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## 1. Health insurance for all ages

### Why in News?

Senior citizens, even if they are 80 or 90 years old, will now be able to buy health insurance, irrespective of existing medical conditions. This is a huge relief for all Indians above the age of 65.

The insurance regulator, Insurance Regulatory and Development Authority of India (IRDAI), has asked insurance companies to offer their usual health policies to everyone, including senior citizens, students, and children.



### What is the new health insurance provision, and how will it help?

The regulator has told insurers to “design products specifically for senior citizens, students, children, maternity and any other group as specified by the Competent Authority (IRDAI)”.

India is a predominantly young country currently, but the share of the population above the age of 60 is projected to reach 20% by 2050. Following the IRDAI instruction, companies can build new products or enhance existing products offering comprehensive coverage to the entire family, including parents, instead of the current approach of restrictive offering for senior citizens.

### What was the age limit for health coverage until now?

IRDAI norms put the ceiling for buying health insurance at age 65. Thereafter, insurance cover came with tougher conditions, including compulsory pre-insurance health check-ups, and no

cover for pre-existing ailments. This is because susceptibility to illnesses increases after a certain age, regardless of how healthy an individual customer may be.

Also, premiums increased with age, so customers older than 50 were forced to make do with limited cover, and accept the removal of certain insurance riders.

### **What issues could possibly arise in the implementation of IRDAI's idea?**

Insurers may not be enthusiastic about catering to the 65-plus age bracket, and even if they do, the terms and conditions of such insurance policies may not be favourable to the customer. A 70-year-old individual who may now have the opportunity to buy health insurance for the first time, will likely encounter stringent terms, exclusions, and possibly high premiums. Since people in the 65-plus age group often have pre-existing conditions, insurers will carefully evaluate the profitability, sustainability, and scalability of their policies for this demographic.

Relevance: GS Prelims & Mains Paper III; Economics

Source: Indian express

## **2. Dommaraju Gukesh's victory at the Candidates chess tournament in Toronto**

### **Why in News?**

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Dommaraju Gukesh's victory at the Candidates chess tournament in Toronto ranks among India's greatest achievements in sport. Later this year, he will play China's Ding Liren for the World championship, as the youngest challenger in history.



### **Challenger**

In chess, unlike in most sports, the World champion has the privilege of defending his crown without playing a single game, while his challenger has to come through the gruelling Candidates tournament. The field was expectedly tough in Toronto, where the World No. 2 and No. 3, Fabiano Caruana and Hikaru Nakamura, had begun as the favourites.

Few would have imagined that a 17-year-old from Chennai would finish ahead of them. His victory further India's stature as the fastest rising country in world chess. He was not the only Indian in Toronto. There were five: three in the open section and two in the women's. And all of them did fairly well, though they lacked consistency.

### **Chess tournaments in India**

Gukesh had qualified for the Candidates after playing a Super Grandmaster tournament in Chennai in December. Without it, Gukesh simply would not have been able to make it to Toronto. But what is equally significant is the fact that it was India's first ever tournament of its kind. When the five-time World champion Viswanathan Anand was among the world's top players for decades, he had not got an opportunity to play even once in a tournament like that in India. The only world-class tournament in India is the one organised by Tata Steel in Kolkata, but the format is speed chess, not the classical variety employed at the Candidates and the World championship. There should be more elite tournaments in India.

Relevance: GS Prelims & Mains Paper I; Indian Society

Source: Indian Express

### **3. The story of Doordarshan's iconic logo, now in controversy over its colour**

#### **Why in News?**

The change in the colour of Doordarshan's logo from ruby red to saffron last week triggered criticism from opposition parties who accused the public broadcaster of adopting a colour closely associated with the ruling BJP, especially because the change was made in the middle of the election process.



Doordarshan (DD) said the change was only one of visual aesthetic, and officials pointed out that when the broadcaster went all-colour in the early 1980s, the logo was saffron on a green background.

This is the story of the evolution of the DD logo from its black and white days to the bright saffron of today.

### **DD's early days**

An experimental broadcast started on September 15, 1959, using a small transmitter and a makeshift studio. Daily transmission began in 1965 as part of All India Radio. The TV service was extended to Mumbai and Amritsar in 1972, and to seven other states in 1975.

In those days of black and white transmission, the first logo, the 'DD Eye' as it was called, was colour-agnostic too. It was only during the 1982 Asian Games in Delhi that the logo went colour — orange or saffron against a dark green background, which was perhaps a nod to the colours of the National Flag.

The signature Doordarshan tune was composed by sitar virtuoso Pandit Ravi Shankar and the master shehnai player Ustad Ali Ahmed Hussain Khan, and was aired for the first time on April 1, 1976. Both the tune and logo went on to achieve iconic status with the audience.

### **The original 'Eye'**

The original 'Eye' logo was designed by Devashis Bhattacharyya of the National Institute of Design (NID). The logo was picked by Prime Minister Indira Gandhi (who was also Minister for Information & Broadcasting) in the early 1970s out of a few design options.

Relevance: GS Prelims & Mains Paper II; Governance

Source: Indian Express