



# Media Coverage Report

December 2021



# WIRE



No.	Publication/Portal	Headline	Date
1.	PTI	PNB MetLife to plant over 40,000 saplings over next 3 years	December 24, 2021

Publication : PTI	Edition : Online
Date : December 24, 2021	

### **PNB MetLife to plant over 40,000 saplings over next 3 years**

PNB MetLife plans to plant over 40,000 saplings over the next three years as part of its commitment to reduce carbon emission. Under its 'Glow Green' initiative, the private sector life insurer will plant and nurture over 40,000 trees in eco-sensitive areas across four locations in the country. This initiative will see 12,000 trees being planted in Uttarakhand, 1,000 in Gurugram, Aravalli and 500 each in Bengaluru and Pune every year for the next three years. Besides re-greening these regions, the initiative will also improve the livelihood and income of the farmers by planting fruit-bearing trees, PNB MetLife said.

# PRINT



No.	Publication/Portal	Headline	Date
1.	The Hindu Business Line	Term Insurance Premium Tracker	December 05, 2021
2.	The Hindu Business Line	Term Insurance Premium Tracker	December 12, 2021
3.	Business Standard	Starting late? Aggressive retirement portfolio could backfire	December 13, 2021
4.	The New Indian Express	Know why term insurance premiums are likely to increase	December 13, 2021
5.	The Free Press Journal	Maintain healthy lifestyle to lock in term insurance at a lower rate	December 19, 2021
6.	Free Press	Maintain healthy lifestyle to lock in term insurance at a lower rate	December 19, 2021
7.	The Hindu Business Line	Term Insurance Premium Tracker	December 20, 2021
8.	Dainik Navjyoti	Paid heavily for cheating the insurance	December 23, 2021
9.	The Hindu Business Line	Term Insurance Premium Tracker	December 26, 2021
10.	The Hindu Business Line	Term Insurance Premium Tracker	December 27, 2021
11.	Lucknow News	PNB MetLife to Plant 40,000 Trees	December 28, 2021
12.	Everyday News	PNB MetLife to Plant 40,000 Trees	December 31, 2021
13.	Swatantra Bharat	PNB MetLife to Plant 40,000 Trees	December 31, 2021

<b>Publication : The Hindu Business Line</b>	<b>Edition : Mumbai</b>
Date : December 05, 2021	Page: 9

BusinessLine

### Term Insurance Premium Tracker

For a 30-year-old male/female, non smoker, living in a metro city, Sum assured ₹1 crore with coverage up to 70 yrs

Insurance company	Plan name	Max coverage up to (yrs)	Max policy term (yrs)	Annual Premium (₹) incl of GST		Claim Settlement Ratio (%)
				Male	Female	
Aditya Birla Capital	Lifeshield Plan	85	55	12,998	10,980	98.0
Aegon Life	iTerm Insurance Plan	70	52	9,570	9,380	98.0
Bajaj Allianz	Smart Protect Goal	99*	81	11,211	9,584	98.5
Bharti AXA	Flexi Term Pro	99	81	9,677	8,379	99.1
Canara HSBC OBC Life Insurance	iSelect Star Term Plan	80	62	12,552	10,771	97.1
Edelweiss Tokio	Total Protect Plus	100	82	10,550	8,533	97.0
Exide	Smart Term Edge Comprehensive	60	30	17,178	14,904	98.5
HDFC Life	C2PL Life Protect	85	67	13,352	12,016	98.0
ICICI Prudential	iProtect Smart	99	81	15,628	13,786	97.9
India First Life	e-Term Plan	70	40	10,762	8,856	96.8
Kotak Life Insurance	Kotak e-Term Plan	75	57	11,918	10,266	98.5
LIC	Tech Term	80	40	14,122	11,838	NA
Max Life Insurance	Smart Secure Plus	85	67	12,482	10,425	99.4
PNB Met Life	Mera Term Plan Plus	99	81	13,452	11,328	98.2
SBI Life	eShield Next	85	67	17,233	14,434	94.5
TATA AIA Life	Sampoorn Raksha Supreme	100	82	13,098	11,092	98.0

Claim settlement ratio as per data provided by insurer

Source: www.policybazaar.com, LIC

Max Life offers additional 5% discount for 1st year for salaried customers; \*Whole life available only on limited pay option; NA: Not Available

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# Starting late? Aggressive retirement portfolio could backfire

Investing more in the remaining years and gig work after retirement are more viable solutions

**BINDISHA SARANG**

While everyone looks forward to a peaceful retirement, that goal may prove elusive for those who don't accumulate an adequate retirement corpus. A recent study by Max Life Insurance, in partnership with Karvy Insights, covering 1,800 respondents across 28 cities, paints a dismal picture of Indians' retirement preparedness.

About 23 per cent said they have given no thought to retirement planning. Nearly 80 per cent feel they should have begun investing earlier. 56 per cent believe their savings will get exhausted within 10 years of retirement. And 45 per cent are banking on their children.

## Starting late

Those who have crossed 50 must show the greatest urgency. They need to achieve a corpus that can sustain them and their spouse for at least 25-30 years after retirement. Says Mumbai-based certified financial planner (CFP) Kiran Telang: "There is no easy way out for them. They must cut down their expenses drastically and invest more. Those above 50 are also at higher risk of losing their jobs. If that happens, and they have only a small corpus, it could be a double whammy."

## Savings may not last a lifetime

Many people grossly underestimate the corpus they will need during retirement. Retirement calculators available online can help you get an idea. You may also use this rule of thumb. Says M Barve, founder, MB Wealth Financial Solution: "Your retirement portfolio should be at least

50 times your yearly expenses. If you withdraw 4 per cent of it each year, this kitty will last for at least 30 years." He suggests consulting a financial advisor who will be able to arrive at a more accurate estimate based on your needs.

## Reliance on children

Around 45 per cent of the respondents said their children would take care of them in old age. Telang, however, says, "Your children may have their own challenges related to their careers and finances." Adds Mumbai-based investment and tax expert Balwant Jain: "Your adult children will have their own children, and they will become their first priority."

Another development that warrants attention relates to health insurance. Says Telang: "Parents used to be fully covered by an adult child's office group health insurance policy. But nowadays either the size of the coverage has been reduced, or it comes with a high co-pay component."

## Avoid toxic insurance products

People who have invested in traditional insurance-cum-investment plans that offer low rates of return should exit them. Says Jain: "Surrender them and buy a term plan. Invest the balance money in equity mutual funds."

However, a term plan is a must. Buy a cover whose tenure lasts till 80 so that your spouse is financially protected. Adequate health insurance is another must-have product.

## Strategy in accumulation phase

Those beginning to save for retirement at 50-plus should not court excessive risk to compen-



**EARN 5.7-6.3% RETURN FROM IMMEDIATE ANNUITIES**

Plan	Yearly pension on purchase at 60* (₹)	Yearly pension on purchase at 65* (₹)
HDFC Life New Immediate Annuity Plan	6,47,000	6,49,000
Kotak Lifetime Income Plan	6,46,840	6,45,810
PNB MetLife Immediate Annuity	6,30,517	6,33,082
Bajaj Allianz Life Guaranteed Pension Goal	6,28,220	6,28,220
Max Life Guaranteed Lifetime Income Plan	6,27,800	6,29,700
SBI Life Annuity Plus	6,19,798	6,26,135
IPru Life Guaranteed Pension Plan	6,13,438	6,13,117
Tata AIA Life Smart Annuity Plan	5,84,738	5,90,763

\*On investment of ₹1 crore (GST not included). All these plans will offer lifelong pension to the buyer and return the principal to his nominee. Life span assumed to be 80 years for calculating internal rate of return. Source: Policybazaar

say for their late start. According to Shweta Rajani, senior vice president and head (mutual funds), Anand Rathi Wealth, "Strike a balance between the return you are trying to earn and the risk you take." She suggests the following portfolio: 60 per cent in equity mutual funds, 15 per cent in National Pension System (NPS), 5 per cent in Sovereign Gold Bonds, and 20 per cent in debt mutual funds."

One product investors should use is the National Pension System (NPS). It has among the lowest fund management fees. The stringent rules regarding withdrawal ensure that investors don't spend their retirement corpus on other needs. It also provides tax-free rebalancing and an exclusive tax benefit.

Says Barve: "You can claim deduction on contribution of up to ₹50,000 under Section 80CCD(1B) of the Income-Tax Act."

And while the requirement to invest minimum 40 per cent of the corpus in annuities limits flexibility, the Pension Fund Regulatory and Development Authority (PFRDA) may soon introduce the systematic withdrawal plan (SWP) option.

## Strategy at withdrawal stage

After retirement, divide the accumulated corpus into three buckets. Says Telang: "In the first bucket, keep the funds that you may require over the next two years. This money should be invested in completely safe assets." The second bucket could have medium-term investments like medium-dura-

tion debt funds. If you use target maturity funds, then shift the money from this bucket to the first whenever these funds mature. The third bucket should have equity mutual funds, where you should have a horizon of at least seven years.

The bucketing strategy will help you take care of both your immediate needs and enable you to tackle inflation (via the equity component).

One product that can also be a part of your portfolio after retirement is immediate annuities. Only an annuity can offer a guaranteed income for life. In all other products, you run the reinvestment risk (if interest rates dip in the future, you will have to accept that). Buying an immediate annuity without the return of purchase price option can get you a better rate of return. (The with-return of purchase price option, however, allows you to pass on the principal to your nominee.) If you have moved into a lower tax bracket after retirement, then taxation of interest income at slab rate will hurt you less.

According to Rajani, "The biggest drawback of annuities is that inflation gradually erodes the value of the fixed amount you get from it." According to her, a Systematic Withdrawal Plan (SWP) from debt mutual funds is more tax effective. However, the risk here is that you may over withdraw. Ideally, you should use a mix of strategies—SWP from debt funds and annuities. Government-backed products like Senior Citizens Savings Scheme (interest rate 7.4 per cent, taxable) and Pradhan Mantri Vaya Vandana Yojana (same rate, taxable) are other good options.

In the worst-case scenario, Jain suggests that house owners opt for reverse mortgage. Doing some gig work post-retirement will also help.

# Know why term insurance premiums are likely to increase

Term insurance premiums may get expensive by 10-20%, but they still continue to be the most effective when it comes to providing financial security

**DIPAK MONDAL** @ New Delhi

THE term insurance plans, which provide only life cover and have no investment component – are likely to become expensive by any where between 10-20% next year.

The reason being reinsurers, who share some of the underwriting risk of the insurance companies, have decided to increase their rates (for sharing the risk).

During the Covid-19 pandemic, the life insurance companies saw the death claims increase substantially and so was their claims from reinsurers. For example, SBI Life, one of the listed life insurance companies, saw total death claims rise 74% in 2020-21, while HDFC Life witnessed payment related to death claims rise 28% during the financial year.

While the death claims are across product categories, in-

surance companies do not re-insure the underwriting risks taken across all products. Since term insurance plans are pure protection products, they give a much bigger life cover at a fraction of cost.

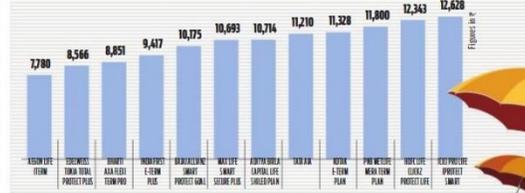
For example, one can take a ₹1-crore insurance cover by paying as low as ₹7,500-12,000 a year.

And since the insurance companies are taking a bigger risk on these plans, they share the risk with a reinsurance company by paying a fee.

The pandemic has resulted in larger death claims payments, which in turn mean reinsurers had to also make increased reinsurance payments to insurance companies. An increase in premium depends on the claims ratio or claim experience of the insurers.

"It is likely that some reinsurers may raise their prices. The reason for the same is that

Term insurance premium for ₹1 cr for 30 yr old non-smoker



due to multiple factors, including Covid-19, the actual number of claims settled has been higher than expected. Hence, keeping in mind the future macroeconomic factors, the underlying mortality rate along with other criteria, some reinsurers have taken the decision to revise rates," says Varun Gupta, Chief & Appointed Actuary, Bharti AXA Life Insurance.

According to Jitendra Singh, vice-president, Swastika Insurance Broking Services Limited,

the premium may increase between 10-20%. He says that many insurers have already increased the premium whereas some insurers are likely to in-

crease it in due course of time.

### Who's getting impacted

If you already have one or more term insurance plan(s), you should not be worried about any increase in your premium as life insurance premiums are locked from the day one purchases the insurance policy.

"Existing customer or customers who are looking to buy insurance in the next few days, need not worry about the increase in premiums as the premium amount they are currently paying will remain locked and not be impacted by the reinsurers decision to increase premiums," says Gupta.

But those looking to delay their purchases may have to shell out more – especially – if they fall in the above 35-year age category.

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### Why term insurance is necessary

As explained earlier, term insurance plans are pure protection plans, which means that only in case of the death of the life insured, the family/nominee gets the sum assured.

Term insurance plans are cheaper because the whole premium goes towards providing death cover unlike in investment insurance products such as Unit-linked Insurance Plans (ULIPs), where a part of the premium is used for creating an investment portfolio. Term insurance premiums may get expensive by 10-20%, but they are still the most effective when it comes to providing financial security to your family in your absence.



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<b>Date : December 19, 2021</b>	<b>Page: 12</b>

## Maintain healthy lifestyle to lock in term insurance premium at a lower rate

NAVAL GOEL

The recent jump in the mortality rate during the pandemic has spiked the term insurance premium prices by a considerable amount. Since 2020, the life term insurance companies have increased their term insurance prices thrice wherein the latest hike has taken place this month.

According to PolicyX.com's Insurance Price Index, the average price insurance index of term insurance prices has increased by 8.4% from Q4, 2020 to Q3, 2021. It means the average term insurance index price rose from INR 20995 in Q4, 2020 to INR 22750 in Q3, 2021. Considering the continuous deaths reported because of COVID19 and otherwise and new variant being spotted that is likely to spread faster than before, the term insurance companies continue to face the burden for a little longer period than expected which can lead to term insurance in 2022 a bit more costlier. However, there are means to purchase a term insurance plan at affordable rates with smart decision-making skills. Here are the things you should keep in mind:

**Age:** It is true that the increase in the premium prices is not reflected across all age groups. Generally, the hike is imposed on the higher age group categories where a person starts to get affected by some diseases or health starts deteriorating due to age factor. Thus, in order to purchase a term insurance plan under the budget, it is highly recommended to purchase one during the 20s or early 30s. Since the life insurance companies assess the risk of lives on the basis of age, therefore a person in late 20s or early 30s is relatively considered healthy due

to which he/she is charged less.

**Healthy lifestyle:** The regular practice of living life also lays a huge impact on your health. The basic rule of term insurance is that the healthier you are, the lower premium will be. Thus, people having bad practices such as smoking, drinking alcohol or consumption of any other harmful substance can increase your premium wherein living a healthy lifestyle such as regular yoga, walking, gyming or any other practice that promotes healthy living actually reduces the premium for the term insurance premium giving a surety to the insurance company that the policyholder has a long life expectancy. In case, the life insurance companies don't see a long life expectancy of a policyholder, they charge an extra premium

discount in return. Wherein, the short-term payments made regularly may see cheaper in amount however, monthly premium payments can add up and can actually prove to be a larger sum than if one were to make a yearly premium payment.

**Choose suitable add-on riders:** There are several additional riders available in the market that may look fruitful or lucrative but it is important to understand that no matter how great they may seem but their only relevance lies when they are actually useful. Moreover, these additional riders come with additional cost that is added to the final premium of the term insurance plan. Therefore it is highly important to select only those riders that are highly important and of great use to you.

Considering the urgency to protect the lives of

Company Name	Plan Name	Premium
ICICI Prudential Life Insurance	iProtect Smart Lumpsum	12173
Max Life Insurance	Smart Secure Plus- Life Cover	10207
HDFC Life Insurance	Click 2 Protect Life	11711
PNB MetLife Insurance	PNB MetLife Mera Term Plan Plus- Life	10384
Kotak Life Insurance	E-Term Insurance Plan- Immediate Payout	11092

Note: Male, 30 years old- 5-7 Lakhs annual salaried for Rs 1 crore sum insured, policy duration 60 months or five years

to manage the payout.

**Payment method:** The life insurance companies offer a variety of premium payment methods to policyholders for their convenience such as monthly, bi-annually or yearly. It is a lesser-known fact that the payment method also adds or subtracts to the premium prices. Premium payments made annually come a little lighter on the pocket of the policyholder as the insurance companies give a large amount of premium together for which they give a marginal

loved ones, the premium prices shouldn't be the reason behind risking the lives of your family members by not purchasing a term insurance plan as it can lead to bigger losses in the future when your family won't have a source of income to do their errands. Rather a mindful purchase with a greater understanding of market trends and personal needs will help in buying the cheapest term insurance plan in 2022.

*(The writer is the Founder & CEO, PolicyX.com, an IRDAI approved web insurance aggregator)*

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# बीमा कम्पनी से धोखाधड़ी पड़ी भारी, दो गिरफ्तार

## मुख्य आरोपी हेमन्त जैन अभी भी फरार

न्यूज सर्विस/नवज्योति, भिनाय

बीमा कम्पनी से धोखाधड़ी करने के मामले में कार्रवाई करते हुए पुलिस ने दो जनों को गिरफ्तार किया। आरोपियों को न्यायालय में पेश कर जेल भेज दिया गया। फिलहाल मामले में अभी भी मुख्य आरोपी बीमा अभिकर्ता फरार चल रहा है।

थानाधिकारी महावीर प्रसाद ने बताया कि पीएनबी मेटलाइफ इंडिया इश्योरेंस कंपनी लिमिटेड के अजमेर संभाग प्रभारी मनीष राज ने केकड़ी कोर्ट के माध्यम से बिजयनगर निवासी हेमंत कुमार जैन पुत्र रूपचंद जैन, रामदेव नायक अन्य आरोपियों के खिलाफ रिपोर्ट दर्ज कराते हुए बताया कि उसकी बीमा कंपनी बीमा सेवाएं प्रदान करती है और संपूर्ण भारत में ब्रांचें हैं। बीमा कंपनी में कैलाश नायक पुत्र रामदेव नायक का बीमा एजेंट हेमंत जैन ने 31 मार्च 2019 को पॉलिसी संख्या 228905 96 राशि 62700 रुपए जमा करवाकर किया था। बीमा 25 वर्षों का था और आश्वासित राशि 15 लाख 45 हजार

596 थी। बीमे में रामदेव नायक नॉमिनी था। जबकि बीमित व्यक्ति की 20 नवंबर 2018 को ही तालाब में डूबने से मृत्यु हो चुकी थी। इस संबंध में भी रिपोर्ट भिनाय थाने में दर्ज है। बीमा अभिकर्ता व बीमित मृतक के परिजन द्वारा कंपनी के खिलाफ साजिश रचकर 16 सितंबर 2019 को मृत्यु दावा राशि की मांग की गई। जिसमें बीमित की मृत्यु 13 जून 2019 बताकर भीलवाड़ा से कूटरचित दस्तावेज मृत्यु प्रमाण पत्र 20 जून 2020 को बनवाकर मृत्यु दावा राशि के लिए आवेदन कर दिया। बीमा कम्पनी के अधिकारी ने अभिकर्ता सहित आरोपियों पर बीमा कम्पनी को बदनाम करने की धमकी देने का भी आरोप लगाया था। पुलिस ने प्रकरण में फरार आरोपी देवलिया कला निवासी रामदेव पुत्र रामचंद्र उर्फ चन्द्रा नायक व उसके पुत्र सुनील उर्फ बबलू को गिरफ्तार कर केकड़ी न्यायालय में पेश किया जहां से उन्हें जेल भेज दिया गया। मामले का मुख्य अभियुक्त बीमा अभिकर्ता के खिलाफ अनुसन्धान जारी है।

<b>Publication : The Hindu Business Line</b>	<b>Edition : All</b>
<b>Date : December 26, 2021</b>	<b>Page : 9</b>

<b>Term Insurance Premium Tracker</b>						
For a 30-year-old male/female, non smoker, living in a metro city, Sum assured ₹1 crore with coverage up to 70 yrs						
Insurance company	Plan name	Max coverage up to (yrs)	Max policy term (yrs)	Annual Premium (₹) incl of GST		Claim Settlement Ratio (%)
				Male	Female	
Aditya Birla Capital	Lifeshield Plan	85	55	12,998	10,980	98.0
Aegon Life	iTerm Insurance Plan	70	52	9,570	9,380	98.0
Bajaj Allianz	Smart Protect Goal	99*	81	11,211	9,584	98.5
Bharti AXA	Flexi Term Pro	99	81	9,677	8,379	99.1
Canara HSBC OBC Life	iSelect Star Term Plan	80	62	12,552	10,771	97.1
Edelweiss Tokio	Total Protect Plus	100	82	10,550	8,533	97.0
Exide	Smart Term Edge Comprehensive	60	30	17,178	14,904	98.5
HDFC Life	C2PL Life Protect	85	67	13,352	12,016	98.0
ICICI Prudential	iProtect Smart	99	81	15,628	13,786	97.9
India First Life	e-Term Plan	70	40	10,762	8,856	96.8
Kotak Life Insurance	Kotak e-Term Plan	75	57	11,918	10,266	98.5
LIC	Tech Term	80	40	14,122	11,838	NA
Max Life Insurance	Smart Secure Plus	85	67	12,482	10,425	99.4
PNB Met Life	Mera Term Plan Plus	99	81	13,452	11,328	98.2
SBI Life	eShield Next	85	67	17,233	14,434	94.5
TATA AIA Life	Sampoorn Raksha Supreme	100	82	13,098	11,092	98.0

Claim settlement ratio as per data provided by insurer  
 Max Life offers additional 5% discount for 1st year for salaried customers; \*Whole life available only on limited pay option; NA: Not Available

Source: www.policybazaar.com, LIC

<b>Publication : The Hindu Business Line</b>	<b>Edition : All</b>
Date : December 27, 2021	Page: 13

<b>Term Insurance Premium Tracker</b>						
For a 30-year-old male/female, non smoker, living in a metro city, Sum assured ₹1 crore with coverage up to 70 yrs						
Insurance company	Plan name	Max coverage up to (yrs)	Max policy term (yrs)	Annual Premium (₹) incl of GST		Claim Settlement Ratio (%)
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Claim settlement ratio as per data provided by insurer  
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 Max Life offers additional 5% discount for 1st year for salaried customers; \*Whole life available only on limited pay option; NA: Not Available

<b>Publication : Lucknow News</b>	<b>Edition : Lucknow</b>
<b>Date : December 28, 2021</b>	<b>Page: 4</b>

### **PNB MetLife to Plant 40,000 Trees**

As part of its commitment to reduce carbon emission, PNB MetLife, one of India's leading private life insurance companies, has launched Glow Green, an initiative that aims to plant and nurture 40,000 trees in the next three years in eco-sensitive areas across 4 locations in India. This is expected to prevent approximately 5,000 tons of carbon dioxide from entering the atmosphere and produce about 9,000 tons of oxygen over the next three years. 'Glow Green,' is an integral part of the insurer's commitment to creating sustainable community-led change.

The plantation drive was launched by Ashish Kumar Srivastava, MD & CEO, PNB MetLife along with Shri Sunil Soni, Chief General Manager, Punjab National Bank, who planted the first batch of saplings in Gurgaon, Delhi NCR.

The event also saw a huge participation from the employees of PNB MetLife. The initiative, driven in association with an environmental conservation NGO, Sankalp Taru, aims to create a total of 24 acres of green cover across areas in the Aravalli mountain range in Gurgaon, Hadu Siddapura Lake in Eastern Bengaluru, and a Mass Community Model in Pune and Uttarakhand.

<b>Publication : Everyday News</b>	<b>Edition : Lucknow</b>
Date : December 31, 2021	Page: 8

## पीएनबी मेटलाइफ 40 हजार से ज्यादा पेड़ लगाएगा

लखनऊ। कार्बन उत्सर्जन में कटौती करने की अपनी प्रतिबद्धता के तहत, भारत की प्रमुख निजी बीमा कंपनियों में एक पीएनबी मेटलाइफ ने ग्लोबल ग्रीन पहल शुरू की है। इस पहल का लक्ष्य भारत में 4 जगहों पर पर्यावरण को लेकर संवेदनशील (इको-सेंसेटिव) क्षेत्रों में अगले 3 सालों में 40 हजार से ज्यादा पेड़ लगाना है। उम्मीद है कि इससे करीब 5000 टन कार्बन डाईऑक्साइड को वातावरण में प्रवेश करने से रोका जा सकेगा। इससे अगले तीन सालों में करीब 9 हजार टन ऑक्सीजन का उत्पादन होने की संभावना है। यह ग्लोबल ग्रीन समुदाय के नेतृत्व में परिवर्तन लाने की बीमाकर्ता की प्रतिबद्धता का एक महत्वपूर्ण हिस्सा है। पीएनबी मेटलाइफ के एमडी और सीईओ आशीष कुमार श्रीवास्तव ने पंजाब नेशनल बैंक के मुख्य महाप्रबंधक श्री सुनील सोनी के साथ यह वृक्षारोपण अभियान शुरू किया। उन्होंने 17 दिसंबर 2021 को गुड़गांव, दिल्ली-एनसीआर में पहले चरण में पौधे लगाए। इस कार्यक्रम में पीएनबी मेटलाइफ के कर्मचारी बड़ी संख्या में शामिल हुए।

<b>Publication : Swatantra Bharat</b>	<b>Edition : Lucknow</b>
Date : December 31, 2021	Page: 10

**पीएनबी मेटलाइफ:** पीएनबी मेटलाइफ ने ग्लो ग्रीन पहल शुरू की है। इस पहल का लक्ष्य भारत में 4 जगहों पर पर्यावरण को लेकर संवेदनशील (इको-सेंसेटिव) क्षेत्रों में अगले 3 सालों में 40 हजार से ज्यादा पेड़ लगाना है। उम्मीद है कि इससे करीब 5000 टन कार्बन डाईऑक्साइड को वातावरण में प्रवेश करने से रोका जा सकेगा। इससे अगले तीन सालों में करीब 9 हजार टन ऑक्सीजन का उत्पादन होने की संभावना है। यह ग्लोग्रीन समुदाय के नेतृत्व में परिवर्तन लाने की बीमाकर्ता की प्रतिबद्धता का एक महत्वपूर्ण हिस्सा है। पीएनबी मेटलाइफ के एमडी और सीईओ आशीष कुमार श्रीवास्तव ने पंजाब नेशनल बैंक के मुख्य महाप्रबंधक श्री सुनील सोनी के साथ यह वृक्षारोपण अभियान शुरू किया।

# ONLINE



No.	Publication/Portal	Headline	Date
14	Business Wire	<a href="#">MetLife Asia Employees Contribute More Than 6,000 Volunteer Hours Towards Community Initiatives in October</a>	December 1, 2021
15	Business Standard	<a href="#">Diversify your retirement corpus across products to get a tidy sum at 60</a>	December 12, 2021
16	CSR Times	<a href="#">Glow Green- An Initiative To Plant And Nurture 40,000 Trees In Eco-Sensitive Areas</a>	December 17, 2021
17	India CSR	<a href="#">PNB MetLife to Plant 40,000 Trees</a>	December 21, 2021
18	Insurance Alerts	<a href="#">PNB MetLife to Plant 40,000 Trees</a>	December 23, 2021
19	Daily Biz	<a href="#">PNB MetLife To Plant 40,000 Trees Under 'Glow Green' Initiative</a>	December 23, 2021
20	Asia Insurance Post	<a href="#">PNB MetLife to Plant 40,000 Trees</a>	December 24, 2021
21	Tatsat Chronicle	<a href="#">PNB MetLife To Plant 40,000 Trees in Four Eco-Sensitive Areas in Three Years</a>	December 24, 2021
22	Devdiscourse	<a href="#">Business briefs</a>	December 24, 2021

Publication : Business Wire	Edition : Online
Date : December 1, 2021	Headline: MetLife Asia Employees Contribute More Than 6,000 Volunteer Hours Towards Community Initiatives in October



## MetLife Asia Employees Contribute More Than 6,000 Volunteer Hours Towards Community Initiatives in October

December 01, 2021 06:00 PM Eastern Standard Time

HONG KONG--(BUSINESS WIRE)--MetLife, one of the world's leading financial services companies, providing insurance, annuities, employee benefits and asset management, held its second annual Asia Corporate Social Responsibility Month in October.

“Caring for the environment and helping our local communities build a more confident future have always been integral to our culture at MetLife – it is just one of the ways we live our purpose,” said MetLife Asia Regional President, Kishore Ponnvalu. ”

The month coincided with MetLife's annual global “Volunteering with Purpose – 90 Days of Giving”, a three-month global campaign which encourages employees to participate in a range of volunteer initiatives supporting environmental and community causes around the world, such as constructing prosthetic hands for amputee landmine victims throughout the developing world as part of the Build-a-Hand™ program and assembling athletic kits for the Special Olympics Young Athletes program.

Employees in MetLife's nine Asian markets contributed more than 6,000

<b>Publication :</b> Business Standard	<b>Edition :</b> Online
Date : December 12, 2021	Headline: Diversify your retirement corpus across products to get a tidy sum at 60

## Business Standard

**Web Exclusive** **Diversify your retirement corpus across products to get a tidy sum at 60**

In fact, you need to be more diligent if you're over 50 as there is a higher risk of losing your job, and in any case you have less than a decade to build a nest egg

**Topics**  
Retirement plan | Equity Mutual Funds | Mutual Funds

Bindisha Sarang | Mumbai  
Last Updated at December 12, 2021 20:24 IST

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While everyone looks forward to a peaceful retirement, that goal may prove elusive for those who don't accumulate an adequate retirement corpus. A recent study by Max Life Insurance, in partnership with Karvy Insights, covering 1,800 respondents across 28 cities, paints a dismal picture of Indians' retirement preparedness.



Publication : CSR Times	Edition : Online
Date : December 17, 2021	Headline: Glow Green- An Initiative To Plant And Nurture 40,000 Trees In Eco-Sensitive Areas

**CSR TIMES**  
India's No.1 Corporate Social Responsibility Magazine



**Glow Green- An Initiative To Plant And Nurture 40,000 Trees In Eco-Sensitive Areas**

Gurgaon/Gurugram, December 17, 2021: As part of its commitment to reduce carbon emission, PNB MetLife, one of India's leading private life insurance companies, has launched Glow Green, an initiative that aims to plant and nurture 40,000 trees in the next three years in eco-sensitive areas across 4 locations in India. This is expected to prevent approximately 5,000 tons of carbon dioxide from entering the atmosphere and produce about 9,000 tons of oxygen over the next three years. Glow Green,' is an integral part of the insurer's commitment to creating sustainable community-led change.

<b>Publication :</b> India CSR	<b>Edition :</b> Online
Date : December 21, 2021	Headline: PNB MetLife to Plant 40,000 Trees

## PNB MetLife to Plant 40,000 Trees

PNB MetLife launches 'Glow Green' initiative to plant 40,000 saplings in the next three years in eco-sensitive areas

by India CSR Network — 2 weeks ago in CSR



**Gurgaon/Gurugram:** As part of its commitment to reduce carbon emission, PNB MetLife, one of India's leading private life insurance companies, has launched Glow Green, an initiative that aims to

<b>Publication : Insurance Alerts</b>	<b>Edition : Online</b>
Date : December 23, 2021	Headline: PNB MetLife to Plant 40,000 Trees



**PNB MetLife to Plant 40,000 Trees**



<b>Publication :</b> Daily Biz	<b>Edition :</b> Online
Date : December 23, 2021	Headline: PNB MetLife To Plant 40,000 Trees Under 'Glow Green' Initiative

## DAILYBIZ NEWS



Business

### PNB MetLife To Plant 40,000 Trees Under 'Glow Green' Initiative

December 23, 2021 Pratyagra Comment(0)

*PNB MetLife will plant 40,000 saplings in the next three years under 'Glow Green' initiative in eco-sensitive*

<b>Publication :</b> Asia Insurance Post	<b>Edition :</b> Online
Date : December 24, 2021	Headline: PNB MetLife to Plant 40,000 Trees

## PNB MetLife to Plant 40,000 Trees

by AIP Online Bureau | Dec 24, 2021 | Briefs | 0 comments

As part of its commitment to reduce carbon emission and Glow Green, PNB MetLife, one of India's leading private life insurance companies, has launched Glow Green, an initiative that aims to plant and nurture 40,000 trees in the next three years in eco-sensitive areas across 4 locations in India. This is expected to prevent approximately 5,000 tons of carbon dioxide from entering the atmosphere and produce about 9,000 tons of oxygen over the next three years.

The plantation drive was launched by Ashish Kumar Srivastava, MD & CEO, PNB MetLife along with Sunil Soni, Chief General Manager, Punjab National Bank, who planted the first batch of saplings in Gurgaon, Delhi NCR.

Publication : Tatsat Chronicle	Edition : Online
Date : December 24, 2021	Headline: PNB MetLife To Plant 40,000 Trees in Four Eco-Sensitive Areas in Three Years

## PNB MetLife To Plant 40,000 Trees in Four Eco-Sensitive Areas in Three Years

Glow Green to lead positive transformations in society in the areas of the environment and safety, says Ashish Kumar Srivastava, MD and CEO, PNB MetLife

by Deepanshu Kainthola · December 24, 2021 · 0 views · 3 mins read



<b>Publication : Devdiscourse</b>	<b>Edition : Online</b>
Date : December 24, 2021	Headline: Business briefs

## Business briefs

EVTRIC Motors showcases high speed 2-wheelers at EV India Expo 2021 Electric vehicle firm EVTRIC Motors has showcased its three high-speed e-two-wheelers at the EV India Expo 2021, the company said on Friday.

PTI | Mumbai | Updated: 24-12-2021 21:11 IST | Created: 24-12-2021 21:11 IST



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