

EDITORIAL

Dear Reader

Eid Mubarak!

On this special occasion of Eid al-Adha, we extend heartfelt wishes for peace, health, and prosperity. The spirit of compassion and collective well-being that defines this festival echoes deeply in the themes of this issue.

This edition explores how inclusive innovations in insurance, healthcare, and financial services can transform lives-especially among underserved communities who remain on the margins of India's development story.

We feature insights from Ms. Priya Sampath Kumar, who highlights key reasons behind low insurance adoption-ranging from limited awareness and trust deficits to affordability and product complexity. Her experience underscores how microinsurance-designed with low premiums, simplified processes, and contextual relevance-can bridge this gap. Technology and partnerships are key to reaching last-mile users with products that build resilience and dignity.

We also spotlight Dr. M.A. Mohamed Nizam's work in reimagining rural healthcare through digital innovation. His model of telemedicine, digital health records, and preventive education provides a much-needed blueprint for decentralized, affordable care.

From the fintech space, Mr. Madhusudhanan S shares how Dvara's AI-powered solutions-such as vernacular virtual assistants and voice-enabled onboarding-are enhancing frontline service delivery in low-trust, low-literacy environments. These innovations are vital in enabling meaningful financial inclusion.

Impact Study covers Bandhan Life Insurance Limited highlighting the remarkable achievements of bringing self-employed and low-income earners under insurance protection through innovation in life insurance segment. Our research paper, *Leveraging Digital Infrastructure for Inclusive Microinsurance in India*, explores how India's digital public infrastructure-like Aadhaar, UPI, and DigiLocker-can be harnessed to scale microinsurance efficiently, while also highlighting the importance of closing gaps in digital literacy and access.

Complementing this is our blog on *Parametric Microinsurance*, which details how climate-triggered insurance models are helping urban informal workers cope with risks such as floods, heatwaves, and erratic rainfall-challenges that impact both livelihood and wellbeing.

We hope this issue inspires action toward a more secure, healthy, and equitable India.

Happy Reading!

Pulse

INSIDE

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DID YOU KNOW?



Haunted Insurance:

Believe it or not, there's insurance for haunted houses. If you have a spooky place and worry about damages from ghosts, you can actually get insurance to cover that. Who knew.

Source: ['20 Cool Things About Insurance You Didn't Know | by smith | Medium](#)



Festive Corner

Bakrid or Eid al-Adha, brings with it a sense of togetherness that's hard to put into words. It's the early morning prayers, the smell of home-cooked food filling the house, and the quiet moments of reflection on what it means to give. It's a time when families gather, not just to celebrate, but to share - meals, laughter, memories, and kindness with those around them. The festival reminds us of the importance of sacrifice, not just in the religious sense, but in everyday life - putting others before ourselves, helping those in need, and being thankful for what we have. As we celebrate this special day, here's wishing you and your loved ones peace, happiness, and the warmth of true connection. Eid Mubarak!



Eminent Personality Insight



Ms. Priya Kumar has over 2 decades of experience in general insurance, having covered various facets of distribution, both retail and corporate, product designing, regulatory management, Rural and Agriculture, including the formation of guidelines with the Government in the formative years. At SBI General, Ms. Priya

started various channels such as Digital, Banca open market, Agri and Rural and is currently EVP & Business Head. Ms. Priya has over 14 years of experience in Crop Insurance. With this experience, she entered from the Private Sector into the Ministry of Agriculture, before joining SBI General, wherein she was spearheading the PMFBY Technical Support Unit, Govt of India, as the National Programme Director. A fellowship holder from the Insurance Institute of India, certified Alois Alzheimer scholarship from Munich Re, she was also a Director on the Board of HDFC Health Insurance (earlier known as Apollo Munich Health during the merger with HDFC ERGO General Insurance Company Ltd.).

Introduction of the organisation:

SBI General Insurance (SBGI) is one of the fastest-growing private general insurance firms, backed by the robust support of SBI upholds a legacy of trust and security. SBGI position itself as India's most trusted general insurer amidst a dynamic landscape. Since the establishment in 2009, the expansion of SBGI has been substantial, with a nationwide presence in over 144 branches. With a team of 8,000+ employees and its multi-distribution model covering Bancassurance, Agency, Broking, Retail Direct Channels, and Digital collaborations, SBGI is committed to providing both Suraksha and Bharosa to all our consumers.

As per the latest data, the penetration of insurance industry stands at less than 4 percent in the country like India with highest population. What could be the reasons behind?

The current insurance penetration rate in India, which is below 4 percent, can be attributed to a confluence of interrelated factors that significantly impede its growth.

Primarily, there exists a profound deficiency in public awareness and comprehension of insurance products. This lack of understanding creates a barrier that discourages individuals from engaging with these financial instruments, as they may not perceive the value or necessity of investing in insurance for their future security.

Moreover, many individuals tend to prioritize their immediate financial requirements over considerations of long-term stability. This short-sighted approach often

Ms. Priya Sampath Kumar

Business Head - Emerging Business Lines
SBI General Insurance

leads to a preference for investments that yield more tangible and immediate returns, rather than committing to insurance solutions that may not provide apparent benefits in the near term.

Economic circumstances further complicate this landscape. Although there has been a gradual increase in disposable incomes among certain demographics, a substantial portion of the population continues to experience financial strain. This economic pressure restricts their capacity to allocate funds toward insurance, as they are often preoccupied with meeting basic needs and obligations.

Additionally, the inherent complexity of insurance policies presents another significant challenge. Prospective customers may find the intricate terms and conditions daunting, leading to confusion and reluctance to engage with such products. This complexity can create a perception of insurance as an inaccessible or overly complicated financial product.

To enhance insurance penetration in India, it is imperative to tackle these challenges head-on. Strategies should include increasing public education about the benefits and workings of insurance, simplifying product offerings to make them more user-friendly, and expanding distribution networks to ensure that even those in remote areas can access these crucial financial services. By addressing these key issues, the potential for growth in the insurance sector can be significantly realized, ultimately contributing to greater financial security for the populace.

From the insurer's perspective, what are major challenges have you encountered while penetrating with General insurance?

The foremost challenge confronting insurers in their efforts to enhance the penetration of general insurance is the pervasive lack of consumer awareness. A significant portion of the population remains oblivious to the diverse array of products available, along with their associated benefits, leading to diminished demand. Moreover, price sensitivity—particularly pronounced in rural areas where disposable income is constrained—further deters individuals from making purchases, despite the long-term advantages such as financial protection and risk mitigation that insurance offers.

Additionally, distribution presents a substantial hurdle. While urban areas have access to agents and digital platforms, rural regions often lack the infrastructure needed to support these services. This disparity complicates insurers' ability to effectively engage potential customers residing in underserved areas.

Lastly, building trust and managing claims effectively are vital for customer retention, yet they can be complicated by issues such as fraud and operational inefficiencies.

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How effective could be the micro segment of the Insurance, say microinsurance, in comparison to Insurance per say?

Microinsurance presents a unique and effective alternative to traditional insurance, particularly for low-income individuals and communities. While conventional insurance often requires higher premiums that can be prohibitive for those with limited financial resources, microinsurance is designed to be affordable and accessible, catering specifically to the needs of vulnerable populations. This makes it an essential tool for risk management in areas where people are disproportionately affected by economic shocks or natural disasters.

Microinsurance typically offers simpler products with lower coverage amounts, which can still provide

significant support during critical times, such as health emergencies or crop failures. The emphasis on community engagement and local understanding allows for tailored solutions that resonate with the specific risks faced by these populations. Furthermore, the use of innovative distribution channels, such as mobile technology, enhances outreach and efficiency, making insurance more attainable.

In comparison to traditional insurance, microinsurance not only fills a crucial gap but also fosters resilience within communities by providing a safety net that encourages investment and growth. Ultimately, while both forms of insurance serve their purposes, microinsurance stands out as a vital mechanism for empowering individuals and promoting economic stability among the underserved.

Distributor Insight



Dr. M.A Mohamed Nizam is a visionary entrepreneur and healthcare innovator, serving as the Founder & CEO of Nizcare, a leading health and wellness platform in India. With a mission to empower health and simplify care, Nizcare offers comprehensive, personalized healthcare solutions through advanced digital technology.

Additionally, Dr. Nizam holds the position of Chairman at M.A.M. College of Engineering, Tiruchirappalli, where he oversees the institution's pursuit of academic excellence and innovation. Through his leadership, Dr. Nizam is driving positive change in both the healthcare and education sectors.

Introduction of the organisation:

Nizcare is India's leading health and wellness destination, offering comprehensive care through advanced digital technology designed to deliver seamless care by integrating accessibility, affordability, and personalization. Nizcare is redefining healthcare for insurers, corporates, and individuals across India and beyond with a vision: Empowering Health, Simplifying Care and mission: Harnessing innovation and expertise to deliver personalized, seamless healthcare experiences that transform lives.

What are the main challenges people face in getting affordable healthcare, especially in rural or low-income areas, and how can healthcare be made more accessible to everyone?

As Chairman of Nizcare, I've had the opportunity to witness both the needs and the gaps in our healthcare system, especially in rural and underserved areas. The

Dr. M.A Mohamed Nizam

Founder & Chairman
Nizcare Private Limited

most pressing challenges people face are affordability, accessibility, and availability.

For many low-income families, healthcare is viewed as a luxury. Out-of-pocket expenses, from consultations to medications and diagnostic tests, can be overwhelming. People often delay or avoid treatment simply because they cannot afford it, which leads to worsening health conditions that are far more costly both financially and physically later on.

Geographic barriers are another major issue. Rural areas often lack proper healthcare infrastructure. Clinics and hospitals may be far away, with poor transport options, which discourages people from seeking timely care. Moreover, these areas usually suffer from a shortage of qualified healthcare professionals, leading to long wait times, overburdened staff, and limited treatment options.

To overcome these challenges, healthcare must be reimagined to reach people where they are. In parallel, telemedicine is a powerful tool. Through digital consultations, people can access certified doctors without the need to travel, and at a fraction of the cost. We believe that combining technology with community-based care is the most effective way to close the healthcare gap and create a more inclusive system for all.

How do you educate and raise awareness about essential health and safety measures among low-income and uneducated individuals?

Education is the foundation of preventive healthcare. However, in low-income or uneducated communities, traditional health campaigns often fail because they're not communicated in a relatable or understandable way. At Nizcare, we approach health education through community-driven, culturally relevant engagement.

Our first step is to tailor our health messaging to resonate

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with the community's values and preferences. Moreover, we hold interactive health camps, not just to provide services, but also to demonstrate proper sanitation practices, dietary guidance, and early signs of chronic illness. These gatherings create open dialogue and empower people to ask questions, challenge myths, and take ownership of their well-being.

We've found that when you make health education interactive, personal, and ongoing, it creates real behavioural change, even in communities that face significant literacy barriers.

How can technology help improve healthcare access for underserved populations?

Technology has the potential to be a great equalizer in healthcare-especially when designed for simplicity, scalability, and affordability. At Nizcare, we've embraced tech solutions to expand reach and improve healthcare delivery to those who need it most.

One of the most impactful tools we've implemented is telemedicine. In remote communities, where access to a doctor may require hours of travel, digital consultations via smartphone or even voice calls allow patients to connect with licensed practitioners from the comfort of

their homes. This has helped reduce the delay in diagnosis and ensured continuity of care.

We also utilize SMS-based reminders to keep people on track with vaccinations, medication schedules, and health checkups. These small nudges can drastically improve health outcomes, especially in maternal and childcare programs.

Our team is also working with AI-powered tools to assist frontline workers. These tools help screen symptoms, recommend first-level care, and flag critical cases for referral, ensuring that no patient is overlooked, even in high-volume outreach efforts.

Another area of focus is digital health records, which allow patient information to be securely stored and accessed across different locations. This is especially helpful for migrant workers or families who visit multiple clinics-ensuring that they receive consistent, informed care no matter where they go.

In essence, technology allows us to scale our impact while maintaining quality and personalization, and it's a cornerstone of how we plan to build the future of accessible healthcare at Nizcare.

Tech Insight



Mr. Madhusudhanan S is Group CTO at Dvara Holdings. Mr. Madhu is a highly motivated product specialist who has excelled across various roles in product development in a career spanning 25 years. Prior to joining Dvara, he was part of the FLEXCUBE product engineering team.

He is a Techno functional expert with experience in various banking domains. Mr. Madhu holds a B.E.(Hons) Degree in Electrical and Electronics and M.SC (Hons) Degree in Chemistry from BITS Pilani.

Introduction of the organisation:

Dvara Holdings is a venture studio dedicated to solving 'White Space' problems in financial inclusion-challenges that traditional financial systems have yet to fully address. Founded in 2008 with the vision of ensuring every individual and enterprise in India has complete access to financial services, Dvara Holdings operates at the intersection of impactful social outcomes, financial returns, and policy advocacy. Our work spans across diverse sectors, blending innovation, technology, and deep research to create transformative

Mr. Madhusudhanan S

Group CTO
Dvara Holdings

solutions for underserved populations.

How is Dvara reimagining last-mile delivery using AI and tech-enabled models to deepen financial inclusion in rural India?

As digital adoption accelerates across Bharat, last-mile delivery is shifting from manual, paper-based processes to AI-driven, mobile-first solutions tailored for low-connectivity areas. At Dvara, we embed technology into a people-centred model-building lightweight, offline-capable tools that assist our field teams rather than replace them. One example is Dost, our AI assistant, which gives field officers instant, standardised answers to policy, product and operational queries in local languages-removing delays and ensuring consistency. Our document-processing suite (OCR for KYC capture, Aadhaar masking and automated video-based discussions) has cut onboarding time and drastically reduced data errors. We're not experimenting for the sake of it-these are solving real bottlenecks in the field.

How does Dvara's AI-first strategy reflect broader trends in fintech and financial inclusion?

An AI-first mindset demands more than model deployment; it requires a holistic re-imagining of products, teams and talent pipelines. At our AI for Financial Inclusion Centre at IIT Dharwad, we prototype voice-based input, transcription, summarisation and visual-analytics solutions tailored to vernacular, low-bandwidth contexts-we fail fast, iterate and plug the best

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ones into production. We are also launching the Dvara AI Fellowship programme that grooms builders who can think beyond code—who understand users, systems and scale. Over two years, fellows progress from structured AI learning to live project delivery and finally full-time field deployment, ensuring that innovation and on-ground practicality advance together.

Across Dvara's group companies, which AI-driven innovations have delivered the greatest impact?

KhetScore (Dvara E-Registry): uses remote sensing and crop intelligence to assess farming activity, helping lenders underwrite loans without a physical visit. It's also being used to help FPOs organise and track production at a granular level—accelerating credit decisions and improving field-level planning.

Surabhi ID & Surabhi Score (Dvara E-Dairy): Surabhi ID

is a biometric muzzle-identity system for cattle, primarily serving insurers. Surabhi Score then applies contextual analytics to assign a health and productivity rating to each animal. This duo helps insurance companies and lenders better understand risk and value, with innovations built specifically for Indian conditions.

Video-PD solution: deployed during loan assessments, it records agent–customer conversations, applies real-time speech-to-text and NLP to extract financial data, detects gaps between what was said and what's in the documents, and provides a clear summary for underwriters. Fully multilingual and live with actual customers, it has halved manual review time while enhancing accuracy.

Each of these is solving something specific—and together, they're building the foundation for intelligent, inclusive finance at scale.

Research Paper

Ms. Aditi

Leveraging Digital Infrastructure for Inclusive Microinsurance in India

Digitalization is redefining how microinsurance reaches underserved populations in India. With rising financial vulnerability among low-income groups, especially in rural areas, integrating technology into insurance systems offers a scalable and cost-effective way to improve access and affordability. Drawing from both global models and national data, the study highlights how India's digital infrastructure can support inclusive risk protection.

Key focus areas include:

♦ **Microinsurance for Financial Protection**

Microinsurance serves as a vital safety net, protecting low-income households from risks such as illness, crop loss, and accidents, while contributing to broader goals like poverty alleviation and economic resilience.

♦ **Insights from Kenya's Mobile-Money Model**

Kenya illustrates how mobile platforms—backed by telecom-banking collaboration—can deliver insurance to remote populations. Solutions like pay-as-you-plant policies and mobile health wallets offer strong examples of scalable innovation.

♦ **India's Digital Capacity**

Platforms such as UPI, mobile banking apps, and PMJDY reflect India's growing digital readiness. NSSO 2022–23 data reveals high account ownership, increasing mobile use, and expanding digital payment adoption, even in rural regions.

♦ **Barriers to Digital Inclusion**

Despite the digital progress, issues like limited digital literacy, weak rural internet access, and trust gaps

continue to restrict full adoption of digital microinsurance models.

♦ **Opportunities for Expansion**

With rising smartphone penetration and falling data costs, India is well-positioned to scale up microinsurance via digital channels, supported by growing user familiarity with technology and payment systems.

Conclusion:

India's robust digital infrastructure, paired with widespread financial account ownership and growing mobile connectivity, provides a strong foundation for inclusive microinsurance delivery. Addressing remaining gaps in digital literacy, rural connectivity, and trust will be essential to realizing this potential. With the right policy and implementation strategies, digitalization can significantly enhance insurance outreach, offering low-cost, reliable protection to millions who have long remained outside the safety net.

For more Information, Please Contact :

Email ID: Contact@microinsuranceinnovation.com
Contact: +91 9154872912

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Disclaimer: The MicroInsurance Innovation Hub (MIIH) Foundation is a not-for-profit organization constituted to promote social welfare or charitable purposes as referred to in Section 2(15) of The Indian Income-tax Act, 1961. It holds provisional approval under Section 12(A) and Section 80(G) of The Indian Income-tax Act, 1961 and is registered as a Company under Section 8 of The Indian Companies Act, 2013. Note: The details and information provided in the Research Paper have been supplied by the respective company, and MIIH Foundation does not assume responsibility for the accuracy or correctness of the data.

Impact Study



Bandhan Life

Key Segments:

Life Insurance

Target Segment:

At Bandhan Life, our vision is to see every Indian household financially protected through life insurance. While we offer a wide range of products for diverse customer needs, our core focus is on Emerging India – the aspiring middle class.

This segment is made up of self-employed individuals, gig workers, and salaried professionals with modest incomes. They are ambitious, digitally savvy, and determined to create a better future for themselves and their families. Yet, many have traditionally remained uninsured due to complex processes and paperwork.

We're changing that. By using data-driven underwriting and simplified digital solutions, Bandhan Life is removing the barriers to insurance access. Our aim is to empower this growing section of society – to help them secure their dreams and build a financially stable tomorrow.

Product Offerings:

At Bandhan Life, we understand that Indians need more than just life insurance – they need simple, flexible, and reliable financial solutions that keep pace with their dreams.

That's why we offer a range of hybrid life insurance products that are not only easy to understand but also easy to buy. Whether it's super affordable term insurance for pure protection, guaranteed savings plans for financial security, or ULIPs for those looking to grow their wealth - our products are designed to suit every life stage and aspiration.

What sets us apart is the experience we deliver: zero paperwork, instant issuance, and fully digital customer journeys. No long forms, no waiting - just smart, seamless solutions that work for the ambitious, tech-savvy individuals shaping today's India.

At Bandhan Life, we're not just offering insurance – we're offering peace of mind and the freedom to dream bigger.

Impact Created:

In a country where life insurance remains under-penetrated, Bandhan Life is helping bridge the protection gap-especially for the self-employed and low-income earners-by making insurance simple, affordable, and accessible.

Company Name: Bandhan Life Insurance Limited
(Formerly Aegon Life Insurance Company Limited)
Founded Year: 2008
CEO: Mr. Satishwar B
Location: Headquartered in Mumbai
Website Link: www.bandhanlife.com
Tagline: 'Bharat Ki Udaan, Bandhan Se'

The impact so far:

- ◆ 50%+ of our term insurance customers are non-salaried—up from just 20% two years ago
- ◆ 2.5x growth in policy adoption among those earning under ₹5 lakh annually
- ◆ 90% of non-salaried customers are from Tier 2 and 3 towns, where protection is most needed
- ◆ AI-driven underwriting and Aadhaar-based KYC enable paperless, instant policy issuance
- ◆ Our claim settlement ratio stands strong at 99.37%, reinforcing the trust and reliability we offer
- ◆ FY25 product mix reflects our protection-first focus: 54% Term, 27% Non-Par, 10% Par, 8% ULIP

At Bandhan Life, we're not just offering insurance—we're building financial confidence for India's future.

Future Strategies:

At Bandhan Life, we're focused on expanding reach and deepening impact by understanding real customer needs and evolving with them. Our strategy centers around three

Key areas:**◆ Doubling Down on Emerging India**

We're strengthening our presence among self-employed and modest-income earners in Tier 2 and 3 towns through a 'phygital' model-combining digital tools with human outreach.

◆ Scaling Tech-Led Simplicity

With data-driven underwriting, instant issuance, and paperless onboarding already in place, we're now enhancing automation across the customer journey—from purchase to claim settlement.

◆ Expanding Product Customisation

We're designing flexible, goal-based products that adapt to life's changing milestones—from starting a business to planning retirement.

Rooted in empathy and powered by technology, Bandhan Life is building a future where insurance supports every Indian dream.

Conclusion:

Bandhan Life is redefining life insurance for Emerging India-serving the self-employed and modest-income earners in Tier 2 and 3 cities with simple, affordable, and digitally enabled solutions. Our products are designed to be flexible and easy to understand, meeting real-life goals across all life stages.

By removing barriers like paperwork and income proof, we're bringing protection to those traditionally left out. With a strong focus on technology, customisation, and inclusion, we're not just offering insurance—we're securing dreams and building a financially confident India.

For more Information, Please Contact :

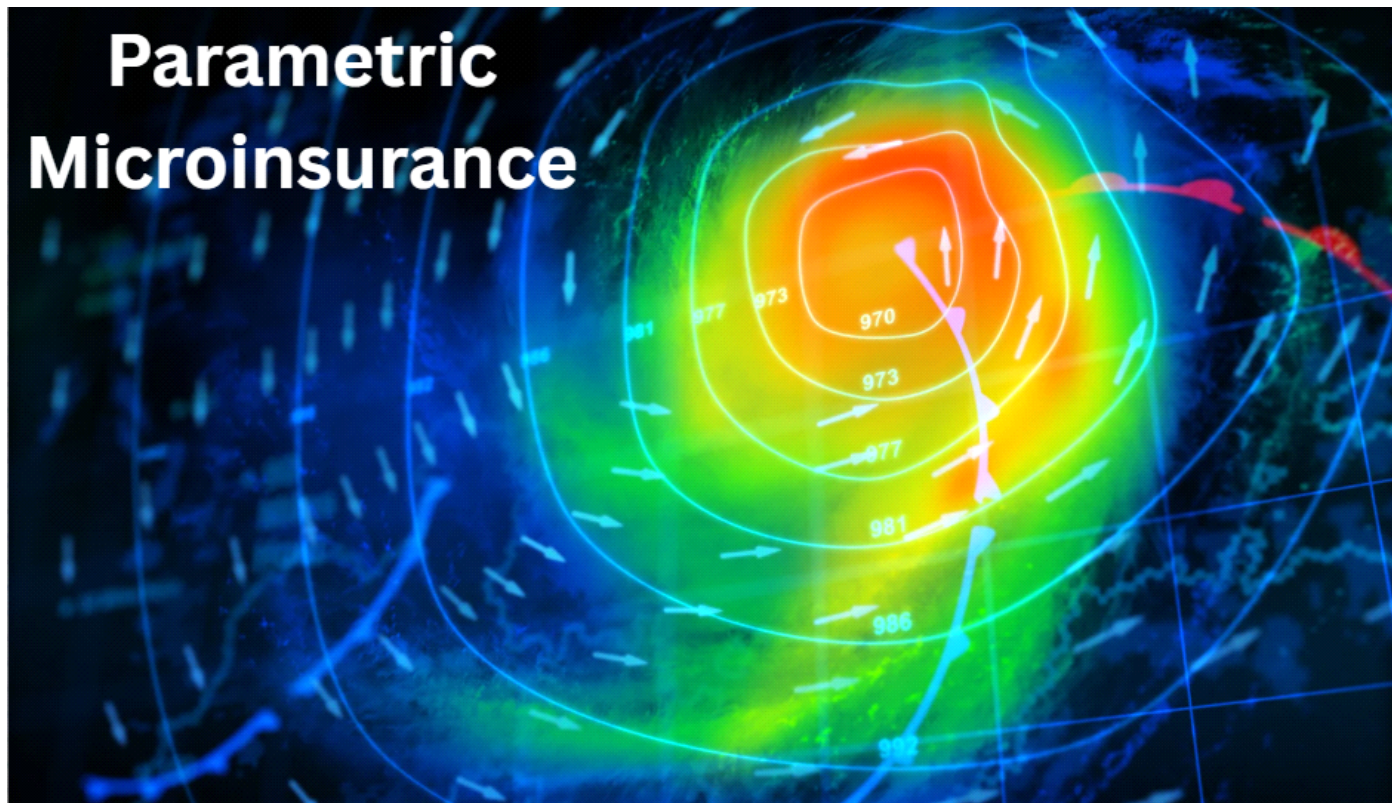
Email ID: Contact@microinsuranceinnovation.com
Contact: +91 9154872912



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BLOG Corner

Parametric Microinsurance: A Climate Safety Net for India's Frontline Workers



India's informal workforce-comprising 90% of total workers-is at the frontlines of climate change. These include auto drivers, gig workers, vendors, sanitation staff, and delivery agents who face direct exposure to extreme heat, erratic rainfall, and floods. With no formal contracts, job security, or insurance, they are among the most economically vulnerable.

Climate Impact on Informal Workers:

- ♦ **Heatwaves** exceeding 45°C disrupt outdoor work, reduce earnings, and pose serious health risks. Initiatives like the “No AC” campaign reflect how cost-saving choices can hurt incomes.
- ♦ **Excessive Rainfall** causes waterlogging, work cancellations, and transport disruption. Events like the Bengaluru floods highlight the lack of protection for urban informal workers.

These climate shocks translate into immediate income loss for daily wage earners, with limited support for recovery.

Solution : Parametric Microinsurance

This model provides fast, pre-agreed payouts based on weather triggers-like 3 days above 42°C or 100mm rainfall in 24 hours-without the need for paperwork or proof of loss. Payouts can be made directly via bank accounts or mobile wallets.

Key Features:

- ♦ **Affordable Premiums** suitable for low-income

households

- ♦ **Quick Disbursement** based on verified weather data
- ♦ **No Claims Process** required

Global Examples:

Fiji's parametric insurance scheme delivered rapid payouts after heavy rainfall. Similar models are adopted in Kenya and the Philippines for non-agricultural workers.

India's Advantage:

With Aadhaar, UPI, and Jan Dhan infrastructure, India is well-positioned to implement such scalable, tech-enabled solutions.

Conclusion:

Climate change is already disrupting livelihoods. Parametric microinsurance won't stop the weather, but it offers informal workers dignity, financial stability, and faster recovery. Policymakers, insurers, and innovators must collaborate to pilot these models-making resilience accessible to those who need it most.

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COMING SOON

GLOBAL CONFERENCE ON MICROINSURANCE

KEY THEMES



Innovation in Microinsurance solutions



Digital Transformation for Inclusive Coverage



Sustainable Practices in Microinsurance



Community Empowerment through Microfinance

AN EXCELLENT OPPORTUNITY TO

- **Get In-depth Insights from our Key speakers**
- **Network with the Industry leaders**
- **Learn about Emerging Technologies**
- **Global best practices**

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For Registration or any queries

contact@microinsuranceinnovation.com
Contact: +91 9154872912



KEARNEY

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