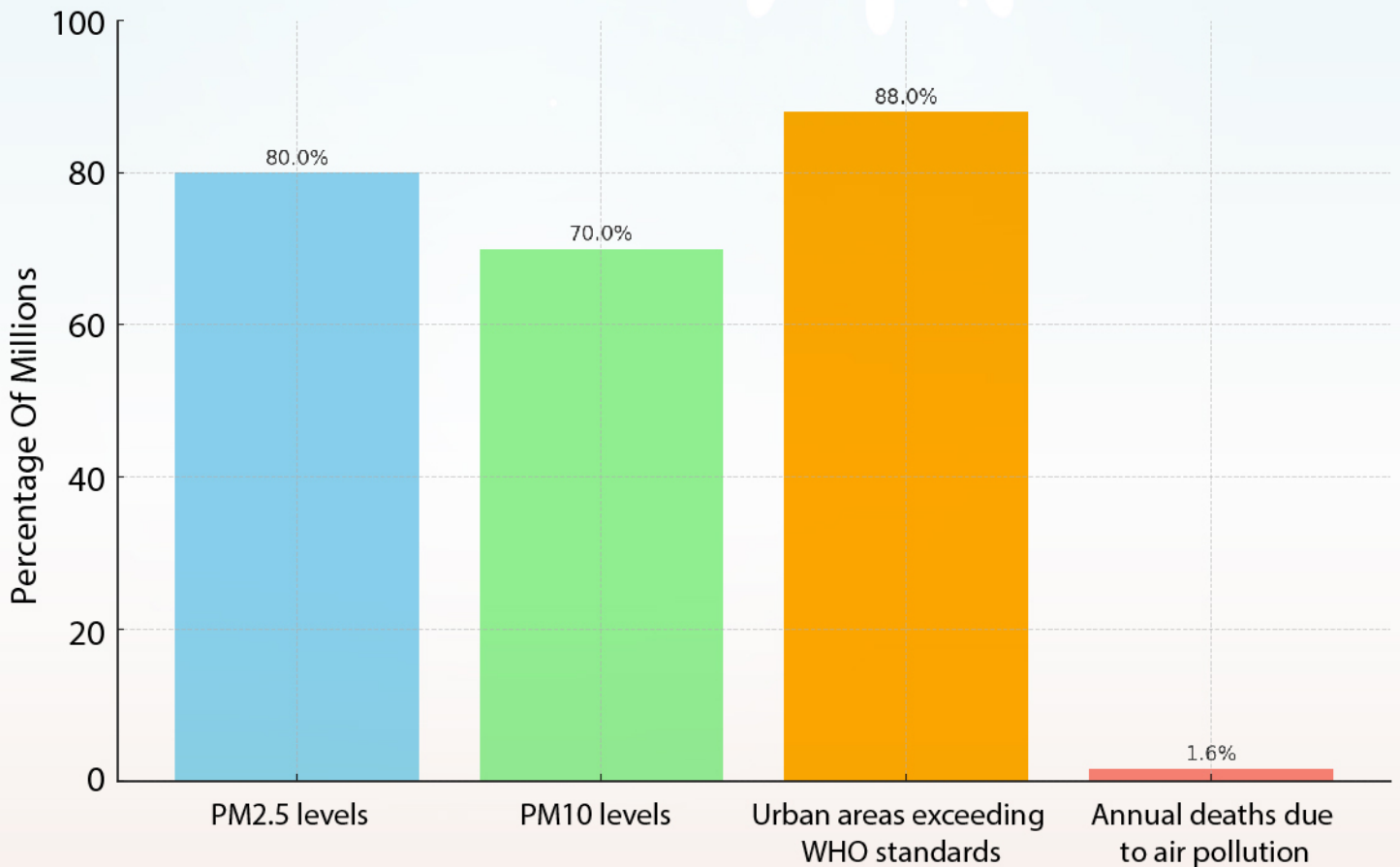
By addressing the health risks of air pollution and preparing financially, we can better navigate the challenges posed by this invisible threat.

# The Health Toll of Pollution in India - A Growing Crisis

India faces a growing health crisis driven by pollution, with over 1.6 million annual deaths linked to air pollution, the country's second-largest disease risk factor. Urban areas suffer from high levels of PM2.5, NO2, and SO2, contributing to rising respiratory disorders like COPD and asthma, particularly among children and the elderly. Prolonged exposure also heightens the risk of cardiovascular diseases and mental health issues, such as anxiety and depression.

Beyond air pollution, water and soil contamination lead to illnesses like gastrointestinal infections and cancers. With many Indian cities ranked among the world's most polluted, urgent action is needed. India must adopt cleaner technologies, enforce environmental laws, and pursue sustainable urban planning to protect public health and ensure a healthier future.

### Air Pollution Statistics in India



# Pollution and Vulnerable Groups - Protecting Children and the Elderly in 2025

In 2025, pollution remains a pressing global issue, disproportionately affecting vulnerable groups like children, the elderly, and individuals with pre-existing health conditions. These populations are particularly at risk due to their physical and physiological sensitivities. For children, exposure to air pollution during critical developmental stages can lead to chronic respiratory illnesses, cognitive impairments, and weakened immune systems. Similarly, the elderly, often grappling with declining organ function and pre-existing health conditions, are more susceptible to cardiovascular diseases and respiratory complications induced by polluted environments.

Prevention and targeted strategies are essential to mitigate these risks. Governments and health organizations must collaborate to enforce stricter air quality standards and promote green urban planning to reduce exposure in residential areas. Special emphasis should be placed on enhancing public awareness about pollution's health impacts and adopting eco-friendly practices.

For vulnerable groups, tailored interventions such as the availability of affordable health insurance plans designed to cover pollution-related illnesses are crucial. These plans should include regular health screenings, access to specialized care, and coverage for preventive measures like air purifiers and masks.

Moreover, schools and senior living facilities should integrate pollution mitigation technologies, such as advanced filtration systems, into their infrastructures. Community-level initiatives can also play a pivotal role. Local governments can establish pollution-free zones near schools and retirement homes, while NGOs can provide resources to low-income families for adopting protective measures. Protecting the most vulnerable among us requires a collective effort, combining policy, technology, and individual responsibility. As we advance into 2025, prioritizing the health of children and the elderly in pollution control strategies is not just a necessity but a moral imperative.





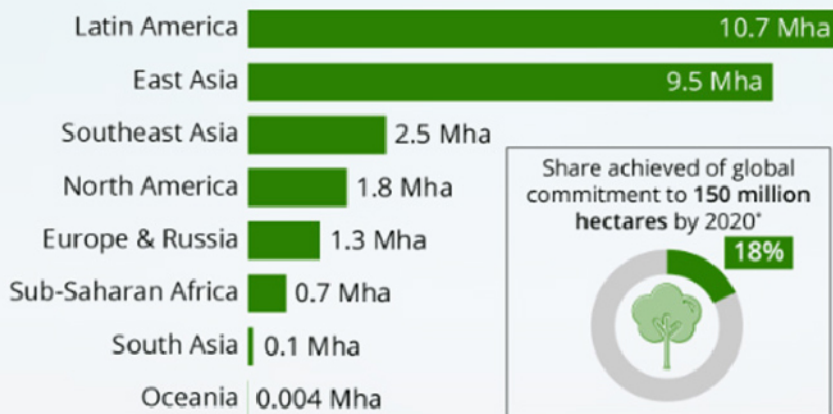
# Afforestation: A Natural Insurance Against Pollution in 2025

As urbanization and industrialization continue to accelerate, pollution levels have reached alarming heights, posing risks to public health and the environment. Afforestation—the process of planting trees in barren or deforested areas—offers a sustainable solution to combat this crisis. In 2025, a global push toward afforestation could play a pivotal role in mitigating pollution levels.

Statistics reveal that a single mature tree can absorb up to 22 kilograms of CO<sub>2</sub> annually, while also filtering harmful pollutants like sulfur dioxide, ammonia, and particulate matter. A 2021 study by the United Nations Environment Programme (UNEP) highlighted that increasing global forest cover by just 10% could reduce air pollution by up to 15% in urban areas. Projections for 2025 indicate that targeted afforestation programs could sequester an additional 3 billion tons of CO<sub>2</sub> annually, significantly slowing the progression of climate change.

## (Slow) Progress in Global Forest Restoration

Increase in forest area due to restoration, reforestation and afforestation (2000-2019)



\* Commitments made in relation to the Bonn Challenge.  
Mha = million hectares

Source: Food and Agriculture Organization of the United Nations



In addition to improving air quality, afforestation enhances soil health, regulates water cycles, and reduces the urban heat island effect. Insurance companies can play a key role by supporting afforestation initiatives, mitigating long-term environmental risks, and promoting sustainability.

By investing in trees today, we can ensure cleaner air, a healthier planet, and a more secure future for generations to come. Afforestation isn't just an ecological imperative—it's a natural insurance policy against pollution.

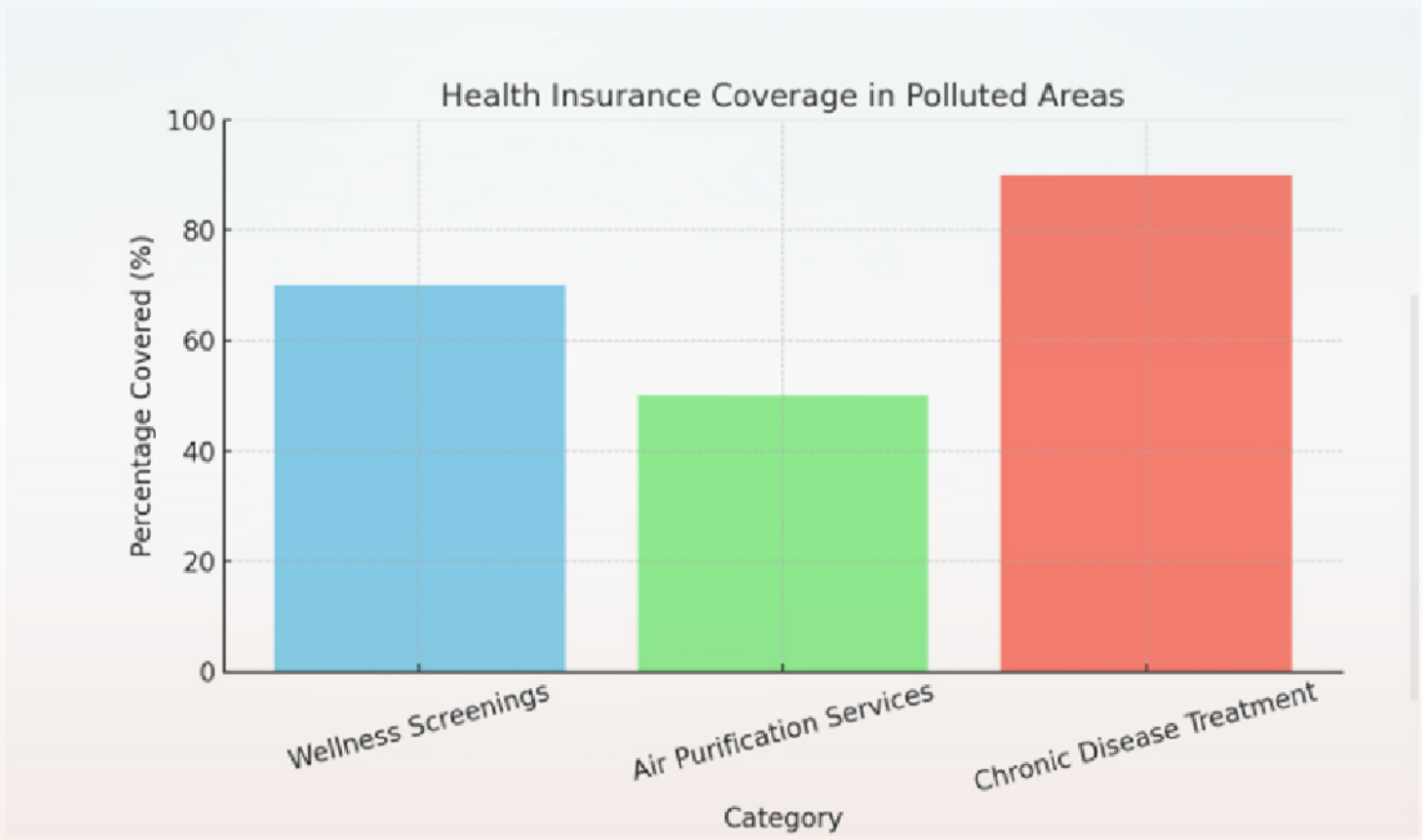
# Prevention vs. Treatment - How Health Insurance Can Support Both in a Polluted World

In a world plagued by pollution, prevention is as crucial as treatment, especially in polluted areas where poor air quality leads to chronic diseases like asthma, cardiovascular issues, and cancer. Modern health insurance now bridges prevention and care by covering wellness screenings, lung tests, and cardiovascular assessments to detect issues early.

Some policies also support preventive solutions like subsidies for air purifiers or fitness programs to improve respiratory health. For treatment, insurance covers hospitalizations, medications, specialist consultations, and long-term care for chronic illnesses.

Balanced health insurance plans integrating prevention and treatment are essential to reducing healthcare burdens and improving quality of life.

● **Wellness Screenings : 70%** | ● **Air Purification Services : 50%** | ● **Chronic Disease Treatment : 90%**



# Balancing Protection and Growth: Crafting a Smart Insurance Investment Strategy

Insurance provides financial security and investment opportunities, with Unit Linked Insurance Plans (ULIPs) and Endowment Plans offering life coverage and growth potential. ULIPs allow investment in diverse funds with higher returns but involve market risks, requiring portfolio reviews and risk management.

For protection, term insurance offers high coverage at low premiums, while traditional policies ensure stability. Balancing investment and protection requires aligning products with financial goals and risk tolerance. Diversification across insurance and alternatives like PPF, NPS, and ELSS ensures stable returns and wealth growth. A well-planned strategy secures both protection and long-term financial success.

## The Brainery

The Brainery is a conglomerate group of the platform providing insights about insurance, finance management, facts & figures, increasing inflation, govt. new norms and policies etc. At the outset, we continue with our positive outlook on both the Indian economy and the relevance of the insurance sector. The focus is to aware the general public about the significance of a change in policies with the prime objective of wider coverage. High GDP growth rate, foreign exchange reserves, rising inflation, etc. arise the urgency of purchasing insurance policies for a secured future. The various plans of investment and insurance are improvising the growth of the economy and a healthy future by generating cash transactions.



**Rohit Kumar Sharma**  
Director - Winoraa Marketing Private Limited

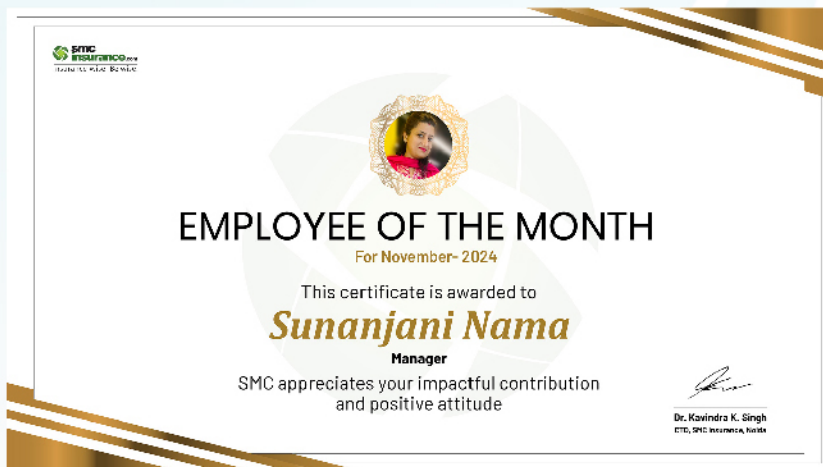
Star of SMC

Meet the achievers of the month from the SMC family, who have stood out for their outstanding work

## Sunanjani Nama

Manager, SMC Insurance Brokers Pvt. Ltd.

I am deeply honored to receive this award and profoundly grateful for the feedback and support from my esteemed colleagues. A special thank you to team for their unwavering support throughout every phase of my journey. Their core role in my achievement and growth has been invaluable. Thank you!



### Internal appreciation

Sunanjani has consistently excelled in her role and is always eager to take on new responsibilities. Her positive attitude towards work is truly commendable. Additionally, she actively provides valuable feedback to support overall growth and continuous improvement.



# Heartfelt Appreciation

## for Exceptional Service



### Rajeev Gulati

SMC Insurance helped me to get the right car insurance policy according to my requirements. I was confused as all the policies seems to be same but after knowing my requirements and budget, the support team helped me to renew the policy quickly. The journey to buy the policy was easy.

### Rinkesh Sukhija

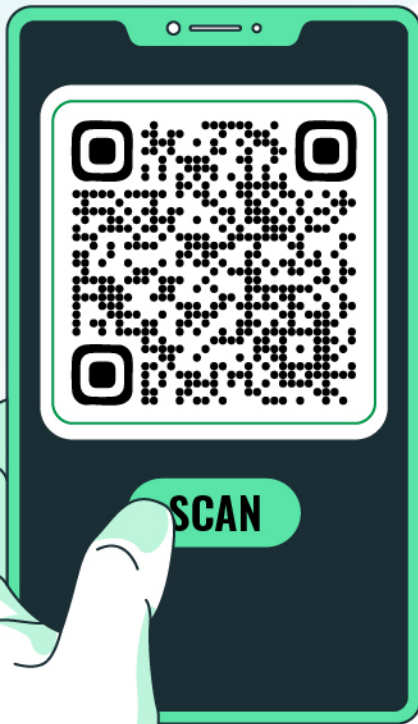
After purchasing my first car, I was overwhelmed by the variety of car insurance options available. Fortunately, I found SMC Insurance. They listened to my concerns and recommended the perfect plan. Every penny spent was worth it. I'm grateful for the team's guidance and support throughout the process. Thank you!



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