

WORD LIST-1 (MAY 31, 2023)

1. [universal \(health\) coverage](#) (noun) - it means that all people have access to the full range of quality health services they need, when and where they need them, without financial hardship. It covers the full continuum of essential health services, from health promotion to prevention, treatment, rehabilitation and palliative care; Insurance for all.
2. [Insurance Regulatory and Development Authority \(IRDAI\)](#) (noun) – it is an autonomous, statutory body tasked with regulating and promoting the insurance and re-insurance industries in India.
3. [backing](#) (noun) - protection, guidance, support.
4. [regulator](#) (noun) – an association/statutory body that supervises a particular business activity.
5. [unveil](#) (verb) – launch, release, introduce.
6. [blueprint](#) (noun) – model, plan, guide, template, framework.
7. [adverse](#) (adjective) – dangerous, harmful, detrimental, unhealthy; unfavourable, disadvantageous, bad.
8. [shock](#) (noun) – trauma; blow, disturbance.
9. [with an eye on/to](#) (phrase) – regarding, with reference to, in relation to.
10. [lynchpin](#) (noun as modifier) – most important, main, focal, central (thing).
11. [Unified Payment Interface \(UPI\)](#) (noun) – Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It also caters to the “Peer to Peer” collect request which can be scheduled and paid as per requirement and convenience.
12. [pursue](#) (verb) – engage in, take part in, be occupied in, participate in (an activity).
13. [bridge](#) (verb) – link, join, connect, unite, overcome.
14. [bridge the gulf/gap](#) (phrase) – try to find a way to reduce the gap and bring the two separate things/viewpoints together.

Note:

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EDITORIAL WORDS

LEARNING ENGLISH & IMPROVING VOCABULARY

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15. protection gap (noun) – the difference between the amount of insurance that is economically beneficial and the amount of coverage actually purchased.
16. enviseage (verb) – conceive, imagine, envision, think, perceive, apprehend.
17. bundled (adjective) – packaged.
18. Bima Vistaar (noun) – A social safety net product called "Bima Vistaar" is an affordable, accessible and comprehensive cover for rural population in the event of natural disasters, such as floods, and earthquakes, to name a few. it is a comprehensive cover for the rural population on benefit based/parametric structure.
19. Bima Vahak (noun) - it intends to form a women-centric insurance distribution channel, which is likely to foster greater trust and build awareness about insurance products in the rural parts of India.
20. Bima Sugam (noun) - a one-stop portal for all consumers; Bima Sugam itself is poised to become the "UPI moment" in India's insurance journey.
21. work out (phrasal verb) – devise, formulate, draw up, prepare.
22. household (noun) – family, house.
23. expeditious (adjective) – speedy, quick, rapid, swift.
24. monetary (adjective) - financial.
25. come in handy (phrase) – to be useful.
26. distress (noun) – hardship, adversity, misfortune; suffering, affliction.
27. to begin with (phrase) - at first, initially, at the outset.
28. facilitate (verb) – assist, help, aid, promote, ease, make possible.
29. going forward (phrase) – in the future.
30. at the most (phrase) – not more than.
31. legislative (adjective) - relating to legislation; law-making, policy-making.
32. reboot (noun) – restart, reintroduction, restoration.
33. be on the anvil (phrase) – in a state/condition of discussion (not implemented); being discussed or prepared but it is not yet completed to be put into action.

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34. ease (verb) – lessen, reduce, make easy, facilitate.
35. norm (noun) – standard, convention, regulation.
36. slew (noun) – a large number of, lot, range.
37. untapped (adjective) – dormant, inactive, unused/not yet exploited.
38. niche (noun/adjective) – (products, services) of interest only to a few people.
39. decade (noun) – a period of ten years.
40. moribund (adjective) – declining, waning, dying, decaying, stagnant/weak.
41. penetration (noun) – reach, spread.
42. insurance penetration (noun) – the ratio of premium payments to Gross domestic product (GDP).
43. Gross domestic product (GDP) (noun) – a measure of economic activity in a country. It is the total value of a country's annual output of goods and service.
44. slide (noun) – decline, fall, drop.
45. metric (noun) – a standard of measurement.
46. surpass (verb) – be better/greater than, exceed.
47. mark (noun) – point, level, stage.
48. given (preposition) – considering, taking into account, bearing in mind.
49. sheer (adjective) – total, complete, absolute, perfect, thorough, downright.
50. literacy (noun) – the ability to read and write.
51. financial literacy (noun) – it refers to basic personal finance skills - to competently earn, spend, invest, save, budget, and borrow money.
52. imperative (noun) – necessary condition, precondition, essential requirement.
53. break from (verb) – to end a connection with (someone or something).
54. status quo (noun) – the present situation, the current state, the existing state of affairs.
55. unquestionable (adjective) – beyond question/doubt.
56. move (noun) - step, action, act, measure.

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57. rope in (phrasal verb) – persuade someone to do something.
58. granular (adjective) – detailed, precise, minute.
59. strategy (noun) – plan of action (in order to achieve a more expansive set of political, economic, and security interests).
60. look beyond (phrasal verb) – to consider something more than something else.
61. catalyse (verb) – to cause/accelerate some action/process.
62. get out (phrasal verb) - escape, leave.
63. comfort zone (noun) – safe situation, secure position.
64. levy (noun) – imposition, charging, collection (of a tax, fee, fine).
65. premia (noun) - plural of premium.
66. notion (noun) - concept, idea, view, impression.
67. untenable (adjective) – unjustifiable, unjustified, unacceptable, groundless, illogical.
68. calamity (noun) – disaster, catastrophe, crisis, tragedy.
69. Below Poverty Line (BPL) (noun) – a benchmark used by the government of India to indicate economic disadvantage and to identify individuals and households in need of government assistance and aid.
70. vacuum (noun) – gap, absence, lacuna.
71. at the helm (phrase) – in charge, in command/control/authority; in the driving seat.
72. helm (noun) – in charge, in command, in authority, position.
73. tenure (noun) – term, time, period (in office).

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