

General Insurance

R Health Beat

Quarterly Health Magazine-Vol.6, May 2015





Reliance Travel Care Policy



More than 4 million policies issued and over 1 million claims settled annually*

CEO Speaks...





Dear Readers,

Welcome to the 6th issue..!

At the outset, I would like to congratulate everyone for the successful release of our Anniversary issue in February 2015. It has indeed been a remarkable achievement all the way.

In this issue we focus on "Brain & Mind". With 100 billion nerve cells, the brain is the most complex organ of the human body and perhaps the most remarkable. It produces our every thought, action, memory, feeling and experience of the world. Our article "Brain Matters" in the "Did You Know" section shares insights on this.

No one is born knowing how to read. We all have to learn how. When you read, your brain has to connect letters with sounds and put those sounds together in the right order. But sometimes a child's brain takes longer than usual to make connections and continues to struggle in decoding words. Learn about the signs of dyslexia in children as well as its treating options in 'Doctor's Corner'

It is very obvious that people's brains are as different as their faces. But in his lifetime many wondered if there was anything specifically different. From being the most famous physicist of 20th century, to his groundbreaking theory of General Relativity, Albert Einstein, by any and all measures was a

genius. Let us take a closer look at one of the fittest brain ever in the 'Special Focus' section.

Wearable Technology has gained a lot of momentum in recent years, but most of them focus on tracking of physical health. Cognitive health and fitness were missing until the discovery of a cutting-edge wearable tech for human brain. In the 'Technology in Healthcare' section , we have tried to focus on such similar wearable devices which aims at measuring your brain's performance.

Here's someone who is known for his exuberance and signature wardrobe on a TV cookery show – host and chef of the popular show Turban Tadka, Chef Harpal Singh Sokhi, dishes out some safe and natural coolers that will bring some respite from the summer heat. Turn over to the 'Diet & Nutrition' section to read more.

Did you know that each hemisphere of the brain functions like two different personalities? The right brain learns using a very different set of skills from those of the left brain. Know more on how each hemisphere dominates each other by taking the brain test in our 'Leisure' section.

Once again, I thank the readers for their continued patronage.

Hope you enjoy reading this issue as well.

R Health Beat



Did you Know?



Doctor's Corner



Fitness Today



Technology in Healthcare



Diet & Nutrition



Leisure

Editorial Team

Editor-in-chief Rakesh Jain

Project Head Anand Singhi Dr. Saif Gondekar

Concept

Dr. Nagarjun Mishra Roma Mishra Chetan Thadeshwar

Content

Dr. Saumya Misra Dr. Mahesh Yelapure Priyanka Jain

Creative

Ananjan Chaudhury Swati Sharma Amar Shrivastav

Reach Us

Visit www.reliancegeneral.co.in

for more articles and updates on Healthy living and Wellness. You could also write to us at rgicl.rcarehealth@relianceada.com
with your comments and suggestions or for charting out an exclusive Wellness programme for you.

Brain Matters

On an average, your brain produces upto 35 watts of energy at the time of waking up.

During pregnancy, the fetal brain develops at an amazing rate. There are about 251,000 neurons added every single minute.

Brain doesn't have pain receptors. It can't feel anything.

85%
of the brain is cerebrum
The region of the brain responsible

is white matter (consists of nerve fibersdendrites and axons)

60%

is grey matter (Cell bodies)

60%

of the brain is fat The most of any organ

75% of the brain is water

for motor control

1.5 kg.
Average weight of an adult human brain



A baby's brain can use up to 50% of the total glucose supply, which may help explain why babies need so much sleep.

Every time the brain is asked to revive memory, it creates many new connections within the mind. The older the memory, the more the connections are formed.

Amygdala is a constructive part of the brain responsible for providing the clues about how the next person is feeling by only seeing his or her face.

Neocortex makes up 76% of the brain and is responsible for language and consciousness

The human brain is not as perfect as it is thought of since in many instances it has been found to fool human beings making them to perceive things differently from the reality.

Understanding Dyslexia

Ishant Awasti's painting depicting soldiers digging a tunnel to cross the border and infiltrate the enemy territory not only impressed his teacher Ram Shankar Nikumbh but all of us who watched "Taare Zameen Par". The buck-toothed, wide eyed boy who is scolded and punished by teachers and parents for poor test scores and repeatedly called an idiot and duffer, helped in lifting the veil on the issue of dyslexia that remained shrouded in private pain for many families in India.

What is Dyslexia?

Dyslexia is the most common learning disability among children and it affects the person's ability to process written words, symbols and numbers. While dyslexics fall below the median in these aspects, their brains are much more innovative, artistic and creative. The symptoms of this condition vary from one child to another, but usually, the child has normal or above average intelligence. Dyslexic children suffer from language deficiency, speaking disorders, memory loss, difficulty towards distinctive sounds, interpreting errors where they tend to interpret 'U' as 'N' and 'W' as 'M' and Impaired ability to learn basics such as the alphabet, colors, and numbers.

5 Things that Dyslexics are good at:

- Finding the odd one out: Dyslexic people excel at global visual processing and detection of impossible figures. Dyslexic scientist Christopher Tonkin had this unusual sensitivity to get 'things out of place'.
- 2. Good spatial knowledge: They have much better skills at manipulating 3D objects in their mind.
- **3. Business Entrepreneurs:** Did you know that some of the famous entrepreneurs like Steve Jobs and Thomas Edison were dyslexic? Better strategic planning and creative thinking gave them an added advantage of formulating real and successful business strategies.
- **4. Highly Creative:** Dyslexics are known to be highly creative such as the World's famous actors like Johnny Depp and Orlando Bloom. Picasso demonstrated the power of imagination through his drawings, which was perhaps linked to his inability to see written words properly.
- 5. Thinking outside the box Problem solving: Such creative people develop an intuitive approach to problem solving and are well known for having sudden leaps of insight that solve problems.

How to help children with Dyslexia?

Early intervention can give children with dyslexia the encouragement and tools they need to manage in school and compensate for their disability. If parents suspect any learning disability then they can consult the pediatrician as early as possible. The first step will be to have your child evaluated so you can take the appropriate steps at school and at home.

Two theories namely: Occupational Therapy, where students have to perform purposeful occupations and Remedial Therapy, where teachers adopt different teaching patterns to teach them. Children have to undergo an IQ test and a psycho-educational assessment test along with an ear and eye checkup and pediatric checkup prior to the treatment. Two to three years of remedial therapy can drastically change the child's life for good

How can parents help their child?

- **Read to your child:** Find time to read to your child every day. Point to the words as you read
- Focus on the sounds within words: Play rhyming games, sing songs that emphasize rhyme, point out similarities in words
- Work on spelling: Point out new words, play spelling games, and encourage your child to write
- Recognize your child's limitations: There may be some things your child will always struggle with. Help your child understand that this doesn't mean he or she is a failure

Instead of begrudging the child, encourage him/her to do what they love. It is important to remember that Dyslexics are not "lazy". They just have information processing difference and difficulties.

Some famous people who were dyslexic in their childhood include Thomas Alva Edison, George Washington, Albert Einstein, Leonardo da Vinci and Bill Gates.

Dr. Neelu DesaiMD, DNB
Consultant Child Neurologist and Epileptologist
PD Hinduja Hospital, Mahim, Mumbai



I don't remember how good my memory is... Alzheimer's

Dementia is not a disease by itself. It's a group of symptoms that are caused by various diseases or conditions. Alzheimer's is the most common cause of dementia and is the result of the gradual destruction of brain cells. It is a degenerative disease that can affect memory,

reasoning and personality.

Being forgetful need not necessarily mean having dementia. However, some of the early signs do include lapses in memory and finding the right words.



SYMPOTMS OF ALZHEIMER'S	MEMORY LOSS FROM NORMAL AGING
Forgetting whole experience	Forgetting part of an experience
Rarely able to remember later	Often able to remember later
Gradually unable to follow written /	Usually able to follow written / spoken directions
spoken directions	
Gradually unable to use notes as	Usually able to use notes as reminders
reminders	
Gradually unable to care of oneself	Usually able to care of oneself

Focus on prevention until there is a cure

- Use it or loose it: Speak a second language Bilingualism is found to delay Alzheimer's by upto four years. People who frequently read books, news papers or play brain games like cards, Sudoku or crossword, decrease their risk by 47%. Being socially active is extremely critical irrespective of your age for effective functioning of your brain.
- Look after your heart: Every heart beat pumps 20% to 25% of your blood into your head, where your brain utilizes 20% of the food and oxygen your blood caries. Therefore, being physically active means better heart, better brain and overall better health. Take care of your heart by keeping your blood pressure in control, not smoking and managing your stress levels.
- Get the right multivitamin: Get your daily requirement of Vitamin B12 (Cobalamine). While most non-vegetarians get adequate amounts of B12 in their diet, vegetarians could supplement their diet with fortified cereals, skim milk or cheese for their dose. Supplement with an appropriate multi-vitamin if needed. Avoid multi vitamins with iron or copper, and take iron supplements only when prescribed by a physician.
- You are what you eat: Eat like a Mediterranean- a diet rich in antioxidant rich dark colored vegetables, legumes, fruit, fish (tuna, mackerel and salmon). Polyphenols in red wine are known to reduce plague formations in brain linked to memory loss in Alzheimer's. A handful of nuts everyday gives you adequate dose of Vitamin E which helps in regeneration of nerve cells. Your daily cup of coffee could reduce the risk of Alzheimer's by up to 65%. Avoid aluminum cookware, instead choose cast iron pots and pans.

Dr. Abhishek Srivastava

MBBS ,MD (BHU , Varanasi) DM- Neurology (SGPGI) Member European Neurology Society Take a Deep Breath to Breathe Away your Stress

For many of us, relaxation means zoning out in front of the TV or playing a game. But this does little to reduce the damaging effects of stress. To effectively combat stress we need to activate the body's natural relaxation response. The most effective relaxation technique is BREATHING – a response that can be highly recommended for everyone including kids. You don't have to splurge excessive money on that nor visit any gym to practice it. It is free and can be practiced anywhere.

When a person is under stress, the breathing becomes shallow and rapid. Shallow over-breathing can prolong feelings of anxiety by making the physical symptoms of stress worse. Controlling your breathing can help to improve those symptoms.

Here are three powerful breathing exercises to help you uplift your mood and balance your stressful day:

Nadi Shodhana or "Alternate Nostril Breathing"

This technique balances out your left and right brain hemispheres. Starting in a comfortable meditative pose, hold the right thumb over the right nostril and inhale deeply through the left nostril. At the peak of inhalation, close off the left nostril with the ring finger, then exhale through the right nostril. Continue the pattern, inhaling through the right nostril, closing it off with the right thumb, and exhaling through the left nostril.

- a) Nadi shodhana is said to "clear the channels" and make people feel more awake
- b) You will notice that this technique will enable you to concentrate and become less outwardly focused

Bhastrika or "Bellows Breath"

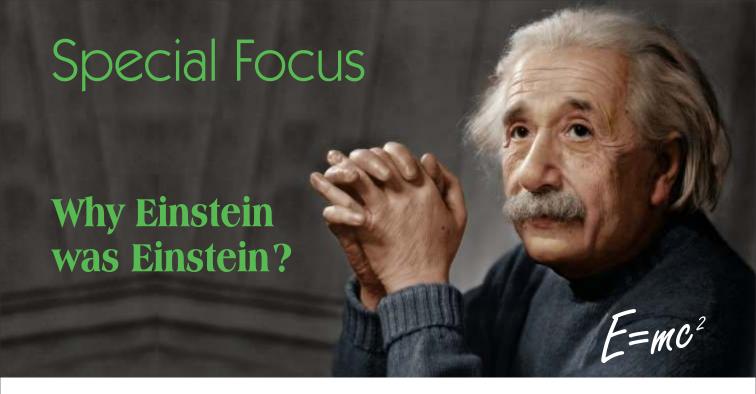
If you are feeling depressed, this breathing technique will elevate your mood while enhancing your metabolism, digestion, strength and confidence. Sit in any steady asana. Keep the body erect and close your eyes. Place your hands on your knees. Now begin to breathe as forcefully as comfortable through the nose with equal emphasis on the inhalation and exhalation. The diaphragm should expand and contract in conjunction with your breathing. All the breaths should be deep and powerful and you should try to establish a steady rhythm. The pace should be about 1 second for inhalation and about the same for exhalation. Do a round of 10 repetitions and then inhale completely, hold your breath in for 1-5 seconds and then exhale completely. This completes 1 round.



Ujjayi or "Victorius Breath"

Ujjayi Pranayama is called the ocean sounding breath because you make an ocean sound by contracting the glottis with the inhalation and exhalation. Sit in Padmasana or Siddhasana. Close the mouth. Inhale slowly through both the nostrils in a smooth, uniform manner till the breath fills the space from the throat to the heart. Retain the breath as long as you can do it comfortably and then exhale slowly through the left nostril by closing the right nostril with your right thumb. Expand the chest when you inhale. During inhalation a peculiar sound is produced owing to the partial closing of glottis. The sound produced during inhalation should be mild, continuous and of uniform pitch. This may be practiced even when walking or standing. Instead of exhaling through the left nostril, you can exhale slowly through both nostrils.

Note: If you have any medical conditions, are pregnant, or otherwise unsure of whether or not you should try these techniques, please consult a doctor before you do them. Avoid practicing these techniques in closed or polluted environments.



"Intellectuals solve problems, geniuses prevent them."

Nobel laureate, Times Magazine- Person of the Century, and undoubtedly the most influential Physicist of all time, Albert Einstein, was born on March 14, 1879, at a small village, Ulm, Württemberg in Germany. He developed the special and general theories of relativity and won the Nobel Prize for Physics in 1921 for his explanation of the photoelectric effect. He could have been the President of Israel. When Israel's first president, Chaim Weizmann, died, Einstein was offered the position, but he declined saying he lacked "the natural aptitude and the experience to deal properly with people" to do the job.

"No special talents, just passionately curious."

Einstein was slow in learning how to speak. His parents even consulted a doctor. He also had a cheeky rebelliousness toward authority, which led one headmaster to expel him and another to amuse history by saying that he would never amount to much. But these traits helped make him a genius. His conceited contempt for authority led him to question conventional wisdom. His slow verbal development made him curious about ordinary things — such as how does a compass work — that most adults take for granted.

"Logic will take you from A to B, Imagination will take you everywhere."

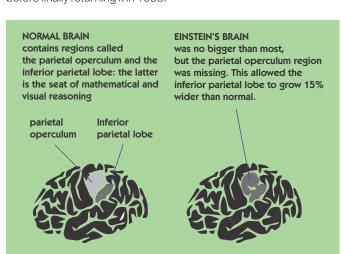
His great breakthroughs came from visual experiments performed in his head rather than the lab. They were called Gedanken experiment - thought experiments. At age 16, he tried to picture in his mind what it would be like to ride alongside a light beam. If you reached the speed of light, wouldn't the light waves seem stationery to you? But Maxwell's famous equations describing electromagnetic waves didn't allow that. He knew that math was the language nature uses to describe her wonders, so he could visualize how equations were reflected in realities. So for the next ten years he wrestled with this thought experiment until he came up with the special theory of relativity.

"I never said half the crap. People said I did."

Einstein himself did not create the atomic bomb or even work on the Manhattan Project. He was denied the security clearance by the U.S. Army. But both Einstein's letters to then-U.S. President Franklin D. Roosevelt outlining the theory of a uranium fission bomb and his famous formula, E=mc², linking mass and energy, helped spur the development of nuclear weapons. Einstein later regretted his involvement, telling Newsweek that "had I known that the Germans would not succeed in developing an atomic bomb, I would have done nothing."

Why Einstein was Einstein and you are not

After Einstein died, the pathologist who did his autopsy took his brain without permission. He eventually got the permission necessary from Einstein's son, but he was fired from Princeton when he refused to turn the brain over. He kept it for over forty years before finally returning it in 1998.



Source :

Gadgets

Wearable Tech The Future of Accessorizing



Melon is a brain wave sensing headband that pairs up with a mobile app to help users understand and improve focus across activities. It is a personal EEG device (Electroencapholography) whose intent is to monitor and provide feedback about the general activity of brain and transfers its readings by Bluetooth to a computer or smartphone.

Electroencephalography (EEG), a collection of methods for monitoring the electrical activity of the brain, has been a research and diagnostic tool for the brain .

The human brain consists of billions of interconnected neurons. When a single neuron fires, it creates an almost imperceptible amount of electrical charge. During normal waking states, millions

of neurons are firing collectively in your brain. The cumulative electrical activity that results can be measured on the forehead as brainwaves. Melon measures this global electrical activity by placing three electrodes on the forehead region that listen to your pre-frontal cortex.

Melon comes with a smartphone app, which enables users to store and chart their readings and to store information about the activity and other relevant facts (quality of sleep, hunger, etc.) at the time the readings were made. This allows the user to discover when they focus well and when they need to intervene.

Price: Approximately \$149.

Thync

Discover the new mood changing headset....

Displayed at the Consumer Electronics Showcase (CES) in Las Vegas, which was held in January 2015, this device has garnered a lot of attention and has surely amazed the visitors. It is a wireless wearable electrode for your brain, can tune your mood. It comes in two settings, "Calm" or "Energize," and the developers claims their device can amp up your alertness like a shot of caffeine, or mellow you out like a good massage — all with a precisely designed pulse of current Thync uses neurosignaling in the form of electrical pulses delivered through programs we call Vibes. Thync Calm Vibes help your brain relax. Thync Energy Vibes give you an energy boost. Vibes are targeted to specific neural pathways using advanced bio-materials engineered to achieve optimal results. You select Vibes from your smartphone app for your on-demand shift to an energized, relaxed, or focused state.

A session using the device lasts around 10 minutes and the effects can last for anywhere up to about 45 minutes.

Price: Yet to be announced



Mobile apps

Sharpen your cerebral folds no matter where you are



Lumosity

Train your brain or remain the same!

Developed by a group of neuroscientists and is based on the concept of "neuroplasticity" - the idea that your brain changes over time. This popular app is split into sessions of three games tailored to your goals: memory, attention, problem solving, processing speed or flexibility of thinking. Just one session a day can improve mental skills and users can track progress and compare performance with others.

Availability

Download the free app on the Play store and iOS and offers in-app purchases

Peak

Enjoy becoming better every day!

It gathers data in the daily mental exercises that could shine a light on how we use our brains in our professional lives. Peak mimics the way fitness apps let you set daily goals and has daily workouts for your gray matter, focusing on games to improve language skills, mental agility, problem solving, focus and memory. It also lets you set up training reminders at specific times on each day of the week.

Availability

Download the free app on the Play store and iOS and offers in-app purchases



Elevate

Get your brain activity levels elevated!

Elevate is a brain training program designed to improve focus, speaking skills, processing speed, memory, math skills, and more. Each person is provided with his or her own personalized training program that adjusts over time to maximize results.

The more you train with Elevate, the more you'll improve critical cognitive skills that are proven to boost productivity, earning power, and self-confidence. Users who train at least 3 times per week have reported dramatic gains and increased confidence.

Download the free app on the Play store and iOS but the premium version is available for a paid subscription

Food for thoughtHealthy summer diet for your child

As the temperature begins to soar, a child's body tends to get dehydrated and so do the energy levels. Therefore, it becomes quite important to make the necessary changes in diet in order to stay healthy during summers.

While it is easy to maintain a routine during school days, it becomes difficult to do the same once the vacations commence. As a result, the child ends up eating junk foods, restricts himself of any physical activity, thereby leading to weight gain.

To help keep things reasonably on track while enjoying the laid back days of summer, below are some guides to plan a healthy summer diet for your child.

Increase your child's fluid intake

Encourage your child to eat fresh fruits and vegetables regularly as they are rich in water content and also have healthy minerals, fibre and vitamins. Incorporate salads which are rich in water into their diet. Offering them delicious sorbets and

milkshakes with fruits would also help.

Routine it up

It is very important to ensure that your child eats his/her meals on time. If your kid is an early riser, make sure he/she has breakfast between eight and nine in the morning and eats lunch between one to two in the afternoon and the dinner is completed by nine if you want your child to sleep early. Keep kids on a schedule for meals and snacks. This helps them feel the signs of hunger and stops the mindless snacking between meals.

Prepare easy-to-digest meals

Summer is a time when your child is going to be out in the sun and eating a heavy meal before or after exhaustive physical exercise can lead to nausea. Encourage your child to have simple home cooked meals over heavy, oily food.

Choose fresh foods

Foods gets stale very fast during summer season. Avoid stocking up cut fruits and vegetables in your child's tiffin box as its prolonged non-usage would lead to bacterial growth which will accelerate gastric disturbances.

Fruits! Fruits!

Its summer time and parents should stock up on lots of fresh summer fruits because eating them will prevent the kids from developing any mineral and vitamin deficiencies. Consuming a slice of mango, watermelon, oranges etc. keeps the child's body hydrated.

A fresh fruit juice will also help to satisfy thirst and avoid dehydration in summer months. But avoid consuming packed fruit juices which contains preservatives, added sugar and negligible fiber in it.

Play with your food..

Get Creative with recipes: Who says you can't play with your food? Try to be creative with your recipes to help your kids eat healthily. You'll be able to sneak plenty of fruit and vegetables into their diets, without having to deal with tantrums at dinnertime. Turn your kids lunchboxes into scenes from their favorite movies and TV programs, by creating the characters out of healthy foods. Fruits like watermelons are great for cutting up into cute shapes with cookie cutters.



Beat the Heat with these Summer Coolers



Cucumber Yoghurt Soup With Papad

Ingredients Cucumbers, peeled Yoghurt SaltTo taste Crushed black peppercorns1 tsp. Chopped dill leaves + for garnishing 3 tbsp. Ice cubes 6-8 nos. Red chilli sauce 4 tsp. Khichu papads 2 nos.

Method

- 1 Roast the papads and keep aside
- 2 Roughly chop cucumbers and place in a mixer jar. Add yoghurt, salt, crushed black peppercorns, 2 tosp dill leaves, 6-8 ice cubes and grind into a puree
- 3 Strain the soup and add the remaining dill leaves
- 4 Take 4 tall glasses. Drizzle 1 tsp chilli sauce along the rim of each glass. Pour the soup into the glasses. Crush the papads and sprinkle on the soup Garnish with dill leaves and serve chilled

Chilled melon salad

Ingr	edi	sn	ts

 Watermelon
 1/4 no.

 Musk melon
 1 Medium

 Dressing
 1 ½ tsp.

 Lemon juice
 2 tsp.

 Orange juice
 2 tsp.

 Black peppercorns, crushed
 3-4 nos.

 Roughly torn fresh mint leaves
 1tsp.

 Salt
 To Taste

 Black salt (kala namak)
 To Taste

Method

- 1 Using a Parisienne scoop (melon baller), scoop out small balls from the watermelon. Discard all
- 2 Cut the muskmelon in half Scoop out small balls from the center, leaving a thick shell. Discard all the seeds. Reserve the melon shells
- 3 Place melon balls in a refrigerator to chill thoroughly
- 4 Mix together all the ingredients for the dressing. Pour over the melon balls and toss gently once or twice to mix. Spoon into the melon shells and serve immediately

Chef Harpal Singh Sokhi is the Man who has redefined cookery shows in India with Turban Tadka, on India's only 24/7 food channel- Food Food. Fusion of Indian food with International Cuisine has what made Chef Harpal Singh Sokhi a sought after name within the Food industry. He was awarded Indo Australian Cultural by the Victorian Council Australia and All in October 2014, for promoting Indian food and culture in Australia.





Great Days Start with a Good Night's Sleep...

If you are among the people who loves to sleep and hit the snooze button before getting up, then you are not alone. It is said that on an average, human beings are sleeping two hours less than what they used to a hundred years ago. Few years back an AC Nielsen study said that 40 per cent Indians go to bed between 11 pm and midnight as compared to 27 percent in Japan and 23 percent in Australia.

We give you reasons why good sleep is essential for having a good day.

- · Boosts Brain Activity
- · Supports Weight Loss
- · Increases Creativity
- · Makes you look younger
- · Reduces drowsy driving
- · Repairs your muscles after you train hard in the gym

Tips for a Good Night's Sleep

- Get a constant sleep schedule
- Avoid late snacking
- Avoid caffeine, alcohol, nicotine and other chemicals that interfere with sleep
- Balance fluid intake
- Exercise regularly
- Avoid tech in the bedroom
- Avoid going to bed on an empty stomach
- Improve your sleep hygiene

Recommended Amount of Sleep

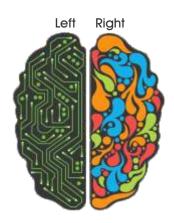
Age	hours a day
Newborns	16–18
Preschool-aged children	11–12
School-aged children	At least 10
Teens	9–10
Adults (including the elderly)	7–8



Between Minds Left Brain vs Right Brain

The two hemispheres look similar but they manage different functions such as

I am analytical
I am always in control
I am the planner
I am precise
I am reality
I move in a sequential manner



I am creative
I am movement
I am impulsive
I am intuitive
I am fantasy
I move randomly from task to task

The two hemispheres have their own way of responding to conflicts. They take turns in dominating our thinking at times and often work together. The two hemispheres have control over different sides of the body. Most of the time, the left side of your brain controls the right side of your body and the right hemisphere controls your body's left side.

Let's play:

Look at the chart and say the COLOR not the word

YELLOW BLUE ORANGE BLACK RED
GREEN PURPLE YELLOW RED ORANGE
GREEN BLACK BLUE RED PURPLE
GREEN BLUE ORANGE GREEN PURPLE

In the above 'game' the right hemisphere of your brain tries to say the color, but the left hemisphere interrupts and says the word you are reading. Therefore, the right hemisphere is the 'Creative Brain' and the left hemisphere is known as the 'Logical Brain'.

What are our readers say about RHealthBeat





"I saw and read R HealthBeat. I am impressed with selection of topics for various issues on day to day health. My article is very nicely embodied and I hope people will take a note of that. I request every reader to devote atleast half and hour daily to work for your health. I assure you will get wonderful results. Health is Wealth."

Saina Nehwal

World no 1. Badminton Player - BWF women's singles rankings (As on 16^{th} April, 2015)

"R HealthBeat is always the one I know I can count on when it comes to Health updates, It always provides interesting updates and quality information. Particularly appreciate the independent technical coverage."

Austin D'souza - DGM (Insurance), Wartsila

"it's a brilliant Quarterly Magazine, There's so much of interest and it's all highly relevant and applicable. Ive seen the magazine and I think the 'look' is really good. Also impressed with content: interesting, well written articles which cover many topics."

Umesh Kandpal - General Manager (Max Healthcare)

"I think R HealthBeat is a great magazine and I hope it is proving to be a success, because it has the two most important elements of – great, fresh thoughts; comprehensive and engaging content."

Radha Gupta - Finance Controller (Sir Ganga Ram Hospital)



reliancegeneral.co.in 1800 3009

IRDA of India Registration no. 103. Insurance is the subject matter of solicitation.

Reliance General Insurance Company Limited.

Registered Office: Reliance Centre, 19 Walchand Hirachand Marg, Ballard Estate, Mumbai-400001. **Corporate Office:** 570, Rectifier house, Naigaum Cross Road, Wadala (W) Mumbai -400031.Corporate Identity Number: U66603MH2000PLC128300. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.



An ISO 9001:2008 Certified Company.

Disclaimer - Reliance General Insurance Company Limited disclaims liability of any kind whatsoever arising out of the readers' use, or inability to use, the material contained in it. Reliance General Insurance Company Limited takes no responsibility for the views and advice proffered by its contributors. Recommendations offered are not a substitute for professional opinion and readers are advised to seek the guidance of specialists concerned. Adequate care is taken to compile articles for our users' reference. Reliance General Insurance Company Limited makes every effort to maintain accuracy of information provided and disclaims responsibility for any resultant loss or damage. None of the authors, contributors, sponsors or persons connected to Reliance General Insurance Company Limited can be held liable for reproduction of the material.