

EDITORIAL

Dear Reader

September in India is a time of celebration and reflection. Festivals like Onam, Milad-un-Nabi, and Vishwakarma Puja, along with Teachers' Day, remind us of prosperity, compassion, creativity, and the transformative power of knowledge. In the same spirit, this edition of Pulse brings stories that showcase how innovation, resilience, and inclusion are shaping the future of insurance, healthcare, and finance.

From the insurance front, Mr. Raghav Asawa (ASCI) highlights how geospatial AI and climate data are enabling parametric insurance models. These solutions ensure payouts that are transparent, speedy, and fair-building trust with customers while making insurance accessible like never before.

In healthcare, Mr. Syed Alauddin (Bharat Svasthya) shares how Smart E-Clinics, teleconsultations, and community-based entrepreneurs are expanding primary care in underserved areas. His model demonstrates that inclusive healthcare can be affordable, technology-driven, and scalable at the grassroots level.

Complementing this, Dr. Ashish Agarwal (WRMS Global) explains how AI, IoT, and geospatial technologies are strengthening climate resilience. By collaborating with insurers and governments, WRMS is creating transparent and inclusive microinsurance solutions, proving that technology and partnerships can safeguard vulnerable communities.

Our Research Spotlight explores the link between financial inclusion and electricity consumption across countries. The findings reveal that in higher-income economies, GDP and FDI drive growth, while in lower-income economies, remittances play a vital role. The research underlines how financial access fuels development and sustainability at every level.

In our featured blog, we examine how Trade Credit Insurance is emerging as a lifeline for India's 60 million MSMEs. With delayed payments often stalling growth, this tool not only protects businesses from bad debts but also improves creditworthiness, strengthens cash flow, and unlocks new opportunities.

Adding to this, the Manthan Series made its debut with "Microinsurance in Action – Insights from India & Asia." The session brought together experts Ishaan Wadhwa, Sarathy Srinivas, Melinda Aira Labao, and Bert Opdebeeck, who highlighted the need for health-focused products, strong partnerships, community-driven distribution, and regulatory support. Stories from India and the Philippines showed how empathy, innovation, and customer-first design can transform inclusive insurance.

Together, these stories show a common thread: when technology, trust, and collaboration meet, communities move from surviving to thriving.

Happy Reading!
Team Pulse

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DID YOU KNOW?



Bedbug Insurance: Some insurers offer policies covering costs associated with a bedbug infestation. These policies help with cleanup, extermination, and, in some cases, even compensate for destroyed furniture and lost revenue in hotels.

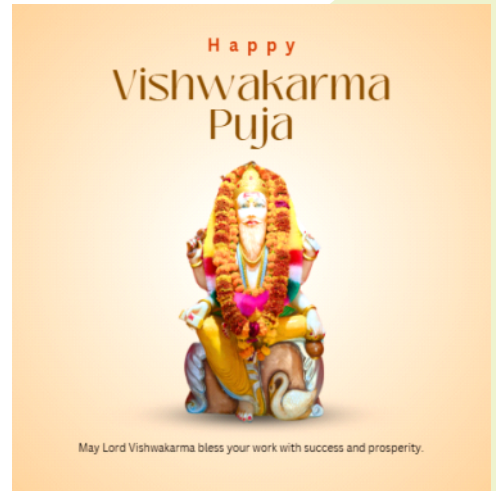
Source: [Bed Bug Insurance](#) | [Get a Quote](#) | [Tivly](#)



Festive Corner



September in India is marked by a rich tapestry of cultural and spiritual celebrations. Onam, the harvest festival of Kerala, is observed with vibrant flower carpets, traditional feasts, boat races, and cultural performances, symbolizing prosperity and unity. Milad-un-Nabi, the birthday of Prophet Muhammad, is a day of devotion, prayers, and community gatherings, reflecting the values of compassion and faith. Vishwakarma Puja, widely celebrated in eastern and northern India, honours Lord Vishwakarma, the divine architect, with artisans, craftsmen, and workers worshipping their tools and workplaces. Alongside these festivals, September 5 is observed as Teachers' Day across India in memory of Dr. Sarvepalli Radhakrishnan, celebrating the invaluable contribution of teachers in shaping society. Together, these occasions highlight India's diversity, blending cultural traditions, spiritual reverence, and respect for knowledge.



Insurer Insight



Mr. Raghav Asawa, an IIT Madras alumnus and risk manager turned entrepreneur, brings extensive experience in global financial markets with a deep focus on artificial intelligence. He is passionate about bridging advanced science with practical solutions that extend protection to vulnerable communities.

Introduction of the organisation: Applied Science Innovations (ASCI) develops climate-risk intelligence solutions by combining satellite imagery, AI, and actuarial science. We work at the intersection of technology and finance to design insurance products that address perils such as floods, droughts, and crop losses. Our mission is to close the protection gap by helping insurers, governments, and grassroots organisations build scalable and inclusive risk transfer & mitigation mechanisms.

Website: <https://www.asci.co.in/>

ASCI applies geospatial AI and satellite data in climate risk solutions. How are these technologies being translated into practical insurance products?

At ASCI, our approach begins with science but ends with a financial product that communities and businesses can rely on.

- ♦ Hazard detection: Using multi-year satellite archives from ESA's Sentinel, NASA, and ISRO missions, we map floods, droughts, and asset health at high resolution.
- ♦ Risk modelling: These hazard layers are converted into actuarial risk curves-such as probability of exceedance, return periods, and vulnerability maps-that insurers use to price risk.
- ♦ Parametric products: Finally, we embed these insights into simple, trigger-based parametric insurance contracts. For example, a contract may automatically pay when rainfall exceeds a threshold or when satellite imagery confirms inundation over the asset boundary.

By removing lengthy claim verification and disputes, these products bring speed, transparency, and trust-critical for scaling insurance adoption in climate-vulnerable regions.

Mr. Raghav Asawa

Founder & CEO
Applied Science Innovations (ASCI)

With a strong focus on remote sensing and hyperlocal data, what steps are taken to ensure these solutions remain relevant for diverse communities and stakeholders in India?

India's diversity demands more than one-size-fits-all solutions. We ensure relevance through:

- ♦ Localization: Combining global satellite data with ground truth from sensors, weather stations, and local agronomic inputs, so models reflect actual field conditions.
- ♦ Community engagement: Working with cooperatives, MFIs, and grassroots NGOs (for ex: We are building an Early Warning System for a perennial river) ensures that product design accounts for local livelihoods, affordability, and communication norms.
- ♦ Regulatory alignment: We actively align with IRDAI's guidelines and NDMA's initiatives, so products are both compliant and innovative.
- ♦ Continuous validation: Every season, our models are tested against observed events and updated to reduce basis risk. This iterative loop ensures contracts remain fair and dependable for both insurers and insureds.

What role can microinsurance and inclusive insurance play in extending protection to low-income and underserved populations in India?

Microinsurance is central to bridging India's protection gap. Most vulnerable populations-farmers, daily-wage workers, urban middle class - face climate shocks but lack formal risk cover due to affordability and complexity. Parametric microinsurance addresses these barriers by:

- ♦ Simplicity: Clear, index-based triggers that customers can easily understand.
- ♦ Affordability: Low-premium, high-frequency products enabled by automation and Earth Observation data.
- ♦ Resilience: Quick payouts prevent families from falling into debt traps after disasters, helping build resilience at both household and community levels.

For India to achieve true financial inclusion, microinsurance must be integrated with credit, savings, and social protection schemes. ASCI's vision is to make climate insurance as accessible and seamless as mobile payments.

Distributor Insight



Mr. Syed Alauddin is a seasoned professional with over two decades of experience in financial services, partnerships, and inclusive insurance. He has held leadership roles at Bajaj Allianz Life, M-Insure, and Standard Chartered, where he focused on expanding financial

access, forging strategic partnerships, and building customer-centric solutions. He is currently the Founder of Bharat Svasthya, an initiative dedicated to advancing inclusive health and financial protection for underserved communities.

Introduction of the Organisation: Bharat Svasthya is a digital healthcare platform focused on providing accessible and affordable primary healthcare to rural and underserved communities in India. Through telemedicine, e-clinics, and preventive health services, it connects patients with qualified medical professionals anytime, bridging the gap in healthcare access. Their mission, “स्वस्थ्याय सर्वदा प्रार्थयाम” (We pray for your good health), reflects their commitment to improving health outcomes across the country.

Website: <https://bharatsvasthya.com/>

How does the platform ensure that essential healthcare services reach remote and low-income communities, both affordably and consistently?

At Bharat Svasthya, our commitment is grounded in the belief that healthcare is a right, not a privilege. To ensure accessibility in underserved and low-income regions, we've developed a hybrid model that blends technology-driven telehealth with on-ground micro-health infrastructure.

Smart E-Clinics (Health Mitra Centers) are deployed in rural and semi-urban pockets, staffed by trained local health workers and equipped with diagnostic tools. These centers serve as the first point of care, offering walk-in consultations and health check-ups.

Through our “Digital Family Doctor” subscription model, families gain 24/7 access to tele-consultations, continuous health monitoring, and medicine delivery - all at a fraction of conventional healthcare costs.

By partnering with banks, cooperative federation, and local financial institutions, we embed healthcare into existing rural networks, enabling broader distribution and affordable service bundles for customers through EMI or insurance-linked models.

In what ways are local health entrepreneurs integrated into the care delivery model, and how does this contribute to building trust and continuity in primary care?

Mr. Syed Alauddin

Founder & CEO

Hind Svasthya Healthcare Private Limited

Local health entrepreneurs - or Svasthya Mitras, as we call them - are the backbone of our delivery model. They are trained community-based health workers (ANM, GNM nurses, Pharmacists etc) who operate Bharat Svasthya's smart e-clinics and act as the interface between patients and digital health services.

We select and train individuals from within the same communities where they serve, which enables:

- ♦ Stronger community trust, as care is delivered by a familiar face
- ♦ Cultural and linguistic compatibility, ensuring better patient communication
- ♦ Continuity of care, since the same Svasthya Mitra follows up with families over time

Moreover, by enabling these individuals to run tech-enabled clinics as micro-entrepreneurs, we create livelihood opportunities, incentivize accountability, and generate a local sense of ownership in public health outcomes.

This human-centered, trust-based approach has proven essential in demystifying healthcare, driving adoption, and building long-term impact.

What have been the key challenges in scaling across different regions, and how have operational strategies evolved to meet those challenges?

Scaling healthcare across diverse geographies comes with challenges - from varying regulatory frameworks and healthcare literacy levels to infrastructure gaps and regional disease patterns.

Some of the key challenges we've encountered include:

1. Digital divide in remote areas, which we've addressed through offline-compatible tools and local clinic-based access points
2. Skepticism toward telehealth, countered by empowering local Svasthya Mitras who serve as trusted intermediaries
3. Supply chain limitations, particularly for diagnostics and medicine delivery, which led us to build regional micro-warehousing and last-mile delivery partnerships

Operationally, we've evolved by:

1. Adopting a modular deployment strategy, allowing us to customize services by region based on local healthcare needs and digital infrastructure
2. Strengthening public-private partnerships, including banks, NGOs, financial institutions, cooperative federation and local governments
3. Investing in continuous training and feedback loops, ensuring adaptability and sustained quality in care delivery

These evolving strategies have enabled us to stay agile while maintaining consistency in care, scalability in

Tech Insight



Dr. Ashish Agarwal is a technology entrepreneur with over two decades of experience in building data-driven solutions at the intersection of agriculture, insurance, and climate risk management. As CTO and Co-Founder of WRMS Global, he

leads the product and technology strategy, bringing together AI, IoT, and geospatial analytics to design scalable platforms that empower vulnerable communities while enabling insurers and governments to deploy innovative risk transfer mechanisms.

Introduction of the Organisation: WRMS Global is a pioneering climate risk management and InsurTech company with operations across Asia, Africa, and the Pacific. We design and implement parametric insurance solutions, weather data platforms, and digital agriculture systems that protect vulnerable communities, small businesses, and governments from climate-related losses. With our subsidiary, Ingen Technologies, we combine deep sectoral expertise with cutting-edge IoT and AI-enabled tools to strengthen resilience and financial inclusion.

Website: <https://wrmsglobal.com/>

How does WRMS ensure that its technology solutions remain both innovative and reliable while being deployed at scale?

At WRMS, innovation is not about adding complexity; but it is about solving problems with simplicity and reliability. Our approach rests on three pillars: co-creation, compliance, and continuous improvement. We co-design solutions with insurers, governments, and end-users to ensure relevance. Our platforms and devices adhere to internationally recognized meteorological and climate data standards, including those defined by the World Meteorological Organization (WMO), which ensures global reliability benchmarks.

Scalability is achieved through our cloud-based infrastructure and IoT device networks, which allow us to deploy thousands of Automatic Weather Stations and other climate IoT devices seamlessly across geographies. We embed redundancy in both data transmission and storage to ensure uptime. Regular

Dr. Ashish Agarwal

CTO & Co-Founder
WRMS Global

calibration, remote diagnostics, and AI-driven anomaly detection keep our systems reliable even in challenging field conditions.

WRMS leverages AI, IoT, and geospatial analytics for risk management. What are the biggest challenges in implementing these technologies across diverse markets?

For our platforms like SecuRisk and SecuSense, the biggest challenge is the unavailability and inconsistency of historical datasets. AI and geospatial engines rely on strong baselines, yet in many markets, weather and risk data are fragmented, inaccessible, or poorly validated. Equally important is the challenge of data diversity and trust. Field-level variability can be immense, and harmonizing datasets is critical for accuracy. We address this by combining satellite data with ground-based sensors for calibration and by building AI models that adapt to local realities.

Finally, user adoption remains a hurdle. Farmers and field officers may initially hesitate to trust automated triggers or digital claims. To overcome this, we emphasize transparency, sharing open dashboards, providing training, and working closely with local institutions to build trust and drive adoption.

How can technology-driven models strengthen microinsurance and make risk protection more inclusive for underserved communities?

Technology-driven models like parametric insurance make insurance both accessible and efficient for underserved communities. By linking payouts to measurable parameters such as rainfall, wind speed, or temperature, we remove the need for lengthy claims verification. This ensures faster, transparent payouts, often within days of an event.

IoT and mobile-based distribution allow us to reach remote areas without heavy infrastructure. Digital onboarding, SMS alerts, and wallet-based payouts reduce barriers for farmers and gig workers who may not have traditional banking access. AI analytics further help in designing affordable, customized products that align with local risks, making microinsurance truly inclusive. In essence, technology converts insurance from being a reactive safety net into a proactive resilience tool for communities historically excluded from formal financial systems.

Research Paper

Dr. Rajesh Barik
Assistant Professor,
Department of Economics
and Finance
BITS Pilani (Goa Campus)

Dr. Parthajit Kayal
Associate Professor (Finance)
Madras School of Economics

Financial Inclusion and Electricity Consumption: A Cross-Country Analysis of High-Middle and Low-Middle Countries.



Electricity is more than just power-it is progress. From better healthcare to improved education, access to electricity directly uplifts lives. Similarly, financial inclusion (FI)-ensuring people have access to affordable and reliable financial services-has been a

global priority for reducing poverty and driving development. This explores the crucial question: Does financial inclusion influence electricity consumption?

Financial Inclusion & Electricity Consumption

The study examines 31 countries (15 lower-middle-income and 16 higher-middle-income) between 2004 and 2021 using extensive panel data and advanced econometric models.

Methodology Highlights

- ❖ Developed a Financial Inclusion Index (FII) from six indicators:
 - ♦ Bank branches per 100k adults
 - ♦ ATMs per 100k adults
 - ♦ Bank branches per 1,000 sq. km
 - ♦ ATMs per 1,000 sq.km
 - ♦ Outstanding Deposits as % of GDP
 - ♦ Outstanding credit as % of GDP
- ❖ Controlled for key factors such as school enrolment, FDI, unemployment, GDP per capita, remittances, trade, inflation, and industry share.
- ❖ Applied multiple models (OLS, FE, RE, PCSE, FGLS, GMM) to ensure robust and reliable results.

Key Findings

Positive Impact of FI

- ❖ Across all samples, financial inclusion had a statistically significant positive effect on per capita electricity consumption.
- ❖ This means better financial access → higher purchasing power → more use of electricity-powered tools, appliances, and services.

Differences Across Country Groups

- ❖ In higher-middle-income (HMI) countries: FI strongly boosted electricity demand, supported by FDI and per capita GDP.
- ❖ In lower-middle-income (LMI) countries: FI impact was equally strong, with remittances playing a major role in driving electricity usage.

Role of Control Variables

- ❖ FDI & School Enrolment → higher electricity demand.
- ❖ Unemployment (counterintuitive) → positively correlated, possibly due to more household appliance use.
- ❖ Inflation & Population Growth → negatively associated with electricity use, reducing affordability and per capita access.

Conclusion

The evidence is clear: Financial inclusion powers progress. By widening access to financial services, nations can indirectly accelerate electricity adoption-fuelling better education, healthcare, and economic activity.

For policymakers and development practitioners, this study offers a critical insight: designing financial inclusion strategies is not just about banking the unbanked-it's about energizing societies and enabling sustainable development.

The full version of this article is published in **Energy Research Letters (2025)**, Scan here to access:

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Scan for full paper Access

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Trade Credit Insurance: Lifeblood for Small Business



Introduction:

India's MSME ecosystem of over 60 million small businesses forms the backbone of the economy, contributing around 48% of exports and 30% of GDP. These enterprises often receive payments only after delivering goods and services, making incoming payments crucial for operations. Delayed or defaulted payments can threaten salaries, raw material purchases, and overall business viability.

Why MSMEs Are Financially Vulnerable:

Bad debts pose an existential threat. Over 2.5 lakh complaints were registered on the MSME SAMADHAAN portal for delayed payments, and ₹10.7 lakh crore remained tied up in unpaid invoices as of 2023. One default can stall production, delay supplier payments, damage creditworthiness, and even force closures.

The Lifeline:

What Exactly is Credit Trade Insurance?

Credit Trade Insurance protects accounts receivable. Businesses pay a premium, and the insurer covers losses if a customer fails to pay due to insolvency, bankruptcy, or extended delays (typically 90–180 days).

Beyond a Safety Net: The Multifaceted Benefits for MSMEs:

1. **Secure Better Financing:** Insured receivables improve creditworthiness, enabling cheaper loans and overdrafts.
2. **Empower Sales with Confidence:** Businesses can extend credit to new customers, take larger orders, and enter riskier markets.

3. **Improve Cash Flow Forecasting:** Mitigated risk allows more accurate financial planning and sustainable growth.

How to Get Started: A Practical Checklist:

1. **Assess Your Risk:** Identify top debtors and total receivables.
2. **Research Providers:** Explore ECGC and other insurers offering trade credit products.
3. **Understand the Policy:** Check coverage limits, deductibles, exclusions, and claims process.
4. **Consult an Expert:** Engage brokers or financial advisors familiar with MSMEs.

Conclusion:

From Surviving to Thriving:

Credit Insurance turns risky trade credit into a secure, bankable asset. It allows businesses to focus on growth instead of chasing debts. MSMEs should re-evaluate risk management and explore how credit insurance can safeguard their future.

Reference:

samadhaan.msme.gov.in/MyMsme/MSEFC/MSEFC_Welcome.aspx

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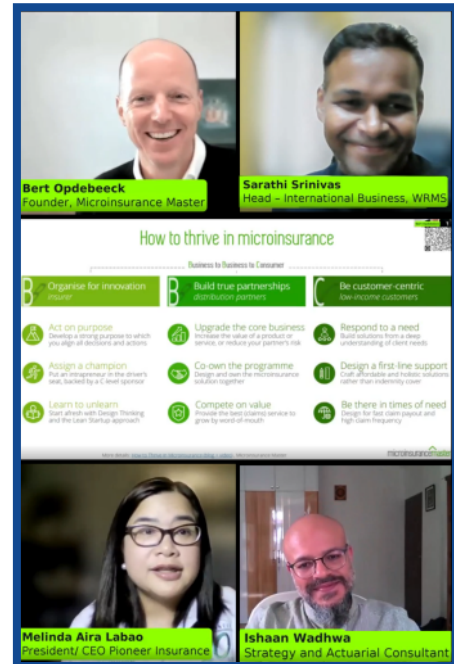
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Manthan Series | Episode 1 Highlights

Microinsurance in Action – Insights from India & Asia

Date: 4th September 2025 | Time: 3:00 - 4:00 PM IST



The MicroInsurance Innovation Hub proudly launched the first episode of the Manthan Series, bringing together thought leaders to explore how microinsurance can evolve to better serve communities across Asia. The conversation was rich, insightful, and full of practical lessons for insurers, distributors, and innovators.

❖ The Speakers

The session featured four distinguished experts:

- ▶ Ishaan Wadhwa – Strategy & Actuarial Consultant, passionate about digital distribution and innovation.
- ▶ Sarathy Srinivas – Head, International Business, WRMS Global, with deep expertise in risk management for climate-vulnerable communities.
- ▶ Melinda Grace “Aira” Labao – CEO, Pioneer Microinsurance, Philippines, a leader in building inclusive insurance at scale.
- ▶ Bert Opdebeek – Founder, Microinsurance Master, and a global mentor for microinsurance leaders.

Highlights & Insights

India's microinsurance landscape is vast, with \$1.5 billion in non-crop premiums and another \$3.5 billion in crop insurance. Yet, much of the market is still dominated by credit life products. Speakers agreed that the real opportunity lies in health-focused and bundled solutions, especially as regulatory reforms like sandbox experimentation encourage innovation.

Bert Opdebeek emphasized that successful microinsurance needs purpose-driven insurers, strong partnerships, and customer-first design. His advice:

- ▶ Insurers must invest in champions of innovation and

adopt design thinking.

- ▶ Distribution partners should co-own programs and deliver superior claims experiences.
- ▶ Most importantly, products must meet real customer needs-affordable, simple, and backed by fast claims settlement.

Adding a regional success story, Melinda Aira Labao shared how Pioneer Microinsurance built trust in the Philippines. From creating awareness through comic books in 2008, to launching the Sagip Plan in 2015, and adapting quickly during COVID-19, Pioneer demonstrated resilience and commitment. Today, with projected premiums of \$71 million, Pioneer stands as proof that customer-centric design and strong community partnerships pay off.

The session also spotlighted distribution innovation. True partnerships, whether with MFIs, motorcycle dealers, or women-led grassroots models like Bima Trinity, go far beyond commissions-they enhance business value while deepening impact. Technology, especially API-driven systems, is making policy issuance and claims more seamless, while lean structures and social audits ensure sustainability.

❖ The Big Picture

What made this episode truly memorable was the clarity with which the speakers connected vision to action. From India's regulatory shifts to the Philippines' community-first models, the lessons were clear: microinsurance thrives when empathy, innovation, and partnerships align.

Event Update

**STAY TUNED****09th Oct 2025****Manthan Series Ep2: Digital Innovation in Financial Inclusion**

Duration: 60 mins
Mode: Zoom

Moderator: [Mukesh Dhawan - Founder CEO of Surely.digital](#)

Speakers

- ▶ [Vijay Chand MD & CEO of Dvara Solutions](#)
- ▶ [Bhargavi Ramadugu - Founder & CEO of CleverNav Solutions](#)
- ▶ [Aman Pal Singh MD & CEO of B4E Insuretech](#)



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**

JOIN US FOR ONE OF A KIND MICROINSURANCE CONFERENCE IN INDIA WHERE WHO'S WHO OF MICROINSURANCE INDUSTRY COME TOGETHER TO SHARE THEIR KNOWLEDGE AND EXPERIENCE.

An initiative by MicroInsurance Innovation Hub Foundation in association with



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KEARNEY

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