

Insurance Wise. Be Wise.

InsurWise



GREEN INSURANCE

**Climate-Smart Coverage for
a Sustainable Future**

PG - 3

What Is Green Insurance?

A Beginner's Guide to
Eco-Friendly Coverage

PG - 4

**Insuring the Electric
Revolution:** EV Insurance
and Sustainability

PG - 5

Eco-Friendly Homes, Eco-Friendly Cover:

How Going Green
Lowers Premiums

PG - 6

Climate Risk in India:
Is Your Insurance Ready
for Natural Disasters?

PG - 7

**How Insurers Are
Supporting** India's
Sustainability Goals

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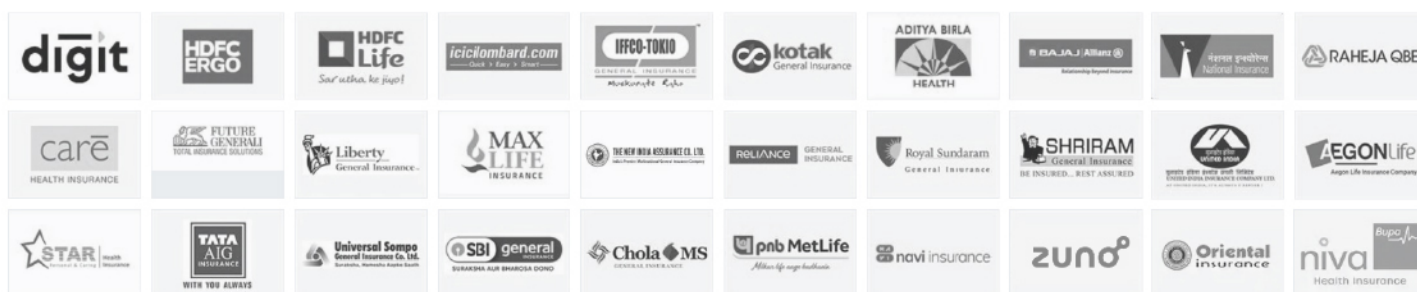
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We have over 30+ insurance partners on our back. Rest assured, you won't be short of choices.



CONTENT

01

EDITOR'S DESK

Discover 'InsurWise,' where your voice and insights matter.

02

DIRECTOR'S DESK

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

03

WHAT IS GREEN INSURANCE?

A Beginner's Guide to Eco-Friendly Coverage

04

INSURING THE ELECTRIC REVOLUTION:

EV Insurance and Sustainability

05

ECO-FRIENDLY HOMES, ECO-FRIENDLY COVER :

How Going Green Lowers Premiums

06

CLIMATE RISK IN INDIA:

Is Your Insurance Ready for Natural Disasters?

07

HOW INSURERS ARE SUPPORTING INDIA'S

Sustainability Goals

08

STAR OF SMC

Meet the achievers of the month from the SMC family

09
'10

FIRST WORK ANNIVERSARY

Completing one Year of Milestones

11

COMMUNICATION SKILL

That's a wrap on our communication skills training at noida Correnthum

12

MEET OUR NEWEST TEAM MEMBER

We are excited to introduce the newest addition to our team!

13
'14

GYAAN PATH

Gyaan Path Challenge
-Where Learning Meets Fun!

15

TESTIMONIAL

Heartfelt Appreciation for Exceptional Service

Editor-in-Chief

"InsurWise" Magazine

Write to the editor: 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.

Writer
Richa Goel

Creative Head
Saif Haider

Contributer Designer
Rohit Tiwari

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

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.

What Is Green Insurance? A Beginner's Guide to Eco-Friendly Coverage

Green insurance is an innovative approach that combines financial protection with environmental sustainability. As India faces increasing climate risks—ranging from floods in Assam to heatwaves across North India—this new insurance trend rewards individuals and businesses for adopting eco-friendly practices.

In India, **over 80% of climate-related losses remain uninsured**, according to IRDAI, highlighting a growing protection gap. Green insurance helps bridge this by offering lower premiums for electric vehicles, coverage for solar panel installations, and incentives for using sustainable materials during home repairs. With EV sales in India crossing 1.5 million units in FY 2023-24, insurers are stepping up with tailored green auto policies.



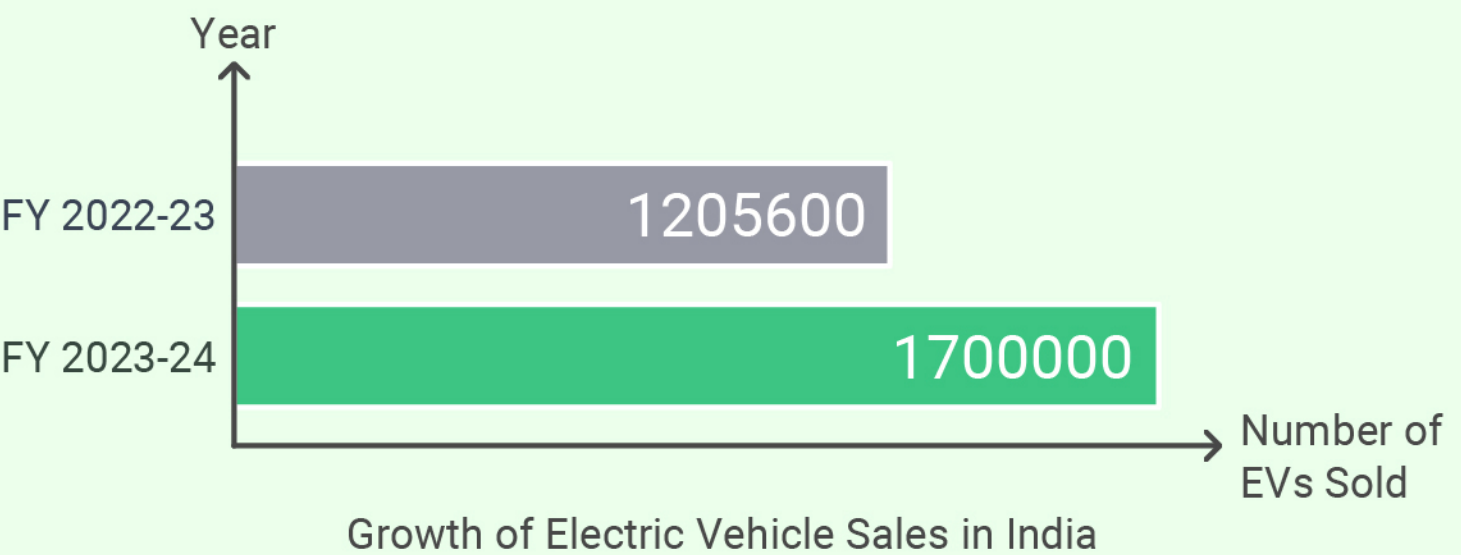
Buildings with energy-efficient features, rainwater harvesting, or smart sensors also benefit from better coverage terms. Some policies even support carbon-offset programs or climate-resilient construction.

For eco-conscious Indians, green insurance offers both peace of mind and a chance to contribute to a more sustainable future. With platforms like SMC Insurance making climate-smart policies more accessible, now is the time to insure not just your assets—but the planet too.

Insuring the Electric Revolution:

EV Insurance and Sustainability

As India races toward a greener future, electric vehicles (EVs) are gaining significant traction—with over 1.7 million EVs sold in FY 2023-24, marking a 41% increase from the previous year. This shift isn't just transforming transportation—it's reshaping the insurance industry. EV insurance is tailored to cover battery protection, charging equipment, and green add-ons, such as zero-emission incentives. Some insurers now offer discounts of 10-15% on premiums for EVs compared to traditional vehicles, rewarding eco-friendly choices.



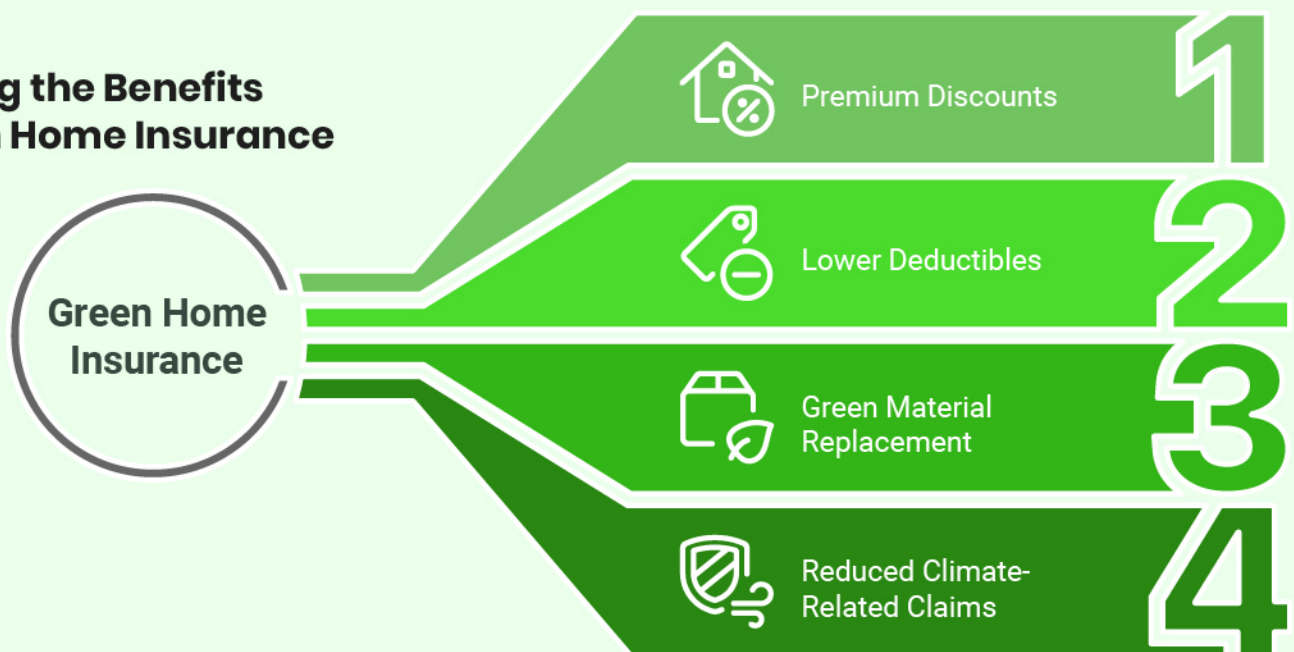
Moreover, government subsidies and tax benefits (like Section 80EEB on EV loan interest) complement these insurance perks, making green mobility financially viable. As the EV ecosystem grows, insurers like SMC Insurance play a vital role in educating consumers, comparing EV-specific policies, and promoting climate-conscious decision-making. Green insurance isn't just protection—it's a partnership for a cleaner, sustainable tomorrow.

Eco-Friendly Homes, Eco-Friendly Cover: How Going Green Lowers Premiums

In a world facing increasing climate risks, building an eco-friendly home isn't just good for the planet—it's great for your wallet too. Insurers are now offering green home insurance discounts to homeowners who adopt sustainable practices like using solar panels, rainwater harvesting, energy-efficient appliances, and smart sensors that reduce utility consumption and fire risks.

Many companies reward sustainable behavior with premium discounts of 5-10%, lower deductibles, or added benefits like replacement with green materials after a claim. In India, where natural disasters like floods and heatwaves are on the rise, eco-friendly construction—like elevated foundations and thermal insulation—can even reduce climate-related claims.

Unveiling the Benefits of Green Home Insurance



Key Pointers:

- Green homes reduce long-term insurance risk, benefiting both insurer and policyholder.
- Installing smart home devices (e.g. smoke detectors, water leak sensors) can lower risk profiles.
- Insurers may offer specialized "green rebuild" coverage after a covered loss.

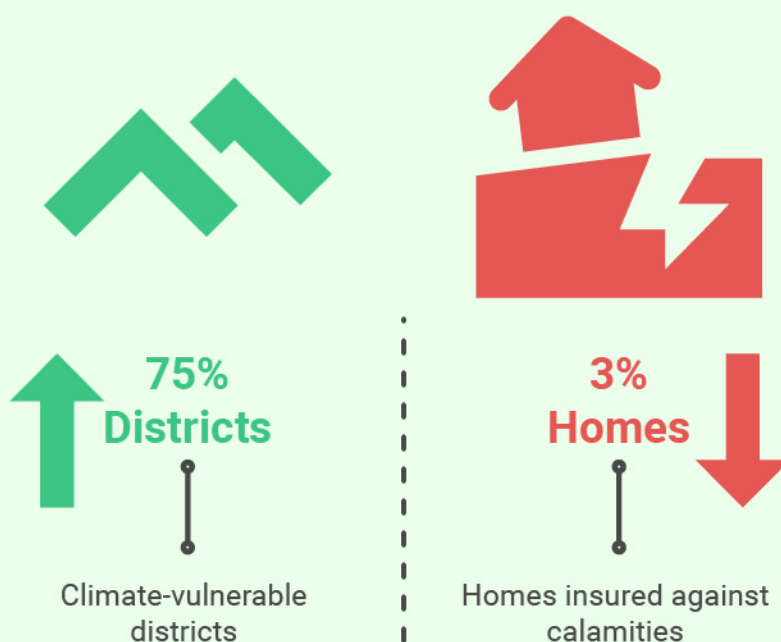
By aligning your lifestyle with sustainability goals, you don't just protect your home—you protect the future.

Climate Risk in India: Is Your Insurance Ready for Natural Disasters?

India is facing an alarming rise in climate-related disasters—extreme floods, droughts, cyclones, and heatwaves have become increasingly common. According to the **National Disaster Management Authority (NDMA)**, nearly **75% of India's districts are climate-vulnerable**. Yet, **less than 3% of homes** are insured against such calamities.

Traditional insurance often falls short of covering climate-specific risks. That's where green insurance steps in—offering protection tailored for environmental challenges. These policies cover eco-friendly homes, promote sustainable rebuilding, and even offer **parametric insurance**—which pays out automatically when certain climate thresholds are crossed.

Climate-Vulnerable Districts



- **75% of Indian districts** are prone to climate disasters
- **Crop losses, floods, and home damage** are rising rapidly
- Green insurance promotes **sustainable claims and risk resilience**
- Ideal for homeowners, farmers, and eco-conscious individuals

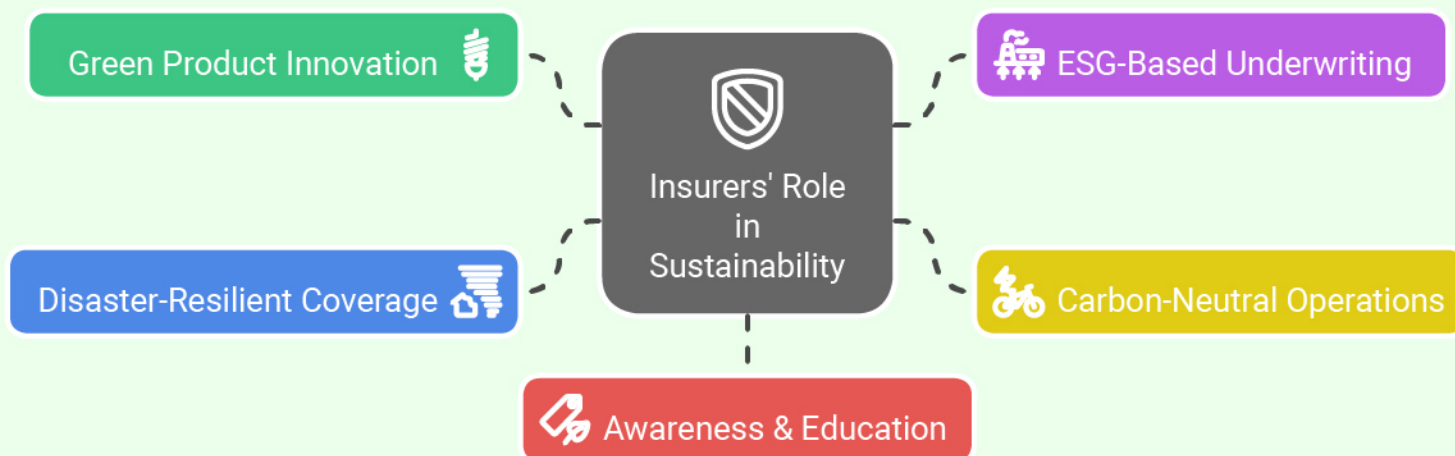
The future of insurance is climate-smart. Explore how green coverage can shield you financially—and environmentally—when nature turns unpredictable.

How Insurers Are Supporting India's Sustainability Goals

India's fight against climate change involves every sector- and insurance is no exception. Here's how insurers are stepping up to support sustainability goals:

- **Green Product Innovation:** Many insurers now offer plans tailored for eco-conscious consumers, such as electric vehicle (EV) insurance or coverage for solar-powered homes.
- **ESG-Based Underwriting:** Insurers are integrating Environmental, Social, and Governance (ESG) factors into risk assessments, promoting responsible investments and reducing coverage for high-emission industries.
- **Carbon-Neutral Operations:** Leading insurers are adopting paperless processes, reducing energy consumption in offices, and offsetting carbon emissions through environmental projects.
- **Disaster-Resilient Coverage:** With rising climate risks, insurers are offering advanced natural catastrophe covers, helping vulnerable communities recover faster after floods, cyclones, and droughts.
- **Awareness & Education:** Platforms like SMC Insurance are playing a key role in educating customers about green coverage, incentivizing responsible behavior through transparent, tech-driven comparisons.

Insurers' Role in India's Sustainability Goals



By aligning with India's climate goals, the insurance sector not only mitigates risk but also empowers citizens and businesses to make greener choices.

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

Rajesh Sharma

Team Lead,
SMC Insurance Brokers Pvt. Ltd.

I am truly honored to be considered for the Employee of the Month award at SMC Insurance. This recognition motivates me to keep leading with purpose and commitment. As a Team Lead, I strive to foster collaboration, drive performance, and support every team member in achieving our shared goals. I'm immensely proud of what we've accomplished together—each milestone is a reflection of our collective dedication and teamwork. A sincere thank you to my incredible team and colleagues for your continuous support. Together, we're building something truly remarkable!

Internal appreciation

A heartfelt congratulations to Rajesh for this well-earned recognition! His proactive leadership, sharp problem-solving skills, and unwavering focus on team growth have made a lasting impact. Rajesh consistently goes above and beyond to drive excellence and inspire those around him. Your hard work speaks volumes — here's to many more milestones ahead. Keep leading with purpose and passion, Rajesh!



Congratulations to Our Corporate Team *on Their First Work Anniversary!*

Wishing the entire Corporate Team continued success and an even brighter path ahead!



One Year Strong

Q. How has working at SMC helped you grow professionally and personally?

Working at SMC Insurance has been one of the most defining chapters of my career. As COO, I've had the privilege of being at the intersection of strategy, people, and execution—something that has challenged and shaped me every single day. Professionally, SMC and our director Mr. Pravin has provided me with the platform to not only lead large-scale operations but also to reimagine how insurance can be more customer-centric and technology-driven. The fast-paced environment and the freedom to experiment have taught me how to balance risk with innovation. Personally, SMC has taught me the value of adaptability, resilience, and emotional intelligence. Leading during moments of uncertainty—be it market shifts or internal challenges—has helped me stay calm under pressure and become more grounded in my decision-making. The culture here is deeply rooted in trust and ownership, which has allowed me to bring my authentic self to work every day. That kind of environment helps you grow not just as a professional, but as a person.

-Shivani Parashar



One Year Strong

Q. How do you feel being a part of the corporate team and contributing to SMC's success?

I feel incredibly proud to be a part of the corporate team at SMC Insurance Brokers. It's truly rewarding to contribute to the company's success by working alongside talented colleagues.

Being part of a dynamic and supportive environment, motivates me every day to grow professionally and add value to SMC's vision and achievements. Looking forward to many more successfully celebrating years at SMC !!

-Aalisha Chauhan



One Year Strong

Q. What's one challenge you faced in the past year, and how did you overcome it?

I faced in the past year at the new company was adapting to a completely different team culture. To adjust, I made a conscious effort to observe team dynamics, ask for feedback early, and join more informal conversations—like Slack threads or quick huddles—to build rapport and stay in sync. I also scheduled short check-ins with team members to better understand their work styles and expectations. Over time, this helped me contribute more effectively in meetings, gain trust, and align more closely with the team's workflow.

-Shilpa Saxena





One Year Strong

Q. If you had to describe your 1-year experience in one word, what would it be and why?

Empowerment – my one-year journey at SMC Insurance Brokers was shaped by the trust placed in me to take on real responsibilities. This experience sharpened my technical expertise, enhanced my decision-making, and boosted my confidence. The independence I was given enabled me to grow professionally while consistently delivering client-focused, empathetic solutions.

- Meenakshi Sharma



One Year Strong

Q. What is one thing you enjoy the most about the work culture here?

The work culture at SMC is very encouraging and I love the way people celebrate the success. The best part is hand holding at the time of need and team work that each person at SMC puts in is really appreciable.

This has really added to the growth of the company as well. We look forward for more success together with this great team at work.

- Kamini Sapra



One Year Strong

Q. What are you looking forward to in the coming year with SMC Insurance?

SMC is one great place to work with, providing a work life congruence. What extra we need after having a passionate team flying with a shared objective.

- Prakrati Pandey



One Year Strong

Q. How would you describe your journey with SMC Insurance over the past year?

I am grateful for the opportunity to work at SMC Insurance Brokers. It's been a pleasure working with such a vibrant leader's who always inspire us to achieve higher. We always get immediate resolution from higher management where we seek their attention.

I am grateful for Shivani Ma'am for her unwavering support to team which is incredible. SMC is really a wonderful organisation where employees work with freedom and dedication.

- Pradumn Pandey



One Year. Countless Smiles.

From dreams to milestones – what a beautiful journey it has been!

That's a wrap on our Communication Skills Training at Noida – Corenthum

What an incredible experience it's been – packed with valuable insights, interactive sessions, and meaningful conversations. A heartfelt thank you to everyone who brought energy, curiosity, and openness to the training. Your involvement truly made it impactful!

A special shoutout to Mona Khanna our exceptional facilitator, whose practical wisdom and engaging style made every session come alive.

Here's to building stronger communication – with more clarity, confidence, and connection, both at work and beyond!



Meet Our Newest Team Member

We're pleased to welcome to our SMC family!



Mr. Harmeet Singh

Manager – General Insurance
(Corporate)

We're delighted to welcome **Mr. Harmeet Singh** as Manager – General Insurance (Corporate) at SMC Insurance Brokers Pvt. Ltd. With 7 years of rich experience across top organizations like Global Insurance Broker, Bharti AXA, SBI General Insurance, Howden Insurance Broker, and Pioneer Insurance & Reinsurance Broker, Harmeet brings a wealth of industry knowledge and client-focused expertise. He will be based out of our Noida-Graphix office and will be reporting to Ms. Kamini Sapra.

We're excited to welcome **Mr. Vishwesh Deshpande** as Head – Retail (General Insurance). With 20 years in insurance and financial services, he played a key role in scaling the PoSP channel at Mahindra Insurance Brokers. A strategic leader with a strong tech focus, he brings deep expertise in sales, innovation, and team building. He will be based in Mumbai and report to Mr. Pravin Agarwal.



Mr. Vishwesh Deshpande

Head – Retail (General Insurance)



**Mr. Mangesh
Madhukar Shirke**

General Manager
(GI - Retail)

We are thrilled to welcome **Mr. Mangesh Madhukar Shirke** to the SMC Insurance family. With over two decades of expertise in insurance operations, digital innovation, and PoSP channel management, Mangesh brings a wealth of knowledge and leadership to our team. His proven track record in streamlining business processes and driving technology-led solutions will be instrumental as we continue to grow and innovate. He will be reporting to Vishwesh Vasant Deshpande. We look forward to his contributions and a successful journey together!

Gyaan Path Challenge

— Where Learning Meets Fun (Again)!

We've just wrapped up the third exciting edition of our favorite knowledge series — Gyaan Path Challenge — and this round was all about Sales Ethics!

Our incredible team once again brought their A-game, diving into the Basics of Insurance through short, interactive modules that combined learning with a healthy dose of competition. The energy? Unmatched. The participation? Amazing. The competition? Fierce!

And now... let's give it up for our Gyaan Path Challenge 3.0 Champions:



A big congratulations to the winners — and a heartfelt thank you to everyone who participated with such enthusiasm and team spirit.

Here's to continuing our journey of learning, growing, and celebrating every step of the way!

Congratulations to the Gyaan Path – Quiz 4 Winners!

Your insights on the Importance of Term Insurance truly stood out and showcased deep understanding and awareness. Kudos to all the winners from across departments for making this initiative a success! Your active participation reflects a commitment to continuous learning and spreading awareness on financial protection. Let's continue to share knowledge, grow together, and make every Gyaan Path edition even more impactful!



Team Corenthum - Noida
IT & Software Development



Team Pratap Nagar
LI- Retention, Complaint Redressal & GI-Operation



Team Noida B-71
LI-Cross Sell & Direct Marketing



Team Pratap Nagar
GI-Distribution & GI-Retail



Team Graphix - Noida
GI-Operation

Keep the learning spirit alive and stay tuned for the next edition of Gyaan Path!

Grateful Acknowledgment for Your Outstanding Service

A Hassle-Free Experience with SMC Insurance!

As someone who loves to travel but always worries about unexpected situations, I'm truly grateful for the peace of mind that SMC Insurance has given me. I recently purchased Travel Insurance from them, and the entire process was smooth, quick, and transparent. Their team guided me patiently, answered all my questions, and ensured I was covered for everything I needed – from medical emergencies to trip cancellations. Now, I can travel without stress, knowing SMC Insurance has my back. Highly recommend them for anyone planning a trip!



Brij Bala Tuli



Ankit Kannaujiya

I recently purchased Motor Insurance through SMC Insurance and had a fantastic experience. A special thanks to Sunanjani Nama, who helped me at every step – from explaining the policy to completing the paperwork. Her support was prompt, professional, and genuinely helpful. I'm really happy with the service and highly recommend SMC Insurance!

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