



TATHASTU ICS

DAILY CURRENT AFFAIRS



21 SEPTEMBER, 2023

S.NO.	TOPIC
1.	BIMA SUGAM
2.	WORLD OZONE DAY
3.	WHO RELEASES ITS FIRST-EVER REPORT ON THE IMPACT OF HIGH BP

BIMA SUGAM

SOURCE: [THE INDIAN EXPRESS](#)

WHY IN NEWS?

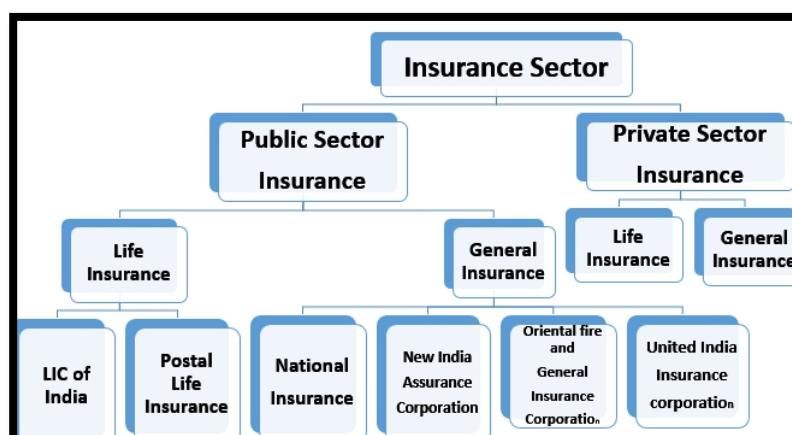
- According to the **Insurance Regulatory and Development Authority of India (IRDAI)**, the upcoming **Bima Sugam initiative** is being hailed as a transformative development in the insurance sector, **comparable to the revolutionary impact of UPI** (Unified Payments Interface).
- The IRDAI envisions Bima Sugam as a groundbreaking endeavour with aspirations to establish itself as the **largest online marketplace for insurance products** and services, a concept not witnessed anywhere else globally.

WHAT IS BIMA SUGAM?

- The extensive platform **provides services like policy purchase, claims processing, insurance advice, grievance resolution, and the introduction of innovative insurance products.**
- The steering committee responsible for project implementation with representatives from insurance firms and industry groups, brings diverse perspectives and expertise to guide the initiative effectively.
- Bima Sugam strives to cater to both personal and business insurance requirements, offering a broad range of products.

HOW WILL THIS PLATFORM BENEFIT US?

- **Paperless transactions:**
Utilizing the platform's paperless operations, customers can digitally access, manage, and archive their insurance policies, reducing paperwork and promoting eco-friendliness.
- **Cost savings:**
Bima Sugam anticipates reducing insurance policy commissions, leading to customer cost savings and a more affordable, accessible insurance purchasing process.
- **User interface:**
The platform boasts a user-friendly interface, ensuring accessibility and ease of use for customers with varying tech skills.
- **Hassle-free claim settlements:**



Bima Sugam prioritizes swift claim settlements, allowing customers to start and monitor health and death benefit claims digitally.

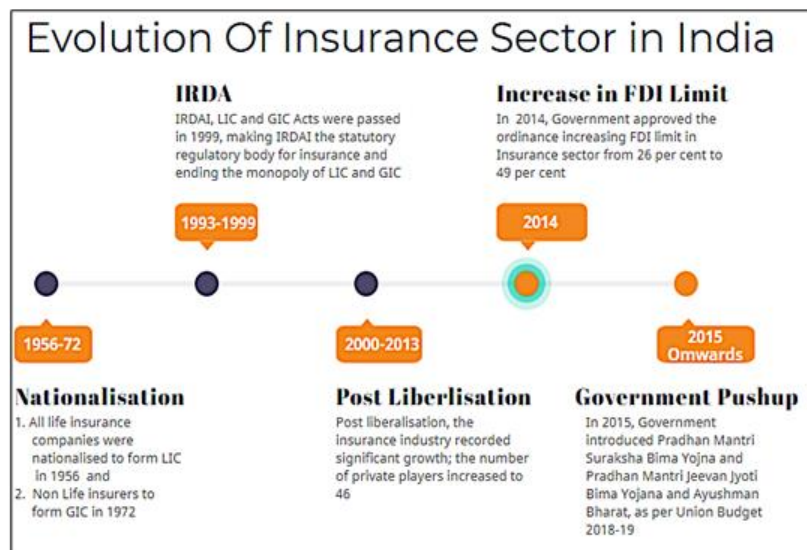
Paperless processing and policy numbers expedite this, alleviating customer burdens in critical moments.

➤ **Single window for all insurance products:**

The platform provides a wide array of insurance choices, encompassing life, health, and general insurance, simplifying policy exploration and purchase without requiring multiple site visits or agent interactions.

INSURANCE SECTOR IN INDIA:

- According to the **Insurance Regulatory and Development Authority of India (IRDAI)**, India is poised to become the **world's sixth-largest insurance market within the next ten years, surpassing Germany, Canada, Italy, and South Korea in the process.**
- In 2022, the initial public offering (IPO) of India's Life Insurance Corporation (LIC) marked the largest IPO ever in India and ranked as the sixth-largest globally for the year.
- The pandemic has underscored healthcare's economic significance, with health insurance serving as a pivotal component for bolstering the healthcare system



CONCERNS REGARDING THE INSURANCE SECTOR IN INDIA:

- **Low Insurance Penetration:** Insurance penetration in India remains relatively low, with a significant portion of the population still without adequate coverage.
- **Health Insurance Gap:** There is a substantial gap in health insurance coverage, especially for lower-income groups, which makes healthcare affordability a concern.
- **Lack of Awareness:** Many people in India are unaware of the importance of insurance and the various products available, leading to underutilization of insurance services.
- **Limited Product Innovation:** The insurance industry in India has been criticized for its limited product innovation, particularly in terms of customized and affordable policies.

GOVERNMENT SUPPORT FOR THE INSURANCE SECTOR IN INDIA:

Initiatives	Objective
Pradhan Mantri Suraksha Bima Yojana	To provide accident insurance coverage to all at affordable premiums.
Pradhan Mantri Jeevan Jyoti Bima Yojana	To offer life insurance coverage to economically weaker sections of society.
National Health Insurance Scheme (Ayushman Bharat)	To provide financial protection and healthcare access to underprivileged individuals.
Insurance Regulatory and Development Authority of India (IRDAI)	Regulates and promotes the insurance industry for consumer protection and industry growth.
Insurance Ombudsman Scheme	To resolve policyholders' grievances and disputes with insurance companies efficiently.
Pradhan Mantri Fasal Bima Yojana	To mitigate the financial risks faced by farmers due to crop loss or damage.
Motor Vehicles Act, 1988	Regulates motor vehicle insurance and ensures road safety.
Life Insurance Corporation (LIC) Act, 1956	Establishes LIC as a statutory corporation to provide life insurance services.
General Insurance Business (Nationalization) Act, 1972	Nationalized general insurance companies to serve the public interest.
Pradhan Mantri Vaya Vandana Yojana	Provides senior citizens with a regular pension income through a life insurance policy.

WAY FORWARD:

- **Insurance Awareness:** Launch comprehensive awareness campaigns to educate the masses about the importance of insurance.
- **Product Innovation:** Develop innovative insurance products that cater to diverse customer needs, including customizable policies, micro-insurance
- **Rural and Underprivileged Outreach:** Expand insurance coverage to rural and underserved areas through targeted initiatives, partnerships with microfinance institutions, and community-based insurance programs.

PRELIMS SPECIFIC:

In India, under cyber insurance for individuals, which of the following benefits are generally covered, in addition to payment for the loss of funds and other benefits?

1. Cost of restoration of the computer system in case of malware disrupting access to one's computer
2. Cost of a new computer if some miscreant wilfully damages it, if proven so
3. Cost of hiring a specialized consultant to minimize the loss in case of cyber extortion
4. Cost of defence in the Court of Law if any third-party files a suit

Select the correct answer using the code given below:

[a] 1, 2 and 4 only

[b] 1, 3 and 4 only

[c] 2 and 3 only

[d] 1, 2, 3 and 4

Answer: Option b

Exp) Individual cyber insurance policies are intended to cover expenses associated with the aftermath of a cyber-attack. This includes costs related to legal proceedings, defence fees, and various cyber risks outlined in the policy documents. It also includes covering financial losses, online monetary losses due to cyber-attacks, counselling expenses post-attack, third-party liability damages, and restoration costs. Additionally, it accounts for consultant fees, court expenses, and legal fees linked to the cyber-attack, making it cover aspects (1), (3), and (4).

However, there are certain exclusions. Deliberate or intentional cyber-attacks are not covered, nor are fraudulent, dishonest, or malicious acts. These policies do not retroactively cover incidents that occurred before the policy purchase, and they do not extend coverage to personal data or lost photos. Insurance providers also encourage customers to take preventative measures, such as data backups, antivirus updates, and strong password practices. Neglecting these precautions can jeopardize a claim. Therefore, the correct response is (b).

WORLD OZONE DAY

SOURCE: [THE INDIAN EXPRESS](#)

WHY IN NEWS?

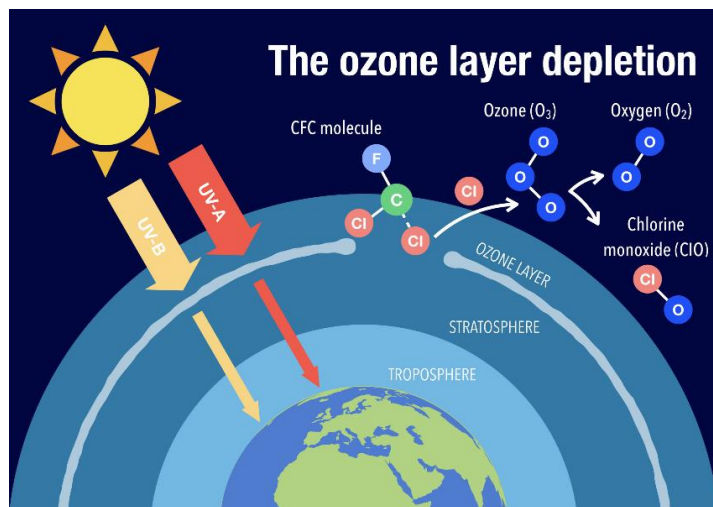
- **The 29th World Ozone Day** was recently observed by the Ministry of Environment, Forest and Climate Change (MoEF&CC).
- This annual event serves as a platform to increase awareness about the pressing concern of ozone layer depletion and the international endeavours to address this issue.

ABOUT WORLD OZONE DAY:

- **September 16** marks the global commemoration of World Ozone Day, also recognized as the International Day for the Preservation of the Ozone Layer.
- This annual event serves as an opportunity to increase public consciousness regarding the diminishing Ozone Layer and the measures taken or planned to safeguard it.
- The **theme** for World Ozone Day 2023 is "**Montreal Protocol: addressing ozone layer concerns and mitigating climate change.**"

FACTORS RESPONSIBLE FOR OZONE DEPLETION:

- **Ozone-Depleting Substances (ODS):**
 - ODS release chlorine and bromine atoms when they reach the stratosphere, which then participates in ozone destruction.
- **Chlorofluorocarbons (CFCs):**
 - CFC production and usage are historically higher in industrialized regions.
- **Geographical Regions with Ozone Holes:**
 - Ozone holes, like the one in the Antarctic, are primarily caused by the presence of polar stratospheric clouds.
- **Polar Vortex:**
 - The polar vortex traps air over the polar regions during winter.
 - Within the polar vortex, conditions are conducive to rapid ozone depletion due to the presence of ODS and polar stratospheric clouds.
- **Solar Radiation:**
 - Climatic Reason: Solar UV radiation plays a crucial role in ozone formation and depletion.
 - The Polar Regions receive less UV radiation during certain seasons, making them vulnerable to ozone depletion.



INDIA'S ACHIEVEMENTS IN THE PRESERVATION OF OZONE LAYER:

➤ **India cooling action plan:**

India's climate action efforts to achieve net-zero emissions by 2070, as outlined in the "Panchamrita" initiative declared by the Indian Prime Minister during the 2021 Climate Change Conference of Parties.

➤ **Phasing out ODS:**

A study by India's MoEF&CC found that phasing out Ozone Depleting Substances (ODS) led to a 465 million-ton CO₂ equivalent reduction by 2022. Predicted 778-million-ton reduction by 2030.

➤ **Kigali Amendment:**

India had a significant role in the finalization of the Kigali Amendment.

➤ **Montreal protocol:**

Hydrochlorofluorocarbons Phase-out Management Plan (HPMP) Stage I was effectively executed from 2012 to 2016, while Stage II is in progress and set to conclude by 2023.



INTERNATIONAL EFFORTS FOR THE PRESERVATION OF OZONE LAYER:

Treaty	Objective
Vienna Convention for the Protection of the Ozone Layer (1985)	Establish a framework for international cooperation to protect the ozone layer and minimize ozone-depleting substances.
Montreal Protocol on Substances that Deplete the Ozone Layer (1987)	Phase out the production and consumption of ozone-depleting substances (ODS) to heal and protect the ozone layer.
Copenhagen Amendment to the Montreal Protocol (1992)	Accelerate the phase-out of ODS and implement additional measures to address the climate impacts associated with ODS.
Beijing Amendment to the Montreal Protocol (1999)	Phase out methyl bromide, an ozone-depleting pesticide, and explore alternatives.
Kigali Amendment to the Montreal Protocol (2016)	Phase down the production and consumption of hydrofluorocarbons (HFCs), potent greenhouse gases used as alternatives to ODS.

London Amendment to the Montreal Protocol (1990)	Strengthen controls on the production and use of specified ODS.
Dubai Pathway on Hydrochlorofluorocarbons (HCFCs) (2015)	Address the phase-out of HCFCs, transitional substitutes for ODS.

WAY FORWARD:

- **Research and Development:** Invest in research and development for innovative, environmentally friendly technologies and alternatives to ODS.
- **Policy Integration:** Integrate ozone protection into broader environmental and climate policies to ensure a holistic approach to global environmental challenges.
- **Capacity Building:** Build the capacity of developing nations to implement ozone protection measures effectively, including technology transfer and financial support.

PRELIMS SPECIFIC:

OZONE LAYER:

- ❖ Ozone, denoted as O₃, is a distinct oxygen compound.
- ❖ In contrast, the oxygen vital for terrestrial life is O₂.
- ❖ Approximately 90% of ozone naturally exists in the Earth's upper atmosphere, specifically the stratosphere, situated between 10 and 40 kilometres above the Earth's surface.
- ❖ In this region, it forms a protective layer safeguarding us from the sun's harmful ultraviolet radiation.



Figure 1 TYPES OF OZONE

WHO RELEASES ITS FIRST-EVER REPORT ON THE IMPACT OF HIGH BP

SOURCE: [THE HINDU](#)

WHY IN NEWS?

- The World Health Organization (WHO) highlighted in its inaugural report on the worldwide effects of hypertension that **around 80% of individuals with high blood pressure do not receive adequate treatment.**

FINDINGS OF THE REPORT:

- WHO report says approximately **4 out of 5 people with hypertension worldwide are not receiving adequate treatment.**
- Scaling up hypertension treatment coverage could prevent 76 million deaths between 2023 and 2050, according to the World Health Organization (WHO).

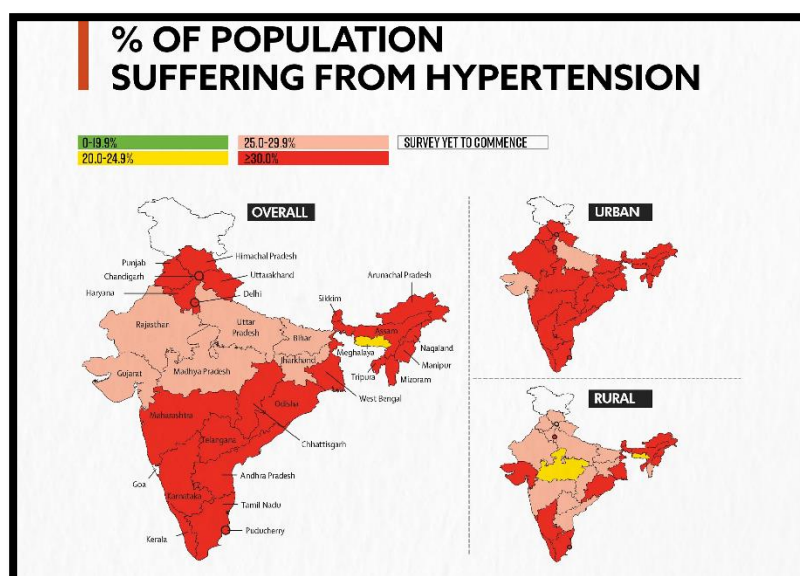
PREVALENCE OF HYPERTENSION IN INDIA AND THE WORLD:

- The **2019-20 National Family Health Survey (NFHS-5)** indicated a **hypertension prevalence of 24% in men and 21% in women, up from 19% and 17% in the previous round (2015-16).**

- The prevalence of hypertension in the Southern States of India exceeds the national average, with **Kerala leading the**

way at 32.8% for men and 30.9% for women, followed closely by Telangana.

- **Nationally, 21.3% of women and 24% of men aged 15 and above have hypertension.**
- Hypertension affects 1 in 3 adults worldwide and is a leading cause of conditions like stroke, heart attack, heart failure, and kidney damage.
- The number of people with hypertension doubled between 1990 and 2019, reaching 1.3 billion.
- Nearly half of those with hypertension are unaware of their condition.
- **Over 75% of adults with hypertension live in low- and middle-income countries**



MAJOR REASONS FOR HYPERTENSION :

- **Unhealthy Diet:**
A study published in the Journal of Hypertension in 2019 found that poor dietary habits, including high salt intake and low consumption of fruits and vegetables.
- **Sedentary Lifestyle:**
The World Health Organization (WHO) reports that physical inactivity is a global problem, with 23% of adults not meeting recommended levels of physical activity.
- **Obesity:**

According to a study published in The Lancet in 2021, obesity is a growing concern in India. The rise in obesity rates is strongly associated with hypertension.

- **Stress:**
Chronic stress, often related to work and lifestyle, can contribute to hypertension.
- **Tobacco and Alcohol Use:**
The tobacco use and excessive alcohol consumption are risk factors for hypertension.

STEPS TAKEN FOR ADDRESSING HYPERTENSION

- **India Hypertension Control Initiative (IHCI):**
The India Hypertension Control Initiative (IHCI) is a collaborative effort that includes partners such as the Indian Council of Medical Research, WHO-India, the Ministry of Health and Family Welfare, and state governments. Its aim is to enhance blood pressure management for individuals suffering from hypertension.

The infographic is divided into two main sections: 'How to prevent hypertension?' and 'How to detect hypertension?'. The prevention section lists six bullet points: 'Reduce salt (to less than 5g daily)', 'Eat fruit and vegetables regularly', 'Avoid saturated fats and trans fats', 'Avoid tobacco', 'Reduce alcohol', and 'Be physically active, daily'. An illustration of a woman in a red shirt and white shorts is shown next to these points. The detection section states 'Health workers should regularly check people's blood pressure.' and features a doctor's illustration with a speech bubble that says 'NO SYMPTOMS DOES NOT MEAN normal blood pressure'. Below this, it says 'People might have high blood pressure **WITHOUT ANY WARNING SIGNS OR SYMPTOMS.**'

- **FIT INDIA MOVEMENT:**
The Fit India Movement is a nationwide initiative in India that promotes the importance of maintaining good health and fitness through regular physical activities and sports.
- **INTERNATIONAL YOGA DAY:**
Since its introduction at the United Nations General Assembly in 2014, the International Day of Yoga has been observed globally every year on June 21 starting in 2015. Yoga incorporates deep breathing exercises, meditation, and relaxation techniques that help reduce stress.

WAY FORWARD:

- **Lifestyle changes** like adopting a healthier diet, quitting tobacco, and increasing physical activity can help lower blood pressure.
- **Some individuals may require medication.**
- Prevention, early detection, and effective management of hypertension are cost-effective interventions that should be prioritized, especially at the primary care level.