



EDITORIAL

Dear Reader

February invites reflection not only on progress, but on preparedness. As we mark World Cancer Day and Maha Shivaratri, the message is clear: resilience must be intentional. Across health, livelihoods, and communities, strength grows through awareness, discipline, and collective responsibility. We wish you well-being and renewed determination in the months ahead.

In this edition of Pulse, resilience is examined not as a concept, but as a system shaped by technology, distribution, research, and impact.

From the insurer's lens, Mr. Deepak Barsay explains how modular, no-code, and embedded platforms are removing legacy constraints, integrating protection into payroll systems and digital ecosystems making insurance frictionless and inclusive for MSMEs and gig workers.

On distribution, Mr. Chintu Kinger highlights how a phygital approach combining trusted human networks with digital infrastructure can embed credit, farm mechanization, and micro-insurance into rural ecosystems, making protection part of productive life.

Mr. Mendum Srinivasulu presents a vision for climate-smart, non-chemical agriculture through trust-first village hubs integrating soil health, advisory, traceability, and risk intelligence shifting from reactive compensation to proactive resilience.

Our featured research paper, "Demand for Crop Insurance in India: Evidence from National Representative Surveys," analysing adoption under Pradhan Mantri Fasal Bima Yojana, reveals persistent gaps among small and marginal farmers reminding us that trust, localized outreach, and context-specific design are as vital as public investment.

Impact at scale is reflected in Samunnati's integrated AMLA framework, embedding finance, markets, advisory, and risk mitigation into agri value chains to institutionalize resilience across millions of smallholder farmers.

Beyond rural ecosystems, our blog, "The Silent Risk in India's Rental Housing Market – and How Insurance Can Fix It," turns to an emerging urban frontier. As cities densify and mobility rises, rent and tenant insurance are becoming essential stabilizers for renters and small landlords alike redefined through embedded and digital models that make protection more accessible than ever.

Across farms, enterprises, platforms, and homes, one truth stands out: resilience must be designed, not assumed. When protection is thoughtfully embedded into everyday systems, it builds confidence, unlocks opportunity, and fuels inclusive growth.

Happy Reading!

Team Pulse

INSIDE

S.No.	Content
1.	Editorial Message from Editor
2.	Did you Know? And Festival of the Month
3.	Eminent Personality Insight Mr. Deepak Barsay CEO TruNord Technologies Ltd.
4.	Mr. Chintu Kinger Founder & CEO Satat Gram Last Mile Mobility LLP
5.	Mr. Mendum Srinivasulu Co-Founder & CEO Samruddhi Eco AgriFabriX Pvt Ltd
6.	Research Paper Demand for Crop Insurance in India: Evidence from National Representative Surveys Dr. Dinamani Biswal Dr. Chandra Sekhar Bahinipati
7.	Impact Study Samunnati
8.	Blog of the Month The Silent Risk in India's Rental Housing Market - and How Insurance Can Fix It
9.	Event Update

DID YOU KNOW?



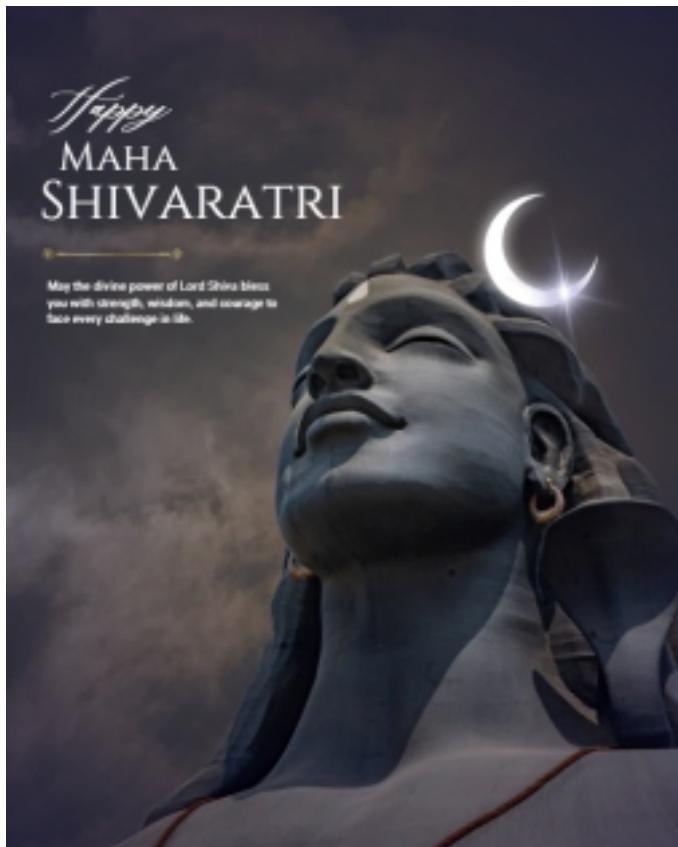
Taste Bud Insurance: Food critics and chefs sometimes insure their taste buds. If your job depends on enjoying and judging food, it makes sense to protect your taste buds from harm.

Source: https://medium.com/@smith_9/20-cool-things-about-insurance-you-didnt-know-967493349cd1



Festive Corner

In the spirit of reflection and renewal, this time of the year brings together two meaningful observances - World Cancer Day and Maha Shivaratri. World Cancer Day reminds us of the importance of awareness, early detection, and standing in solidarity with those affected by cancer. Maha Shivaratri, a sacred festival symbolizing inner strength, discipline, and transformation, encourages self-reflection and spiritual well-being. Together, these occasions highlight a shared message of hope, resilience, and collective responsibility toward nurturing healthier lives and stronger communities.



Eminent Personality Insight



Mr. Deepak Barsay has over 27 years of leadership experience in global insurers and banks, including SBI Life (India), Metlife (India), Legal & General (Egypt), AIG (Middle East) and AXA Life (India) where he held CXO roles. My expertise spans life and non-life insurance, operational optimization, and international market expansion.

Introduction of the Organisation: TruNord Technologies Ltd., headquartered in DIFC, Dubai, is a next-generation insurance technology company providing modular, no-code platforms that enable insurers, distributors, and ecosystem partners to launch and scale digital insurance with speed and efficiency. Founded in 2021, it supports the transition from rigid legacy systems to agile, API-driven models tailored for embedded, micro, and inclusive insurance.

Its distribution and insurance operating platform reduces product setup time from months to minutes, lowers operational costs, and integrates insurance seamlessly into payroll systems, merchant networks, and digital customer journeys particularly benefiting MSMEs, gig workers, and underserved communities.

Internationally recognized, TruNord was selected by UNDP and Generali as a winner of the Insurance Innovation Challenge in Thailand, reinforcing its mission to make insurance more accessible, scalable, and effortless across diverse markets.

Website: <https://trunord.io/>

What gap in the insurance ecosystem led you to start TruNord, and how has that vision evolved?

We started TruNord after seeing a persistent gap between what insurance could do and what existing systems actually allowed it to do. Across markets, insurers were constrained by legacy technology - slow to launch, costly to customize, and difficult to integrate into the digital ecosystems where customers live and work. This made insurance hard to access, especially for MSMEs, gig workers, and underserved communities who need simple, relevant protection the most.

Our vision was to remove friction from insurance by rethinking it as a modular, no-code, and embedded capability rather than a standalone product. TruNord was built to help insurers and partners design, launch, and distribute insurance in days instead of months, directly within payroll systems, merchant platforms, and digital journeys.

Over time, that vision has evolved from enabling speed and efficiency to enabling impact at scale - making resilience effortless, insurance inclusive by design, and technology a growth enabler rather than a barrier. Today, TruNord is focused on helping the ecosystem move faster, reach further, and protect more people in ways that fit naturally into everyday life.

Which TruNord solutions have delivered the most impact for insurers and intermediaries so far?

Mr. Deepak Barsay

CEO

TruNord Technologies Ltd.

TruNord's most impactful solutions for insurers and intermediaries are those that **transform how insurance is launched, distributed, and embedded:**

No-Code Product & Distribution Engine

This dramatically reduces time to market-enabling insurers and intermediaries to configure, price, and launch new products in days instead of months. By eliminating traditional tech bottlenecks, partners can innovate faster and respond to market demand in real time.

Embedded Insurance Capabilities

Embedding coverages directly into payroll systems, merchant platforms, and digital journeys has unlocked new revenue streams for partners while increasing reach and relevance. This has been especially powerful for intermediaries embedding insurance into ecosystems where their clients already operate.

API-First, Modular Architecture

TruNord's modular, API-driven platform lets partners integrate capabilities without heavy development lift. This empowers insurers and intermediaries to scale quickly, experiment with offerings, and adapt without legacy constraints.

Inclusive & Micro-Insurance Enablement

By integrating tailored, bite-sized products for MSMEs, gig workers, and underserved segments, partners have expanded access to protection-driving growth and deepening engagement.

These solutions together have helped partners launch faster, reduce costs, expand customer touchpoints, and grow new business lines at scale.

What are the key barriers to reaching underserved segments, and how can technology help overcome them?

Key barriers to reaching underserved segments include high distribution and servicing costs, complex onboarding, limited digital access, and insurance products that are poorly aligned with real customer needs. Traditional insurance systems are often too rigid and expensive to support low-ticket, high-volume products, making underserved customers commercially unattractive.

Technology helps overcome these barriers by radically lowering cost and complexity. No-code, modular platforms allow insurers to design and launch simple, affordable products quickly. Embedded insurance integrates protection directly into payroll systems, merchant platforms, and everyday digital journeys - removing the need for customers to actively seek insurance. API-driven ecosystems enable seamless onboarding, automated servicing, and scalable distribution.

Together, these capabilities make it commercially viable to serve underserved segments, expand access at scale, and deliver relevant protection in ways that are intuitive, trusted, and aligned with how people actually live and work.

Distributor Insight



Mr. Chintu Kinger is a visionary BFSI leader with over 30 years of experience in the financial services sector. Prior to founding Satat Gram, he held leadership roles with Mahindra & Mahindra Finance and ICICI Bank, where he gained deep expertise in rural finance, asset-based lending, and inclusive growth models.

As the Founder & CEO of Satat Gram Last Mile Mobility LLP, he is driving digital agriculture and financial inclusion across 75,000+ villages through a 60,000+ human-assisted center network. His work focuses on building a blended phygital ecosystem that delivers responsible finance, farm mechanization, and sustainable livelihood solutions to undeserved rural communities. He remains committed to creating long-term, measurable impact by empowering last-mile entrepreneurs and strengthening grassroots economic resilience across rural Bharat.

Introduction of the Organisation: Satat Gram Last Mile Mobility LLP is a rural digital aggregator providing responsible financial solutions and farm mechanization services to last-mile communities. Our focus is on delivering the right assets and credit at the right time and at a fair price, through a blended human-assisted and digital service model.

Satat Gram's last-mile mobility network is a partner of Rajasthan Infocom for digital inclusion and farm mechanization services. Through 75,000+ centers across 50,000+ villages, we provide end-to-end solutions ranging from credit and savings to agricultural drones, farm machinery, and market linkages, ensuring sustainable development at the grassroots level.

Website: <https://www.satatgram.com/>

What partnerships or models do you see as most effective for bringing financial services to underserved or digitally excluded populations?

The most effective way to reach underserved or digitally excluded populations is through a structured "Phygital" model that blends robust digital infrastructure with trusted, community-based human touchpoints. Technology alone cannot overcome rural access barriers; trust and local understanding are equally vital. In this model, digital systems drive efficiency and scalability, while local representatives build confidence and relationships.

Strategic partnerships are central. Collaborations with banks, NBFCs, fintechs, and digital infrastructure providers enable timely, affordable credit, while partnerships in farm mechanization and asset financing ensure credit is invested in income-generating activities. Embedding finance within agricultural and livelihood ecosystems improves repayment and long-term sustainability.

Mr. Chintu Kinger

Founder & CEO
Satat Gram Last Mile Mobility LLP

Aligning with digital inclusion networks like Rajasthan Infocom further strengthens last-mile connectivity. Delivering services through familiar local centers, supported by trained entrepreneurs, makes them accessible and relevant shifting the focus from mere financial penetration to meaningful financial participation.

Satat Gram blends financial, agricultural, and community services for rural households. How do you prioritize these offerings?

At Satat Gram, we prioritize interventions through a "Productive Life Cycle" approach, where each layer builds on the previous to enable sustainable rural growth.

The foundation is Financial Inclusion. Access to savings, credit, and basic financial tools stabilizes household cash flows and builds resilience against shocks. Without this base, other interventions cannot deliver lasting impact.

The second layer focuses on Agricultural Services. Once liquidity is established, capital is deployed productively through farm mechanization, agricultural drones, quality inputs, and asset-based solutions. This ensures financial access translates into higher productivity, improved yields, reduced labour intensity, and stronger income generation reinforcing repayment discipline.

The third layer is Community Services, including advisory support, market linkages, digital literacy, and ecosystem partnerships. By aligning services with seasonal cycles and local needs, Satat Gram strengthens rural value chains and enables integrated, sustainable development at the grassroots level.

Rural communities often face gaps in affordable protection, how can Satat Gram help make insurance more relevant and accessible at the grassroots?

Insurance in rural India often fails due to a lack of awareness, complex documentation, and a "delayed benefit" perception. Satat Gram addresses this by making insurance "tangible" and "bundled." We focus on Micro-Insurance products that are simplified eliminating jargon and focusing on immediate risks like crop failure, livestock health, and personal accidents. By bundling insurance with other services, such as a loan for a tractor or the purchase of seeds, we make protection an intrinsic part of the transaction rather than an additional, separate expense. Accessibility is improved through our "Satat Sevalaya" centers, which act as local assistance points for claims processing. One of the biggest hurdles is the distrust caused by difficult claim settlements; by having a local representative to assist with digital documentation and follow-ups, we bridge the trust gap. We also leverage technology, such as satellite-based crop monitoring and farm prediction data, to make parametric insurance more viable, allowing for faster payouts without the need for lengthy physical assessments. This makes protection relevant, affordable, and, most importantly, reliable for the rural poor.

Tech Insight



Mr. Mendu Srinivasulu is a seasoned agribusiness leader driving non-chemical, sustainable, climate-smart agriculture in India. With over three decades of experience across plantations, FPOs, microfinance, banking, and agri-marketplaces, plus international exposure, he builds traceable, compliance-ready village ecosystems integrating technology, finance, and market linkages for globally competitive food systems.

Introduction of the Organisation: AgriFabriX is a purpose-driven agriculture ecosystem platform advancing sustainable, climate-smart solutions at the village level. Guided by "Build Trust First. Digitise Later. Franchise Only When Ready," it addresses a key rural gap limited independent access to alternatives beyond chemical fertilizer-led systems.

As a neutral village hub, it enables farmers to access soil health solutions, bio-based inputs, crop advisory, and risk-mitigation practices without bundling pressures. By separating sustainable solutions from chemical sales, AgriFabriX restores farmer choice and promotes performance-based, long-term agronomic and economic value.

Prioritizing trust-building and field validation over rapid expansion, it focuses on measurable gains in productivity and resilience, supported by simple data systems that enable traceability, compliance, and export readiness.

Website: <https://agrifabrix.in/>

AgriFabriX is building an integrated ecosystem across inputs, finance, traceability, and markets. What is your long-term vision for transforming India's rural agricultural landscape through this model?

India's Villages as Global Leaders in Non-Chemical, Climate-Smart Agriculture

By 2035, AgriFabriX envisions a transformed rural India where villages move beyond synthetic chemical dependency to become resilient, traceable, and globally competitive ecosystems rooted in non-chemical, sustainable, and climate-smart agriculture.

Our vision is to build a nationwide network of village-level AgriFabriX hubs promoting exclusively bio-based soil health solutions, regenerative crop practices, and climate-adaptive innovations independently positioned and field-validated.

By 2035, we see:

- Villages functioning as Sustainable Production Clusters with measurable soil regeneration and climate resilience.
- Farmers making informed input decisions free from chemical bundling pressures.
- Early crop stress detection through precision diagnostics and digital advisory systems.
- Smart irrigation and mechanisation improving water efficiency and productivity.
- Local post-harvest, storage, and value-addition infrastructure enhancing farmer incomes.

Mr. Mendu Srinivasulu

Co-Founder & CEO
Samruddhi Eco AgriFabriX Pvt Ltd

- Certified, traceable systems aligned with premium domestic and global export standards.
- Farmer clusters accessing high-value markets through residue-compliant production.

AgriFabriX integrates sustainable inputs, finance facilitation, certification, traceability, technology, and market linkages into a unified village ecosystem driving structural transformation from chemical dependency to regenerative resilience and solution-driven agriculture.

As climate volatility increasingly impacts agriculture, how is AgriFabriX embedding sustainability and climate-smart practices into value chains in ways that tangibly improve farmer livelihoods?

As climate volatility disrupts rainfall, pest cycles, soil health, and productivity, AgriFabriX embeds resilience across the value chain from input decisions to market realisation.

It promotes exclusively non-chemical, climate-smart solutions at the village level, independent of fertilizer bundling. This enables regenerative practices focused on long-term soil health reducing chemical load, improving microbial activity and water retention, and strengthening resilience to erratic weather.

Early crop stress detection and precision advisory tools identify nutrient gaps, pest pressures, and water stress, enabling preventive action that stabilises yields and reduces input misuse. Smart irrigation and climate-adaptive mechanisation further enhance water efficiency and drought resilience.

Post-harvest storage, processing, and traceability improve price realisation and enable residue-compliant access to premium markets. By integrating sustainable inputs, advisory, infrastructure, certification, and market access, AgriFabriX ensures climate-smart agriculture translates into income security and long-term soil productivity.

From your perspective, how can agritech platforms collaborate more effectively with financial institutions and insurers to build a truly risk-resilient rural economy in India?

Agritech platforms can deepen collaboration with financial institutions and insurers by shifting rural risk from reactive compensation to proactive risk intelligence—requiring ecosystem-level alignment beyond basic digital lending. A core challenge in rural finance is information asymmetry, where limited visibility into crop practices, soil health, irrigation, and stress events leads to collateral-heavy lending and broad insurance pricing.

By generating credible field-level data and documenting non-chemical, climate-smart practices, agritech platforms create verifiable input and yield records that enable risk-adjusted lending linked to responsible farm behaviour. Insurers can integrate crop stress detection and weather analytics to support preventive action and differentiated premiums that reward resilient, traceable production.

Bundled credit for smart irrigation, sustainable inputs, post-harvest infrastructure, and certification improves economic viability. Platforms like AgriFabriX transform chemical-intensive systems by embedding traceability, compliance, and premium market access strengthening rural resilience and globally competitive, residue-compliant food supply chains.

Research Paper

Demand for Crop Insurance in India: Evidence from National Representative Surveys



Mr. Chandra Sekhar Bahinipati

Indian Institute of Technology

Despite decades of crop insurance programmes and the introduction of the Pradhan Mantri Fasal Bima Yojana (PMFBY), farmer participation in crop insurance remains limited. Using nationally representative survey data, this study:

- ◆ Examines the extent of crop insurance adoption in India
- ◆ Analyses adoption patterns across farm size, income, and social groups
- ◆ Explores state-wise variations and the reach of PMFBY

The findings point to persistent gaps in coverage and inclusiveness.

I. Introduction

Indian agriculture faces rising climate and production risks, making income protection increasingly important. Crop insurance has been promoted as a key risk-management instrument, yet adoption remains low and uneven. This study assesses whether recent reforms have translated into broader and more equitable coverage across regions and socio-economic groups.

II. Data and Methods

The analysis draws on household-level data from the 70th (2012–13) and 77th (2018–19) rounds of the National Sample Survey Office (NSSO) agricultural household surveys, complemented by state-level information from the Agricultural Insurance Company of India and the PMFBY dashboard. Descriptive methods are used to examine trends over time and across states and population groups.

III. Crop Insurance Coverage in India

The results indicate that crop insurance adoption remains below 10% of farmers across both survey periods, with clear disparities in participation:

- ◆ Adoption is significantly higher among medium and large farmers
- ◆ Small and marginal farmers remain largely excluded
- ◆ Coverage is lower among Scheduled Caste and Scheduled Tribe households

Dr. Dinamani Biswal

National Institute of Technology

- ◆ Lower-income households are less likely to insure crops

These patterns suggest that economic capacity and institutional access strongly influence adoption.



IV. State-wise Crop Insurance Coverage in India

There is considerable variation in crop insurance adoption across states. A small group of states accounts for relatively higher coverage, while most continue to record very low participation. Improvements between the two survey periods are limited and uneven, reflecting differences in implementation capacity and outreach under PMFBY.

Conclusion

The study finds that crop insurance in India has yet to achieve widespread or inclusive adoption despite substantial public investment and policy reform. Persistent disparities by farm size, income, and social group highlight structural and institutional constraints that limit participation. Addressing these challenges will require stronger last-mile institutions, improved awareness and trust among farmers, reduction in basis risk, and region-specific insurance design to make crop insurance an effective risk-management tool.

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The full version of this research paper is published in The Indian Economic Journal by SAGE Publications, Scan here to access:



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Impact Study



Key Segment:

Samunnati is India's largest integrated Agri Value Chain solutions provider, transforming food systems and agriculture through its AMLA (Aggregation Market Linkages – Livelihoods – Advisory) approach. By operating seamlessly across both demand- and supply-side elements of the agri ecosystem, Samunnati enables inclusive growth, improved market efficiency, and resilient livelihoods for smallholder farmers.

Target Segment:

Our primary serves two direct customer segments within India's agri ecosystem:

- ♦ Farmer Collectives (FCs), including FPOs
- ♦ Agri Enterprises (AEs) and agri-focused MSMEs

Small and marginal farmers are the end beneficiaries of Samunnati's interventions, though not direct customers.

The organisation has an outreach of over 30,000 FPOs, 3,500 agri enterprises, 750,000 MSMEs, and nearly 8 million farmers across India.

Product Offerings:

Samunnati is a platform-led, integrated agri value chain solutions provider that enables unified agri ecosystems by bringing together finance, markets, advisory services, and risk mitigation. Its approach focuses on strengthening the institutional capacity of Farmer Collectives and agri enterprises, enabling them to engage more effectively with formal markets and financial systems.

Through embedded finance and data-driven risk frameworks, Samunnati improves formal access to credit, enhances financial discipline, and supports the long-term resilience of agri institutions. By integrating climate and market risk mitigation directly within value chains rather than positioning insurance as a standalone product—the organisation enables stable market participation, protects livelihoods, and strengthens sustainability across the agri ecosystem.

Impact Created:

We have delivered measurable outcomes across financial inclusion, food systems transformation, climate action, and institutional strengthening. Samunnati has enabled USD 3.7+ billion in Gross Transaction Value (GTV), reflecting the total value of trade enabled across its platform across agri value chains and supported 3,992 FPOs through IPL

Company Name: Samunnati

Founded Year: 2014

Founder / CEO: Mr. Anil Kumar SG

Location: Chennai, India

Website Link: <https://www.samunnati.com>

Tagline: Making Markets Work for Smallholder Farmers

between FY22 and FY25. Over ₹2,500+ million has been disbursed via IPL, contributing to the formalisation of more than 1% of India's FPO ecosystem, with a 98.6% repayment efficiency.

In FY24, Samunnati enabled USD 422.83 million in total disbursements, including USD 87.81 million directed toward climate-smart agriculture. Environmental outcomes include 3.10 million tCO₂e emissions reduced, 1.83 million kilolitres of water saved, and 9,360 metric tonnes of food loss avoided. Case studies across biomass energy, millet value chains, women-led FPOs, and tribal producer companies highlight improved liquidity, higher farmer incomes, and more sustainable agricultural practices.

Future Strategies:

Under its Samunnati 2.0 vision, the organisation is focused on deepening system-level integration across India's agri economy. The strategy emphasises interoperable platforms that integrate markets, finance, data, and climate intelligence into unified value chains. By strengthening data-driven risk assessment, embedded finance capabilities, and insurance-linked resilience, Samunnati aims to improve capital efficiency while scaling impact sustainably.

Through partnerships with insurers, lenders, corporates, and policymakers, Samunnati seeks to institutionalise Farmer Collectives as a scalable and bankable asset class and accelerate inclusive, climate-resilient growth across agricultural value chains.

Conclusion:

By embedding finance, markets, knowledge, and risk mitigation within the AMLA framework, Samunnati demonstrates how integrated agri value chain solutions can transform food systems and strengthen smallholder agriculture at scale. The organisation continues to enable resilient livelihoods, inclusive growth, and climate-positive outcomes for millions of farmers across rural India.

For more Information, Please Contact :

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The Silent Risk in India's Rental Housing Market - and How Insurance Can Fix It



The Silent Risk in India's Rental Housing Market - and How Insurance Can Fix It

India's rental housing market is expanding rapidly, driven by urban migration, young professionals, students, and a growing preference for flexible living. An estimated 30–35% of urban households live in rented homes, with demand concentrated in Bengaluru, Hyderabad, Mumbai, Delhi NCR, and Chennai. Despite this scale, financial protection within rental housing remains limited.

Rent and tenant insurance addresses this gap by protecting tenants' belongings and liabilities while safeguarding landlords' rental income and property interests. As cities densify and climate, income, and housing shocks become more frequent, this insurance is increasingly relevant for financial resilience and inclusive growth.

Understanding Rent and Tenant Insurance

Rent and tenant insurance consists of two closely linked forms of coverage. Tenant or renter's insurance protects personal belongings and offers liability cover for accidental damage or visitor injuries, with some policies covering temporary accommodation if the home becomes uninhabitable.

Rent insurance, often bundled with landlord insurance, safeguards property owners against rental income loss, tenant-related damage, and legal expenses arising from disputes or evictions, enabling fairer risk-sharing.

Why This Insurance Matters in India

Most rental arrangements in India operate on informal assumptions, often leading to disputes and financial stress. While overall insurance penetration is around 3.5-4% of GDP, fewer than 5% of urban renters hold tenant insurance, despite owning assets worth ₹3–10 lakh.

For small landlords who form the backbone of the rental market—even a 2–3 month rent default can significantly disrupt household finances.

What Is Typically Covered

Most rent and tenant insurance policies address common risks, including:

- Fire, water damage, theft, and natural catastrophes

- Personal belongings and liability cover for tenants
- Property damage and rental income loss for landlords
- Optional add-ons such as flood cover, electronics protection, or high-value item coverage

India-Specific Examples and Case Studies

Incidents involving fire damage to tenant belongings, prolonged rent defaults faced by small landlords, and recurring flood losses in cities like Chennai highlight how affordable insurance can reduce financial shocks, speed recovery, and prevent disputes.

How Many Renters Are Insured in India?

Adoption remains low despite growth. Active renter insurance policies increased from fewer than 10 million in 2020 to around 16 million by 2024. Projections estimate 25 million policies by 2028 and 40 million by 2034, indicating substantial untapped potential.

The Role of Digital and Embedded Insurance in India

With over 900 million internet users, PropTech platforms, co-living operators, and rental apps are embedding insurance into rental agreements. Monthly premiums aligned with rent cycles and app-based claims are improving accessibility for young renters and small landlords.

Conclusion

Rent and tenant insurance is becoming essential in India's evolving housing ecosystem. While adoption is rising, coverage remains limited. As awareness and digital distribution expand, these products can become a standard feature of rental living supporting financial resilience, inclusion, and sustainable urban housing.

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COMING SOON

KEY THEMES



Innovation in Microinsurance solutions



Digital Transformation for Inclusive Coverage



Sustainable Practices in Microinsurance



Community Empowerment through Microfinance

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