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Dear Sir / Madam,

Reg : Link-K Monthly Bulletin – November 2018

GIC Re has emerge as the 10th largest global reinsurer in the latest global ranking exercise by Standard & Poor's Munich Re. Swiss Re and Berkshier Hathway Re are the top three global reinsurers in the latest ranking of top 50 global reinsurers.

The Central Government is looking at allowing 100% Foreign Direct Investment (FDI) in insurance broking. A Committee comprising senior officials from finance ministry and department of industrial policy and promotion (DIPP) will review the idea, a senior government official said.

Flipkart the popular e-retailer will enter into insurance segment this Diwali, with the offering of a complete protection plan to customer who buy smartphones on its platform.

Face book Inc co-founder Mr. Mark Zuckerberg has overtaken Warren Buffett as world's third richest person, further soliciting technology as the most robust creator of wealth. The ranking which traces the world's 500 richest people, is undated after the close of each trading day in New York. Buffett, once the world's wealthiest person, is sliding in the raking thanks to his charitable giving, which he kicked off in earnest in 2006. He's donated about 290 million Berkshire Hathaway Class B shares to charities, most of it to Gate's foundation. Those shares are now worth more than \$ 50 billion, according to data compiled by Bloomberg. Zuckerberg has pledged to give away 99 percent of his Facebook stock in his lifetime.

Happy reading

Thanking you for the opportunity given to serve you,

Yours faithfully

For Link-K Insurance Broker Co. (Pvt.) Ltd

V.P. Mohankumar
Principal Officer and Managing Director

LINK-K BULLETIN – NOVEMBER 2018

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LIFE

Life Insurance sector sees 7% rise in premium :

Life insurance industry saw its annualized premium equivalent at 7% year on year for the first six months of the current financial year. While private players witnessed higher growth at 13% Life Insurance Corporation of India (LIC) saw a growth at just 3% (year on year) at Rs. 16,296 crore in the period April – September, suggests the data from Kotak Institutional Equities.

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NON-LIFE INSURANCE

Motor insurance premium for two wheelers rises significantly :

Two Wheeler buyers in India have to pay nearly 10% of the vehicle's price upfront towards insurance premium, while car buyers are seeing the cost of motor cover double from last month. The premium have jumped up significantly as a result of court orders. The first makes purchase of a long- term, third party insurance cover mandatory, while the second forces vehicle owners to buy an Rs. 15 lakh personal accident cover, which is prices exorbitantly by insurers.

Supreme Court – Seize – and sell order on cars.

The Supreme Court has asked all states and Union Territories to frame a policy to strictly enforce a laws that requires immediate confiscation and eventual sale of vehicles after an accident if it does not have a third – party insurance policy. The objective is to use the sale proceeds of the vehicle to pay compensation to the accident victims or their families.

Reliance Health Insurance gets final nod from IRDAI :

Reliance Health Insurance has received the final go-ahead from the Insurance Regulatory and Development Authority of India (IRDAI) to begin operations. Reliance Health insurance, a wholly owned subsidiary of Reliance Capital, has received R3 approval from IRDAI for its new health insurance business, said Reliance Capital in a statement. With this registration, the total number of standalone health insurers registered with the Authority has gone up to seven, said IRDAI in a separate statement.

Demand for cyber insurance growing rapidly :

Digitalisation is progressing at a tremendous pace. In almost all sectors, processes are being automated and brought online in order to increase efficiency and improve client satisfaction.

At the same time, digitalization ad interconnectivity are changing the risk landscapes of companies. Cyber risks re without doubt one of today's greatest threats. Unlike traditional lines of insurance such as nat cat, fire and motor, cyber risks are global, no market, sector or company is spared, irrespective of its size.

Cyber risks are presenting the insurance industry with significant challenges. Very little long term loss data is available, making it impossible to conduct a risk assessment using conventional models. In addition , the risks themselves are changing as digitalisation gains pace. This calls for flexible solutions that offer much more than just insurance cover. Unknown cyber risks can even be found in many existing traditional insurance policies, as the contractual conditions either did not exclude these risks or did not draft the exclusions with sufficient accuracy.

IRDAI hikes insurance cover for owner driver to Rs. 15 lakh.

The Insurance Regulatory and Development Authority (IRDAI) has raised the minimum insurance cover for owner driver of Rs. 15 lakh for a premium of Rs. 750 per annum. Currently, the capital sum insured (CSI) under this section for motorized two wheelers and private cars / commercial vehicles is Rs. 1 lakh and Rs. Lakh respectively.

However, a few general insurers have been offering add-on covers under package policies with higher CSI over and above the stipulated on payment of additional premium. The regulatory directed all general insurers to provide a minimum CSI of Rs. 15 lakhy under Compulsory Personal Accident (CPA) cover for owner driver under "Liability only" to all classes of vehicles at the premium rate of Rs. 750 per annum for annual policy. This rate will be valid until further notice, IRDAI said in a circular. A higher CSI may be provided over and above Rs. 15,00,000 through Optional covers under Liability only and under Section III of Package Policies / Bundled covers on payment of additional premium at the option of the insured, it said.

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KNOW AN INSURANCE PRODUCT

WEDDING LIABILITY INSURANCE :

Wedding liability insurance has become a requirement particularly in the Indian Market where the wedding can last for a week straight instead of the customary 2 days in the other countries. Yet, we find that all the developed insurance markets cater to these needs while the ones that need it the most have to go with substandard ones with minimalistic coverages.

Features covered under Wedding Liability Insurance ::

The Wedding Liability package policy that we are trying to propose will include a multitude of options from which the client can pick and choose, to customised to their needs and protect their interest on multiple fronts.

Firstly, to start with, we can include the showstoppers, the bride, groom and their immediate family in the Personal Accident Cover and the Emergency Medical Hospitalisation Cover from the date of issuing the policy up to the actual wedding is wrapped up, which will take care of any last minute accidents and ensure speedy recovery so that they can hopefully make it to the wedding in time. This cover can also be extended to cover any accidental, unforeseen injury that a guest might suffer at the wedding itself for an additional premium. This can then act as a Public Liability Cover.

Secondly, the Property Damage Liability can be attached to this in case the decorators or your guest's vehicle damage the property and you in turn are held responsible by the owners. This policy can compensate them on your behalf saving you from your already surrounding expenses. This can also be provided on a floater basis to cover the multiple locations chosen right from your haldi to your reception.

Thirdly, Wedding Cancellation Cover is another one that can be added in case you have to call off the wedding or reschedule it due to any unfortunate circumstances outside of your control. There are always those non-refundable charges that you would have to bare and the additional ones where these cancellations have to be conveyed to everybody adding to further unwanted losses. This cover could potentially indemnify you for all of these damages.

Fourthly the days of only Punjabi wedding serving up liquor with an open bar are long gone. This necessitates the need of Host Liquor Liability Insurance. This cover can provide for any accidental fire spread due to alcohol to the random fights leading to injury because of the inebriated state of the guests. You should not have to pay for other's mistakes and this policy will ensure that you don't have to.

The fifth cover will be Bridal Garment Cover which will include all the outfits of the Bride and the Groom as listed.

The Sixth cover can be one to protect the Gifts, the Dehaj and anything else that you receive on your wedding on non-monetary basis which can get damaged in the hustle bustle or be stolen or burgled by some one. This will usually require a FIR but shall be cover nonetheless.

Other Risks and Add on covers :

1. Photographer and Videographer cover where it will cover the costs of replacing the artist in case of last minute cancellation on their side. In the case of loss, theft of negatives or the original themselves, the cost of re-staging and re-taking these pictures will also be covered.
2. Vendor Cancellation cover, where any cancellation made within 15 days from the Vendor's end shall be covered. In case of such cancellation, replacing the vendor can be difficult and cost more due to such a short notice period. The excess loss will be paid out.
3. A mediclaim or health cover for international destinations can be cross sold to cover lost or misplaced baggage and passports to cancelled flights, missed connections, bounced booking and so many more.
4. Honeymoon plans of the wedded couple which shall include all the benefits of a travel insurance but at a lower rate due to it being clubbed with the base policy.
5. Fire Work which will cover any accidents, injury or fire damaging property and lives due to their misfiring or mishandling.
6. The Act of God and weather perils can also be covered so that in case your wedding gets disrupted due to earthquakes, floods, storms or any such unforeseen events, all the other covers remain valid and you are reimbursed for the same. Something as simple as unpredicted rains ruining your arrangements and beautiful open air ceremony should not ruin your day. This add-on will reimburse you for any last minute change in location and alternative arrangements that you may have to make to keep the show going.
7. The extremely important rider will be insurance of Change in Material Risk Rider. We all are aware of how we can overshoot our budget at these momentous occasions. This results in not just hefty spending but also, insurmountable change in the risk that the insurer was willing to underwrite. It's important that at the time of claim, the loss does not become unpayable due to underinsurance.
8. An engagement Ceremony Rider can also be added. In case the wedding would take place within a specific time period of the engagement itself, the engagement party too would be included in this cover.
9. A Key Man Insurance Rider can also be added where in case any of the insured under the policy are kidnapped and are subsequently held for ransom, the insurer will cover your family for the same post thorough investigation from the police and authorities. This will also cover any cancellation and postponement of the event due to the same reason.
10. Gate Crasher Rider can be another extension offered in case such unwanted parties force their way in and cause any unnecessary damage or incident which is beyond your control.
11. The fitness benefit cover can be added to enhance the offering to the potential clientele. This will allow the couple to consult nutritionists, yoga and other fitness trainers and get a health club membership at a subsidized rate to get in shape and lose weight.

Despite these benefits, there are some events which most insurers will be unwilling to cover. Any kind of consequential losses involved in any event and any claims arising due to suicide or self inflicted / imposed injury will not be covered. Any marriage held under duress, between unwilling participants, any child marriages or such illegal cases will also be void an initio.

A “Change of Heart” will be another incident which will be excluded under this cover. While Julia Roberts may be an expert at pulling of The Runaway Bride, the insurers will not appreciate the same stunts being pulled y either of the bride or the groom/

Conclusion : So while there are some insurance policies that do cover your weddings in India in a customized manner for as risk free a wedding as possible. It is always better to be safe than sorry.

The top cyber risks for insurers

Sponsored: Swiss Re’s Maya Bundt discusses the biggest cyber risks for insurers and whether the solutions from reinsurers are adequate for today’s fast-evolving cyber landscape

Many insurers are still in the process of defining their own risk appetite for cyber risks. If insurers offer their customers cyber protection, they need to manage their exposures and watch out for risk accumulation in their portfolio. At the same time, even insurance carriers not actively offering cyber products cannot lean back. Also they should ask themselves how big their exposure to silent cyber is and how these exposures accumulate in their portfolios.

In some ways, reinsuring cyber risk is not different than reinsuring any other line of business. The normal reinsurance structures come to play, like Quota Shares, Excess of Loss Treaties, or facultative reinsurance. One of the structures we currently do not find very often are per-event treaties, mainly based on the fact that it is particularly difficult to find a sensible and working cyber event definition. The definitions that work well for the (re)insurance industry in areas like natural catastrophe or terrorism are not good fits for cyber events. That’s where we must adapt and come up with new concepts that fit the cyber world better. It may become possible to develop an industry-wide standard index for cyber losses. That would allow us to circumvent the definition of a cyber event for the purpose of structuring certain reinsurance contracts.

In terms of coverage areas, reinsurers usually offer first and third party coverages. On a first party basis reinsurers cover business interruption from a cyber incident as well as data restoration and extortion. For third party liability they cover for example data breach and network security liability, as well as crisis management costs for both first-party and third-party events.

It is critical to recognise the evolution of cyber risks. Therefore insurers and reinsurers must maintain a constant dialogue about the nature of cyber risks and the development of the insurance market. We must assess trends based on any new or additional information and take conscious decisions on coverages, pricing, and exclusions.

There are multiple ways reinsurers can support their cedents beyond pure risk transfer.

For example, reinsurers can provide analytics tools that help insurers to better understand the risks they write, as well as the accumulation of the risks in their portfolios.

Reinsurers can help cedents build suitable products for their markets and target customer segments, supporting with expertise and knowledge on wording, costing, risk engineering and so on.

An important aspect of the cyber insurance policy are usually the additional services that help the insured prevent and deal with cyber risks. A reinsurer can support their cedents with a pre-existing eco-system of suitable vendors who are offering these value added services and those services can then be integrated into the original insurance products.

Reinsurers can also support their cedents with advice on wordings. When markets develop as quickly as the cyber insurance market right now, there are many wordings out there in the market that have not been tested yet. Some of these wordings might have unintended consequences for either the insured or for the insurance carrier and their reinsurers. We therefore always advertise for utmost care and a strong and multi-stakeholder view on newly developing wordings in the cyber insurance space.

Last but not least reinsurers can help their cedents estimate their potential cyber accumulation in their portfolios, both for actively written, affirmative cyber as well as for cyber perils hidden in traditional lines of business. This is an important step in order to determine risk transfer needs and to find the right reinsurance structures.

The development of a profitable and sustainable cyber insurance market is not a sprint, it's a marathon. All stakeholders, reinsurers, insurers and brokers need to work together to bring the most suitable and attractive products to the customers and therefore help them become more cyber resilient.

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GENERAL

e-Way bill to exhibit details of vehicle fitness, PUC, Insurance :

The e-Way bill, which currently gives only details of the value of goods being transported, may be packed with more data – for instance, on the vehicle's fitness, insurance paid and pollution under control certification.

Based on a suggestion from an inter ministerial task force, the GST Council has asked the GSTN to work on this proposal in the belief that this will eliminate all check posts and any "undue harassment" by regional transport authorities, and facilitate smooth movement of commercial vehicles.

Hotel Leela defaults on LIC payment :

Cash strapped hospitality chain Hotel Leela venture has defaulted in payment of quarterly interest of Rs. 2.12 crore, which was due on September 19 to Life Insurance Corporation of India. Hotel Leela Venture, which currently has a debt of over Rs. 3,600 crore, had issued secured redeemable non-convertible debentures (NCDs) on private placement basis aggregating to Rs. 90 crore to LIC in December 2008.

The company has defaulted in payment of quarterly interest of Rs. 2.12 crore, which was due on September 19, 2018, Hotel Leela venture said in a regulatory filing. Hotel Leela Venture said its operating cash flows are not sufficient to service its term loans and NCDs and the funds of the company are escrowed with its lenders and are also monitored by the lenders.

Insurers can't deny cover for HIV + patients, says IRDAI :

IRDAI has said that HIV positive individuals cannot be denied insurance cover, unless supported by actuarial studies. The regulator has asked insurers to stop discriminating against persons with HIV / AIDS.

High treatment cost spurs demand for higher coverage :

The steep rise in the cost of treatment and growing awareness have led to an increase in the average sum insured under retail health insurance policies. The average sum insured, which was typically between Rs. 2 – 3 lakhs till two to three years back, has increased to Rs. 5 – 10 lakh. There has also been an increase in the number of consumers buying retain health cover over and above the group policy offered by employers.

LEGAL

Insurance Company cannot deny claims without proof :

Premjeet Sharma had taken an "Easy Health Insurance Policy from Apollo Munich Health Insurance for his parents. The policy, which commenced from December 12, 2010, was renewed regularly. A premium of Rs. 15,274 was paid for the period December 12, 2013 to November 30, 2014. During the third year of the policy, Sharma's mother underwent heart surgery for aortic and mitral valve replacement at Kokilaben Dhirubhai Ambani Hospital. A cashless facility of Rs. 480,000 was sanctioned for this surgery.

LIGHTER MOMENTS

ரயில் ஓட்டுநருக்கும் ஆசிரியருக்கும் என்ன வேறுபாடு?

ஆக்ஸ்போர்டு பல்கலைக் கழகத்தில் டாக்டர். எஸ். ராதாகிருஷ்ணன், மாணவரிடையே பேசினார்.

ஒரு மாணவர் எழுந்து, அவரிடம்

"Sir, what is the difference between a rail engine driver and a teacher?" என்று கேட்டார்.

இந்த ஒப்பீடு பலருக்கும் தொடர்பில்லாதது போல் தோன்றியது.

டாக்டர் எஸ்.ராதாகிருஷ்ணன் என்ன பதில் சொல்லப் போகிறார் என்று எல்லோரும் காத்திருந்தனர்.

அவர் சொன்னார்.

"The Driver minds the train and the teacher trains the mind"

அங்கிருந்தவர்கள் அனைவரும் அசந்து விட்டனர்.

Some facts about the 1500s:

The next time you are washing your hands and complain because the water temperature isn't just how you like it, think about how things used to be in England. Here are some facts about the 1500s:

Most people got married in June, because they took their yearly bath in May and they still smelled pretty good by June.

However, since they were starting to smell, brides carried a bouquet of flowers to hide the body odour.

Hence the custom today of carrying a bouquet when getting married. Worth

Baths consisted of a big tub filled with hot water.

The man of the house had the privilege of the nice clean water,
then all the other sons and men,
then the women, and finally the children.
Last of all the babies.

By then the water was so dirty you could actually lose someone in it.

Hence the saying, "Don't throw the baby out with the bath water!"

Houses had thatched roofs, thick straw piled high, with no wood underneath.

It was the only place for animals to get warm, so all the cats and other small animals (mice, bugs) lived in the roof.

When it rained it became slippery and sometimes the animals would slip and fall off the roof.

Hence the saying "It's raining cats and dogs."

There was nothing to stop things from falling into the house. This posed a real problem in the bedroom, where bugs and other droppings could mess up your nice clean bed.

Hence, a bed with big posts and a sheet hung over the top afforded some protection. That's how canopy beds came into existence.

The floor was dirt.. Only the wealthy had something other than dirt.

Hence the saying, "dirt poor."

The wealthy had slate floors that would get slippery in the winter when wet, so they spread thresh (straw) on floor to help keep their footing.

As the winter wore on they added more thresh until, when you opened the door, it would all start slipping outside.

A piece of wood was placed in the entrance-way.

Hence: a thresh hold.

Here is an interesting story

There was a young monk who was begging from house to house. There came a Rich Person who was super arrogant and egoist. The rich man started giving bad words and abusing the monk for no reasons. The monk was still cool, calm and composed. The rich man got wilder because he thought that the monk will lose his temper. So he started to shout more and give more bad words. Still there was no reaction from the monk. The rich man called him close and then pushed him into the mud. The monk fell and all his belongings scattered. But still the monk did not say anything and was very cool. This perplexed the Rich Man so he called him and asked the secret of the monk's coolness.

The monk did not reply directly, but asked the rich man who was sitting on the horse. Sir, whose horse is it?

Rich Man: Mine obviously

Monk: If you give me this horse whose will it become?

Rich Man: I do not want to give you the horse but if I give you the horse , it will belong to you._

Monk: Good, you want to give but I do not accept the horse, then whose will it become?

Rich Man: If you do not accept the horse, it will be mine, obviously

Monk: You gave me so many Bad Words, I did not accept any. So all of it is yours!_

What a wonderful message is there in this story.

We control 100% of all our emotions, so next time we should choose what emotions we would like to have. our Nature is not built in a day, so every incident will shape our life up.

ஒரு நாள் ராஜா, இரவில் மாறுவேடத்தில் நகர்வலம் வந்தார் . இரண்டு மெய்க்காட்பாளர்களும் அவரோடு கூடச் சென்றனர்.

திடீரென்று கடுமையான மழையும், காற்றும் அடித்தன. வானம் இருண்டு போனது . தடுமாற்றத்தில் ராஜா காவலாளிகளை விட்டு வழி தவறிப் போய்விட்டார். எங்கும் காரிருள். மழையும் , காற்றும் வேறு பயமுறுத்தின. சற்று தொலைவில் ஒரு சிறு குடிசை தெரிந்தது . அதிலிருந்து லேசான வெளிச்சமும் வந்து கொண்டிருந்தது. ராஜா வேகமாக அதனை நோக்கி நடந்தார்.

சிறிது நேர நடையிலேயே குடிசையை அடைந்து , விரைவாய் உள்ளே நுழைந்தார். அதற்குள்ளே கந்தல் ஆடை அணிந்த ஒரு மனிதனைத் தவிர வேறு யாருமில்லை. ராஜா உள்ளே நுழைந்தும் அவன் எந்த சலனமும் இல்லாமல் அமர்ந்திருந்தான்.

மாறு வேடத்தில் இருந்த போதிலும் , அவன் எழுந்து மரியாதை தராமல் அமர்ந்திருந்ததில் ராஜாவுக்குக் கொஞ்சம் கோபம் வந்தது . "ஏம்பா! உன் வீட்டுக்கு வந்திருக்கேன் , நீ மரியாதையே இல்லாம, ஒரு வணக்கம் கூட சொல்லாம உக்காந்திக்கியே " என்றார். பதிலுக்கு அவன் , " நீ தான் என் வீட்டுக்குள்ள அடைக்கலமா நுழைஞ்சிருக்க. எதுக்கு நான் வணக்கம் சொல்லணும் " என்றான்.

ராஜாவால் இதைத் தாங்கிக் கொள்ள முடியவில்லை. அவர் எப்போதும் நகர்வலம் போகையில் யாருக்காவது உதவி தேவைப்பட்டால் உதவி செய்வதற்காக ஒரு பொற்காசு மூட்டையை இடையில்வைத்திருப்பார்.

அதை அவன்ிடம் பிரித்துக் காட்டி விட்டு மீண்டும் கேட்டார் ,

"பார்த்தாயா நான் எவ்வளவு பெரியவன் என்பதை ?

இப்ப எனக்கு வணக்கம் சொல்வாயா ?" என்றார்.

அவனும் பதிலுக்கு , " ஒரு ஏழை பக்கத்தில இருந்தும் ஒரு மூட்டை பொற்காசை நீயே வச்சிருக்கியே , உனக்கு எப்படி வணக்கம் சொல்வது ?" என்றான்.

ராஜா கோபமாய் ஒரு காசை அதிலிருந்து எடுத்து அவன்ிடம் வீசி ,

" இப்ப வணக்கம் சொல்வாயா? " என்றார் .

காசைத் தொடாமல் அவன் சொன்னான், "ஒரு மூட்டை காசை வச்சுக்கிட்டு அற்பமா ஒத்தக் காசை வீசறியே , உனக்கா வணக்கம் சொல்வேன் ? "

அரசர் இன்னும் உக்கிரமானார் . பாதி மூட்டையை அவனருகே பிரித்துக் கொட்டி விட்டுக் கேட்டார் ,

" எங்கிட்ட இருந்ததுல சரி பாதியைக் கொடுத்துட்டேன். இப்ப வணக்கம் சொல்வியா ?" .

மெல்லிய புன்னகையுடன் அவன் சொன்னான் , " உங்கிட்ட இருக்குற அளவுக்கு இப்ப எங்கிட்டேயும் இருக்கே ! இப்ப நீயும் நானும் சமமாயிட்டோமே . சரிசமமா இருக்கிற உன்னை எதுக்கு மதிக்கணும் ? "

ராஜாவுக்கு ஆத்திரம் கண்ணை மறைத்தது. மிச்சமிருந்த மூட்டையும் அவன்ிடத்தில் வீசி விட்டார் ,

" இருந்த எல்லாத்தையுமே கொடுத்துட்டேன் .இப்பவாவது வணக்கம் சொல் " என்றார் .

அவன் சிரித்துக் கொண்டே சொன்னான் , " இப்ப உங்கிட்ட ஒன்னுமே இல்லை . ஆனா எங்கிட்ட ஒரு மூட்டை தங்கம் இருக்கு. இப்ப நீதான் எனக்கு வணக்கம் சொல்லணும் " என்றான். ராஜா வாயடைத்துப் போனார் .

எத்தனைதான் அள்ளிக் கொடுத்தாலும் மனித இதயம் திருப்திப் படுவதில்லை . நிரந்தரமான மரியாதை என்பது பணத்தைக் கொண்டு வாங்கும் பொருளுமில்லை. உண்மையான அன்பைப் பிறருக்குக் கொடு. அதுவே பலமடங்காக உனக்குத் திரும்பக் கிடைக்கும்

MEN ARE MEN

A girl at bustop spotted a handsome man and without hesitation she told " i love u"

Man placed his hand on her head: " this love and infatuation all are nothing,
Go back to ur home and study hard so that u can lead a successful life"

Man then placed a piece of paper in her hand:" I have written some wisdom for you. Read before u sleep"
and went away..

Girl went back to hostel with tears and before sleep she opens the paper.

"Are you blind? my wife was standing behind me.. anyways this is my number call me anytime.. by the way.. i love u too!"

Do you know the full form of Peg ?

In England the mine owner would give a drink to miners at the end of the shift to get some relief from the cold...

Workers used to look forward to this and would call it Precious Evening Glass.... Which in short became PEG.