

EDITORIAL



Dear Reader

March brings a season of renewal and reflection. As communities celebrate Holi, observe International Women’s Day, welcome Ugadi, and embrace the spirit of Ramadan, these moments remind us of the importance of resilience, inclusion, and shared progress. They encourage us to strengthen systems that support individuals, livelihoods, and communities in navigating uncertainty.

In this edition of Pulse, we explore how innovation and collaboration are shaping the future of financial protection.

From the insurer’s perspective, Mr. Tirelo Tsheoga discusses how global insurance practices can be adapted to local realities such as informality, climate risks, and limited insurance awareness. By focusing on strong underwriting, simplified products, and practical risk assessment, insurers can expand access while maintaining financial resilience.

Mr. Rahul Koul highlights the growing shift toward advisory-led insurance distribution. By prioritizing client outcomes, transparency, and continuous engagement supported by digital tools, insurance advisory can build long-term trust and better serve diverse customer needs.

From a technology standpoint, Mr. Romik P. Makavana shares how API-driven platforms and AI-enabled automation are helping insurers design flexible, modular solutions that simplify operations and extend coverage to underserved populations.

Our featured research paper, “Empowering Investors & Innovators: FinTech, AI/ML, Blockchain Impact,” examines how emerging technologies influence investor empowerment and market participation. The findings highlight the role of FinTech accessibility and blockchain-driven trust while emphasizing the need for responsible governance to address emerging risks.

In our blog, “Why Microinsurance Matters in the Next Phase of Financial Inclusion,” we explore how protection must complement financial access. Microinsurance helps households withstand shocks, preserve financial progress, and strengthen long-term resilience.

Across technology, research, distribution, and protection models, one message stands clearly: financial inclusion must go beyond access to build resilience. When protection is accessible, trusted, and thoughtfully designed, it becomes a foundation for sustainable progress.

Happy Reading!

Team Pulse

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DID YOU KNOW?

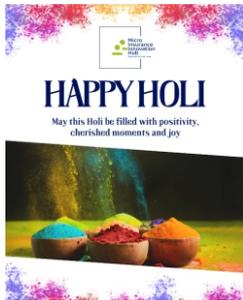


Two billion women worldwide lack social protection Globally, around 2 billion women and girls do not have access to social protection, including health coverage, pensions, or unemployment benefits

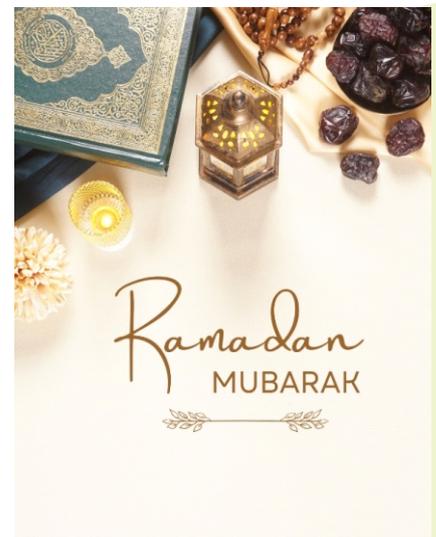
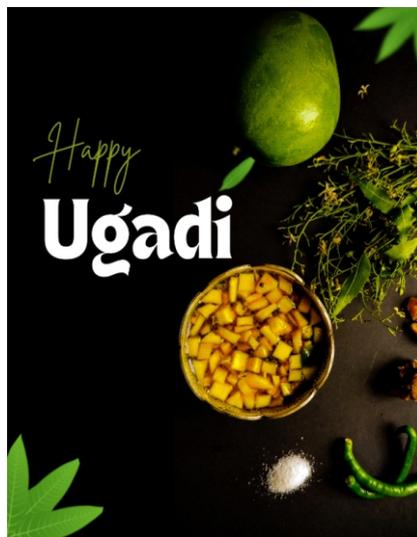
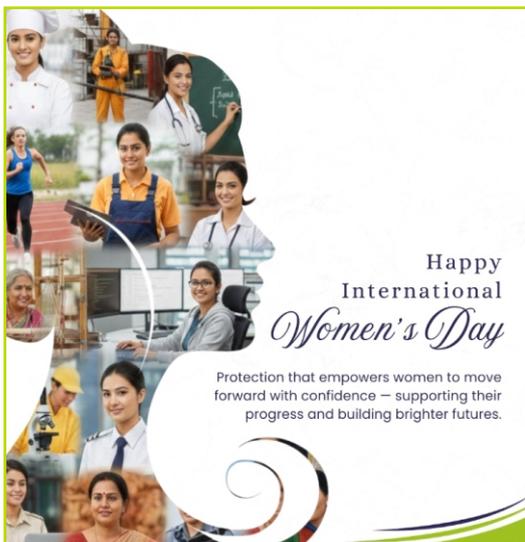
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Festive Corner



The season brings together a vibrant mix of celebrations that reflect renewal, resilience, and community. From the colourful joy of Holi, which symbolizes the triumph of positivity and togetherness, to International Women's Day, a global moment to recognize the achievements and leadership of women across societies and industries. The spirit of new beginnings continues with Ugadi, the traditional New Year celebrated in parts of India, reminding us to welcome life's many experiences with balance and optimism. At the same time, the sacred month of Ramadan invites reflection, compassion, and generosity, encouraging individuals and communities to strengthen bonds of empathy and shared purpose. Together, these observances highlight the values of inclusion, renewal, and collective progress principles that resonate deeply within communities and across the broader ecosystem we serve.



Eminent Personality Insight



Mr. Tirelo Tsheoga is an experienced insurance executive and strategic leader. He has extensive experience across insurance, reinsurance, and corporate strategy, leading initiatives in underwriting, distribution, governance, and regulatory engagement in emerging markets. Known for building institutions from the ground up, he focuses on strengthening operational discipline, implementing scalable

systems, and aligning teams around clear strategic priorities. His leadership aims to build a resilient and credible insurance business that delivers long-term value to clients, partners, and shareholders while supporting sustainable market development.

Introduction of the Organisation: Premium Insurance Company, headquartered in Maputo, Mozambique, provides reliable and customer-focused insurance solutions, with a growing portfolio of non-life products for corporate and retail clients.

The company emphasizes effective risk protection, responsive claims management, and strong partnerships with brokers, reinsurers, and other stakeholders. With a focus on governance, regulatory compliance, financial resilience, and operational excellence, Premium Insurance continues to invest in technology, people, and processes aligned with international best practices, contributing to the development and stability of Mozambique's insurance market.

Website: <https://premiuminsurance.co.mz/>

How does Premium Insurance balance global insurance practices with Mozambique-specific realities such as informality, climate exposure, and limited insurance awareness?

Premium Insurance follows underwriting, reinsurance, and risk-management frameworks aligned with global standards while adapting them to Mozambique's realities, including informality, climate risks, and limited data availability. This approach maintains technical discipline while remaining practical in a developing market environment.

Core underwriting principles risk selection, adequate pricing, portfolio diversification, and loss-ratio management remain central to financial stability and reinsurer confidence. However, strict documentation requirements can exclude many potential clients. The company therefore combines sector knowledge, geographic exposure, and site inspections rather than relying solely on formal financial records.

Even where businesses lack audited data, risks such as fire, theft, or flooding can still be assessed through factors like construction type, location, and operational scale. This enables responsible pricing while expanding access to insurance.

Product design also reflects these realities. Instead of complex multi-risk policies, Premium Insurance offers simplified, modular products focused on key livelihood and business risks. This improves customer understanding, reduces claim disputes, and builds trust.

Mr. Tirelo Tsheoga

Chief Executive Officer
Premium Insurance Company

Distribution strategies are similarly adapted. While brokers remain important for corporate risks, partnerships and relationship-based channels help reach individuals and small enterprises. Reinsurance programmes structured to international standards further support sustainable growth by managing volatility and protecting capital.

What product or service gaps do you see today for informal workers and small enterprises, and how can insurers redesign coverage to better match their risk profiles?

A key gap stems from the mismatch between traditional insurance design and the realities of informal economies. Conventional policies assume stable income, formal documentation, and structured business operations, while many informal workers operate with irregular cash flows and limited records.

Most face concentrated risks such as health emergencies, fire, theft, flooding, loss of tools or stock, and temporary business interruption. However, traditional policies often bundle multiple risks, making them complex and less relevant to everyday needs.

Insurers can address this by offering simpler, modular products focused on livelihood-critical risks. Allowing customers to choose relevant protection improves affordability, clarity, and trust.

Flexible payment structures are equally important. Smaller, more frequent premiums supported by mobile-based collections can better match seasonal or daily income patterns while maintaining sustainable pricing through diversified portfolios and reinsurance.

Documentation barriers can also be reduced through simplified underwriting based on site visits, operational characteristics, and turnover estimates. This helps expand access without compromising sound risk discipline.

From your experience, what role can insurers play beyond risk transfer such as education or prevention in strengthening financial resilience among underserved communities?

Insurers can play an important role beyond risk transfer by acting as educators, risk partners, and contributors to financial resilience. In many emerging markets, insurance adoption remains low due to limited understanding or mistrust.

Practical insurance education explaining coverage, policy conditions, and claims processes in simple and relatable language can build awareness and trust. When people understand how insurance protects their livelihoods, adoption increases.

Education also benefits insurers, as informed customers are more likely to provide accurate information and follow policy requirements, improving portfolio quality and reducing disputes.

Insurers can also support prevention and loss mitigation. Many losses affecting underserved communities arise from preventable issues such as unsafe wiring, poor storage practices, or limited safety awareness. By promoting basic safety measures and risk-prevention practices, insurers can reduce the frequency and severity of losses.

These efforts benefit both communities and insurers by stabilizing claims and reinforcing insurance as a tool not only for compensation after loss but also for reducing risk and strengthening long-term financial resilience.

Distributor Insight



Mr. Rahul Koul oversees operations, strategy, and client service delivery at Solis Insurify, ensuring the company's efficient functioning and growth. He brings extensive experience in strategic alliances, operations management, profit-and-loss management, and C-suite leadership. Over his career, he

has also contributed to the growth of organisations such as IRIBL and Turtlemint, gaining strong exposure to insurance distribution and the broader fintech–insurance ecosystem.

Introduction of the Organisation: Solis Insurify IMF Pvt Ltd was incorporated on 25 February 2025 and is headquartered in Gurugram, Haryana. With an authorized and paid-up capital of ₹10 lakh, the company operates in the insurance agents and brokers service segment. It functions as an insurance advisory firm offering life, health, motor, travel, and group insurance solutions, positioning itself as a client-focused provider committed to transparency, integrity, and long-term customer support.

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

In a sector often driven by targets and premiums, what belief or contrarian principle guides your decisions at Solis Insurify even when it may not be the most commercially obvious choice?

At Solis Insurify, one guiding principle shapes our decisions: client outcomes matter more than premium volumes. While the industry often focuses on sales targets and commissions, we measure success by the long-term financial security we create for clients rather than the size of policies sold. This sometimes means recommending lower-premium options or advising clients to delay purchases if it better suits their financial situation or risk profile. Though this may reduce short-term revenue, it builds credibility, trust, and lasting relationships.

Our philosophy is advisory before sales, suitability before scale, and relationships before revenue. Insurance is not just a transaction but a long-term promise of protection. Every recommendation must pass three checks: Is it necessary, sustainable, and understandable for the client? If not, we reassess. This discipline helps prevent mis-selling, over-insurance, and unnecessary complexity.

Client education is central to our approach. We invest time in helping customers understand risk and protection, even if it means postponing purchases. Informed clients often become loyal advocates who value transparency and ethical advice. In a market driven by aggressive selling, responsible advisory and patience remain our key differentiators. Our aim is not just rapid growth but becoming a trusted insurance partner.

As insurance distribution shifts from transactional selling to advisory-led engagement, how is Solis Insurify redesigning its operating model to stay

Mr. Rahul Koul

CEO, Principal Officer
Solis Insurify IMF Pvt Ltd

relevant in the next decade?

As the industry moves toward advisory-led engagement, Solis Insurify is redesigning its operating model to focus on long-term relationships supported by technology. Advisors are equipped with digital onboarding tools, simplified processes, and customer insights that enable more personalized, need-based recommendations.

The company also emphasizes continuous engagement through policy reviews, risk assessments, and guidance aligned with clients' evolving financial needs. Rather than one-time transactions, the goal is to build ongoing advisory relationships that support clients across different life stages.

Technology also improves onboarding, documentation, and service efficiency, while ecosystem partnerships help expand distribution and integrate insurance with broader financial services. By combining advisory expertise, digital capabilities, and ecosystem collaboration, Solis Insurify aims to remain relevant in the evolving insurance landscape.

Serving India's uninsured goes beyond affordability what structural changes are needed in distribution, product design, or partnerships to truly reach low-income and underserved communities?

Serving India's uninsured population requires structural changes in distribution, product design, trust-building, and partnerships. Insurers must move from urban-centric, product-driven approaches to hyperlocal, need-based advisory models. Grassroots distribution through trained local advisors, micro-entrepreneurs, self-help groups, and community institutions can improve outreach because these stakeholders understand local languages, cultural contexts, and income cycles. Combining physical presence with digital enablement is essential for building trust.

Product design must also become simpler and more flexible. Bite-sized coverage, modular policies, and flexible payment options can better match the irregular incomes of informal workers. Claims processes should be faster and more transparent through paperless verification, vernacular support, and assisted claim services so customers clearly experience the value of insurance.

Partnerships will be critical for scale. Collaborations with microfinance institutions, NBFCs, cooperatives, agri-platforms, fintech apps, and government welfare ecosystems can integrate insurance into existing financial journeys. Embedding insurance within loans, savings products, or payment platforms can expand distribution while reducing acquisition costs. Data-driven underwriting using alternative data can also help extend coverage to people without formal financial histories.

Ultimately, the industry must shift from selling policies to delivering financial protection as a service. Through advisory-led engagement, digital onboarding, last-mile agent empowerment, and continuous customer education, Solis Insurify aims to strengthen financial protection and inclusion, ensuring insurance becomes accessible, understandable, and trusted by every segment of society.

Tech Insight



Mr. Romik P. Makavana is a passionate full stack developer specializing in scalable web applications and developer tools. He has strong expertise in Tiptap, ProseMirror, and modern JavaScript frameworks. He actively contributes to open-source projects, builds tools that simplify developer workflows, and writes technical articles on Medium.

Introduction of the Organisation: B4E Insurtech offers a versatile no-code digital platform with customizable plug-and-play solutions for the rapid deployment of simple, pre-underwritten, rule-based insurance products. Designed for reinsurers, insurers, and insurance intermediaries, its ready-made solutions enable seamless market entry while driving innovation and operational efficiency.

Website: <https://www.b4einsurtech.com/>

B4E focuses on building configurable digital insurance infrastructure. How do you ensure the platform remains future-ready while maintaining simplicity for insurers and distribution partners?

B4E has built its platform on an API-first architecture, allowing independent services to be added without disrupting existing infrastructure. From the beginning, the goal has been to enable insurance companies to design and launch their own plans easily while ensuring flexibility and future readiness.

Today, the focus is on improving operational experiences at the company level. With the rise of AI, complex corporate operations can be simplified by automating manual back-office tasks. Earlier, the system relied mainly on automation; now it is evolving to incorporate AI-driven capabilities.

Users can interact with the system by asking questions and receiving responses, creating a smoother and more intuitive experience. The technology is also transitioning from traditional UI-heavy dashboards to intelligent AI agents that understand user intent, assist with operational tasks, and help insurers detect fraudulent claims.

Overall, the vision has evolved from enabling insurers to design their own plans to providing AI-powered tools that help them manage and optimize their business operations.

How do you balance innovation with reliability in a highly regulated industry like insurance, and what has this role taught you about leading technology teams in insurtech?

Innovation and reliability are balanced by maintaining a stable core infrastructure while introducing new components that improve existing processes through intelligent automation. In insurance, technically sound solutions are not always immediately accepted, as many

Mr. Romik P. Makavana

Chief Technology Officer
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organizations prefer tools that are simple and familiar.

For this reason, improvements often begin with small enhancements that make existing processes faster and more efficient. Once these changes are accepted, more advanced innovations can gradually be introduced. This often involves observing operations teams closely to understand their daily workflows before making targeted improvements that reduce friction.

Simplicity remains the primary goal of technology. By understanding existing processes, data flows, and archival needs, solutions can enhance efficiency while remaining easy to use. At the same time, strong governance around quality, security, and compliance ensures that new features align with regulatory expectations.

This approach keeps the system reliable for current users while allowing technology teams to experiment, learn, and gradually introduce more advanced capabilities.

From a technology standpoint, what design principles are essential when building insurance solutions for low-income, underserved, and informal sector populations across emerging markets?

Designing insurance technology for low-income and informal-sector populations begins with radical simplicity. Products, language, and processes must be clear enough for users with limited formal education to quickly understand coverage, exclusions, and claims procedures. This requires shorter policy documents, visual explanations, and fewer options instead of complex menus.

A mobile-first and offline-tolerant approach is also essential. Many users rely on basic smartphones, unstable internet connections, or shared devices. Systems should work efficiently on low bandwidth, recover from connectivity interruptions, and integrate with widely used channels such as USSD, WhatsApp, or SMS.

Interoperability and modularity are equally important because insurance solutions often connect with mobile money platforms, savings groups, cooperatives, and gig platforms. Open APIs, event-driven systems, and lightweight integrations allow products to integrate easily into these ecosystems.

Data minimization and privacy-by-design are also critical. Collecting only essential data, explaining its purpose, and ensuring user control help build trust among customers who may be cautious about formal institutions.

Finally, systems should support continuous learning and iteration. Through telemetry, A/B testing, and feedback from agents and customers, insurers can refine pricing, user interfaces, and claims processes. In environments shaped by income volatility, climate risks, and regulatory change, adaptable technology is far more valuable than any fixed design.

Research Paper

Dr. Suryanarayana Murthy K

Consultant-Digital Financial Inclusion at MicroNsure
Present At: Securities and Exchange Board of India (SEBI) &
National Institute of Securities Markets (NISM)

Empowering Investors & Innovators: FinTech, AI/ML, Blockchain Impact



The study empirically examines how the convergence of FinTech, Artificial Intelligence / Machine Learning (AI/ML), and Blockchain technologies empowers investors and innovators by improving financial inclusion, investment decision-making, risk management, trust, and market efficiency. It also evaluates the emerging risks

associated with these technologies.

Methodology

- ♦ Approach: Quantitative survey-based empirical study
- ♦ Sample Size: 51 respondents (experienced investors, majority from banking/finance and IT sectors)
- ♦ Data Tools: 5-point Likert scale survey
- ♦ Analytical Techniques:
 - ♦ Cronbach's Alpha (reliability testing)
 - ♦ Ordinary Least Squares (OLS) Regression
 - ♦ Mediation & Moderation Analysis
 - ♦ Structural Equation Modelling (SEM framework)

Seven key constructs were analysed: FinTech Adoption, AI/ML Usage, Blockchain Trust & Transparency, Investor Empowerment, Investor Trust, Accessibility/Participation, and Algorithmic Bias Perception.

Key Findings**1. FinTech Adoption is the Strongest Driver of Investor Empowerment**

- ♦ Strong positive and statistically significant impact.
- ♦ Accessibility and participation partially mediate this relationship.
- ♦ Digital lending, mobile investment apps, and neo-banking platforms significantly enhance inclusion and engagement.

2. Blockchain Builds Trust, Which Drives Empowerment

- ♦ Blockchain significantly increases investor trust.
- ♦ Trust fully mediates blockchain's impact on empowerment.
- ♦ Transparency, immutability, and auditability reduce information asymmetry.

3. AI/ML Direct Impact Not Yet Significant

- ♦ AI/ML usage did not show a statistically significant direct effect on investor empowerment.
- ♦ Perceived algorithmic bias did not moderate the

AI-empowerment relationship.

- ♦ Suggests AI adoption in investing may still be in a transitional or early-trust phase.

Emerging Risks Identified

- ♦ Algorithmic bias and opacity ("black box" AI models)
- ♦ Cybersecurity threats and data vulnerabilities
- ♦ Regulatory uncertainty in DeFi ecosystems
- ♦ Systemic risks from automated and algorithmic trading

Policy Implications

The study calls for:

- ♦ Adaptive regulatory frameworks
- ♦ Responsible AI governance and algorithm audits
- ♦ Regulatory sandboxes and RegTech-as-a-Service (RaaS)
- ♦ Cross-regulator data integration (SEBI, RBI, IRDAI)
- ♦ Enhanced cybersecurity infrastructure and digital literacy initiatives

India's FinTech ecosystem is becoming globally influential, but long-term sustainability depends on balancing innovation with investor protection and systemic resilience.

Conclusion

The research confirms that technology-enabled finance can significantly empower investors, particularly through FinTech accessibility and blockchain-driven trust mechanisms. However, AI-driven empowerment requires stronger trust-building, governance, and explainability frameworks.

The study contributes to the literature by providing integrated empirical evidence on the combined FinTech-AI-Blockchain ecosystem, especially within emerging market contexts like India.

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Presentation Date & Venue: February 13, 2026 | NISM Campus, Patalganga, Navi Mumbai:



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.

Why Microinsurance Matters in the Next Phase of Financial Inclusion



Why Microinsurance Matters in the Next Phase of Financial Inclusion

For years, financial inclusion has been measured by access, bank accounts opened, digital payments enabled, first time users brought into the formal system. This progress matters. But for many low-income households, inclusion still feels fragile.

The missing element is protection.

A healthy emergency, a climate shock, an accident, or a sudden loss of income can wipe out financial gains in a matter of hours. Even families that regularly use bank accounts or digital tools can become vulnerable again when these risks arise. This raises an important question: *“What does financial inclusion really mean if people cannot withstand everyday shocks?”*

As the ecosystem matures, the next phase of financial inclusion must focus on resilience, not just access. Microinsurance plays a crucial role in enabling this shift.

For low-income households, uncertainty is a constant. When shocks occur, people frequently rely on informal coping mechanisms, high-interest borrowing, selling assets or cutting essential expenses. These responses may offer short term relief, but they weaken long term stability.

Microinsurance helps bridge this gap. When properly designed, it provides more than just coverage. Even in times of stress, it keeps households financially active. Its true value is in continuity, which keeps savings from being destroyed by shocks, reduces dependency on unofficial credit, and promotes a quicker recovery.

But coverage figures by themselves are insufficient. Product features are far less important than relevance, ease of use, and claims experience. When claims are promptly and fairly resolved, rather than when policies

are sold, trust is developed.

As financial inclusion develops, protection rather than reach should be used to gauge success. Whether inclusion is maintained depends on the capacity to absorb and bounce back from shocks.

Microinsurance is not an optional add-on to financial inclusion. It is essential to making financial progress durable, meaningful and resilient.

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GLOBAL CONFERENCE ON MICROINSURANCE

KEY THEMES



Innovation in Microinsurance solutions



Digital Transformation for Inclusive Coverage



Sustainable Practices in Microinsurance



Community Empowerment through Microfinance

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