

EDITORIAL

Dear Reader

December invites us to pause and reflect. Human Rights Day reminds us that dignity, equality, and security belong to everyone, while Christmas brings warmth, generosity, and togetherness. This edition of Pulse celebrates these values, showing how insurance, technology, and collaboration are creating a more inclusive and resilient future.

Insurance is no longer just about policies-it's about building trust and solving real problems. Dr. Webster Twaambo, Jr. (Finsbury Reinsurance) shares how his team overcame traditional market hurdles and designed forward-looking solutions that empower carriers and intermediaries. By combining technical expertise with strong governance, Finsbury Re is making affordable, scalable insurance accessible to smallholder farmers and rural communities.

Understanding people and their unique needs is equally important. Mr. Ajay Khowala (Insuright Insurance Broking) demonstrates how bite-sized, affinity-driven insurance solutions can truly bridge gaps. By leveraging technology and mapping customer behaviours, Insuright ensures that policies are clear, relevant, and easy to adopt turning complex risks into simple, actionable protection for underserved segments.

Innovation also comes from translating data into tangible benefits. Ms. Bhakti Dama (Protector IQ) shows how climate and hazard intelligence can be converted into practical protection for communities. By designing insurance around real-life risks such as livestock care, business downtime, or crop loss Protector IQ ensures that claims are timely, reliable, and meaningful. Frontline agents become trusted advisors, helping people feel secure while building resilience.

Research continues to provide vital insights into inclusion. The paper, "Demand-Side and Supply-Side Determinants of Financial Inclusion in Indian States" by Dr. Rajesh Barik and Dr. Sanjaya Kumar Lenka, highlights how household characteristics and banking infrastructure jointly influence access to financial services. Their findings show why some states excel while others lag, offering pathways to bridge these gaps.

Practical impact is equally inspiring. B4E Insurtech's AI-first, no-code platform helps insurers and intermediaries rapidly design and deploy products for underserved populations. By embedding insurance into daily ecosystems, B4E reduces costs, accelerates market entry, and expands access-helping millions gain protection that was previously out of reach.

Stories from the ground bring these innovations to life. Our blog, "Cattle Microinsurance: Why 94% of India's Cattle Remain Unprotected - And Why It Matters," illustrates how simple, affordable livestock coverage can prevent income collapse, reduce debt, protect women's livelihoods, and strengthen food security. Small protections like these can make a life-changing difference for rural families.

Together, these stories show that when insurers, distributors, technologists, researchers, and communities collaborate with clarity, trust, and empathy, protection reaches those who need it most. This is how inclusion deepens, livelihoods are safeguarded, and the next wave of insurance innovation unfolds.

Happy Reading!

Team Pulse

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DID YOU KNOW?



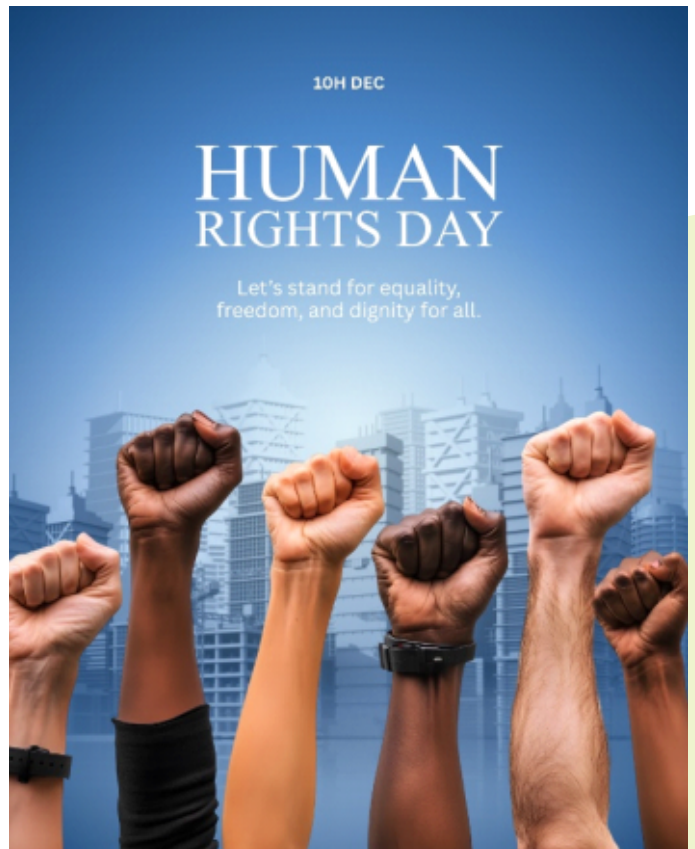
Insurance for Solar Panels: In India, microfinance initiatives support the adoption of solar home systems, reducing dependence on kerosene and promoting renewable energy.

Source: <https://icrier.org/publications/micro-financing-the-solar-potential/RIER>



Festive Corner

December brings two celebrations that highlight hope, compassion, and the spirit of inclusion. Human Rights Day emphasizes that dignity, equality, and security are rights that belong to everyone. It reminds us of the importance of protecting vulnerable communities and creating systems that empower people, ensuring access to both protection and opportunity. Following this, Christmas fills the season with joy, generosity, and togetherness. It encourages reflection on the power of giving, supporting one another, and spreading optimism. Together, these observances inspire us to embrace empathy, inclusion, and protection as guiding principles for building a fairer and more resilient society.



Insurer Insight



Dr. Webster Twaambo, Jr.

is a distinguished leader with an inspiring track record of over 21 years in the (re)-insurance sector, holding several senior roles. He has consistently demonstrated exceptional visionary and strategic acumen, as well as a passion for driving innovation. Webster is a Fellow of the

Chartered Insurance Institute

(FCII) and holds a Doctorate in Business Administration (DBA) from Heriot-Watt University. He also holds a Master's degree in Strategy and another Master's in Business Administration. Furthermore, Webster holds a Bachelor's degree in Accounting and Finance with Honours from the University of Zambia (UNZA), as well as several other insurance qualifications.

As an accomplished author, Webster penned three influential books. "Basics of Insurance, The Zambian Experience," his debut work, holds historical significance as the first Zambian-authored comprehensive insurance book. The second edition secured the 2018 Best Book on Insurance in Africa award from the Africa Insurance Organisation (AIO). His book "Press On" has sold over 5,000 copies, inspiring personal growth and taking personal responsibility.

Webster won the Best Man Insurance Award at the Zambian Man of the Year Awards 2025.

Introduction of the Organisation:

Finsbury Reinsurance Limited (Finsbury Re) was incorporated on 27 July 2023 in Zambia. We are licensed and regulated by the Pensions and Insurance Authority (PIA) to provide reinsurance services. Our headquarters is at our registered office on the 2nd Floor, Finance House, Heroes Place, Cairo Road, Lusaka, Zambia. Finsbury Re is majority owned by Finsbury Investments Limited, incorporated in 1981 and currently one of the largest private investment groups in Zambia. Finsbury Investments owns over 20 companies in sectors as diverse as Banking, Financial Services, Insurance, Information Technology, Hotel & Tourism, Mining & Quarrying, Manufacturing, and Property Development.

Our uniqueness is grounded in the strength of the group's existence for over 30 years, present in over five countries, with a significant component of the group's holdings in the Zambian market. As a subsidiary, Finsbury Re inherits a reputation as a top local market player and a robust force in international reinsurance.

Inspired by the desire to accelerate local industry growth, our ambition is to play an exemplary role as an outstanding security from Zambia, spreading across Africa, Asia-Pacific, and Latin America, where Finsbury Re will offer dynamic services and be the partner of choice to our esteemed customers.

Our overall goal is to provide unmatched reinsurance services, recognised internationally and benchmarked against global standards.

Finsbury Re is currently writing business from over 60

Dr. Webster Twaambo, Jr.

Managing Director & CEO
Finsbury Reinsurance

countries across Africa and Asia, covering over 250 cedants. We work with 100 brokers and a few MGAs. In line with our vision, we have a very strong retrocession programme supported by over 13 A-rated securities.

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

What was the biggest operational bottleneck you faced scaling Finsbury Re, and how did you resolve it?

The most significant bottleneck we faced at Finsbury Re was the traditional requirement for a minimum of three years of audited financial statements. For a start-up with a clear strategic direction and credible leadership capacity, this legacy expectation created a structural disadvantage. Despite our strong vision, governance framework, and growth projections, the industry's "rear-view" orientation restricted access to specific markets and solutions.

This rigidity limited engagement opportunities, slowed partnership development, and delayed entry into platforms where historical financial depth is treated as a proxy for institutional strength. Yet, by nature, start-ups build their strength prospectively, not retrospectively.

Navigating this bottleneck required clarity, persistence, and the ability to demonstrate substance beyond audited history - through technical capability, experienced leadership, risk management discipline, and strategic intent. Overcoming this challenge has reinforced the importance of innovation in regulatory expectations and the need for more forward-looking assessment frameworks in modern reinsurance markets.

Beyond affordability, how does Finsbury Re Credit as a Service (CaaS) model uniquely empower carriers and intermediaries to drive new business?

Finsbury Re's model empowers carriers and intermediaries by offering more than affordability. Our portfolio is largely intermediary-driven, supported by a strong value proposition anchored in a robust retrocession programme and the financial strength of the wider group. This structure enhances underwriting confidence, expands capacity, and allows partners to pursue new segments with reduced risk. By combining technical responsiveness, disciplined execution, and flexible solutions, we position intermediaries and carriers to grow sustainably and compete more effectively in their markets.

How would Finsbury Re leverage its intermediary network to distribute and finance new low-cost insurance products to India's unserved demographic?

Finsbury Re leverages its intermediary network by using brokers' market reach and insight to distribute insurance solutions to underserved demographics. Working with brokers is efficient; through a single broker, we reach numerous cedants, making the model cost-effective. We also provide capacity to local and international markets and currently cover thousands of smallholder farmers under various programmes, advancing financial inclusion. Combined with our strong retrocession structure and technical capability, this approach enables scalable, affordable, and de-risked product expansion.

Distributor Insight



Mr. Ajay Khowala with over 20 years of experience in the General Insurance industry, he has worked with some of the country's leading insurers, including Bajaj Allianz GIC Ltd., Future Generali India Insurance Co. Ltd., Reliance GIC, and Go Digit General Insurance Ltd. His career spans both retail and corporate segments, where he has managed key sales channels such

as Agency, Retail Broking, Motor Dealers, Travel Insurance, Renewals, and Direct Marketing. He has also overseen a wide range of business lines, including Retail Health, Group Health, Motor, Property, Marine, Liability, and Affinity. This diverse exposure has contributed to his holistic understanding of the industry and strengthened his ability to lead and manage cross-functional teams effectively.

Introduction of Organisation: We are young organization and got our broking license in Jan'23. We are working with focus to sell the right insurance product to the customer in right manner. Our primary focus is on building up POS model and bring the actual change in the working of the POS with handholding across all the challenges they face, i.e. starting from quotation to claims. Our team of experts help them at all the stages. We work on various affinity products and are creating new avenues to cover the risks involved, which are usually been ignored.

Website: <https://insuright.co.in/>

What specific competency or niche client segment have you focused on developing at Insuright to ensure market differentiation?

We have consciously built our differentiation around bite-size, affinity-driven insurance solutions that address the real and emerging needs of today's diverse customer groups. Our focus has always been on understanding the gaps that exist between the protection customers require and the coverage they actually receive. Traditional insurance products often fail to address niche or evolving risks, especially for digital-first users, affinity groups, and new-age customer segments. This is where our specialized approach comes in.

We work closely with technology platforms, digital ecosystems, professional communities, and affinity groups to design insurance offerings that are highly relevant to their users. Instead of taking a one-size-fits-all approach, we aim to ensure that every product we introduce is aligned with the specific lifestyle, behaviour, and risk profile of that segment. Bite-size products allow customers to adopt protection in simple, affordable, and easy-to-understand formats-making insurance more accessible than ever.

Our competency also lies in our ability to translate complex risk environments into clear, actionable protection solutions. By mapping customer behaviours, engagement patterns, and exposure points within each ecosystem, we are able to create propositions that meaningfully bridge the gap between potential risk and actual protection. This not only enhances customer satisfaction but also strengthens the overall ecosystem by giving partners additional value to offer their users.

We also place strong emphasis on developing

Mr. Ajay Khowala

Co-Founder

Insuright Insurance Broking Pvt. Ltd.

ecosystem-aligned offerings. Many of our partners seek to elevate their service stack by embedding insurance into their customer journeys. With this in mind, we design products that can easily integrate into their platforms-ensuring that users receive relevant protection exactly when they need it.

Overall, our niche competency is built on a combination of affinity understanding, micro-tailored product design, and technology-led enablement. By focusing on segments that are underserved or overlooked by traditional insurance approaches, we are able to deliver solutions that are more precise, relevant, and impactful. This focus on bite-size affinity products continues to shape our identity as a company that brings clarity, accessibility, and genuine value to modern insurance customers.

How is Insuright leveraging InsurTech (AI/ML or data platforms) to simplify complex risk identification for SME or retail clients?

At Insuright, technology plays a central role in how we simplify the insurance journey for both SME and retail clients. Our priority has been to use digital platforms and tools to remove complexity, improve decision-making, and make insurance more transparent and accessible. The heart of this approach lies in creating seamless processes that empower customers and partners with clarity and speed.

One of our key strengths is our digital agency portal, which enables agents and partners to compare and issue policies across motor and health products from nearly ten insurers. This portal consolidates multiple insurer offerings into a single interface, making it easy to evaluate premiums, coverage benefits, and policy terms. Instead of navigating individual insurer systems or handling manual comparisons, users can instantly identify the best fit for their needs. This approach significantly simplifies risk evaluation for SMEs and retail clients who often struggle with understanding variations across insurers.

Beyond policy issuance, we utilise MIS dashboards and data-driven tools to track business flows, understand customer patterns, and manage partner activities. These insights help us identify risk trends, forecast customer needs, and tailor engagement strategies. For instance, our renewal flow management tools ensure timely reminders, improved follow-ups, and better retention especially valuable for SMEs who cannot afford operational disruptions caused by policy lapses.

We also rely on digital tools to support partner engagement, new agent onboarding, communication workflows, and servicing. This technology-driven structure ensures that our entire ecosystem-agents, partners, and customers-receives consistent and efficient support.

While we continue strengthening our technology stack and exploring advanced AI/ML integrations, even our current systems allow us to simplify traditionally complex insurance interactions. By digitizing comparisons, automating workflows, and centralizing data insights, we enable customers to better understand their risks and select appropriate coverage with confidence.

Overall, Insuright's InsurTech approach is built on a simple principle: use technology to remove friction and bring clarity. Through our digital platforms, we make risk identification easier, enhance customer experience, and deliver insurance solutions that are intuitive, transparent, and aligned with today's evolving market needs.

Tech Insight



Ms. Bhakti Dama is an insurance product innovator working at the intersection of climate risk, technology, and livelihood protection. With over 24 years of experience across underwriting, product development, and digital insurance ecosystems, she has focused on making protection simpler, fairer, and more accessible for underserved communities. She is also the only woman in India with a granted patent

in insurance distribution, underscoring her commitment to expanding opportunities for frontline sellers and customers. Through her venture, Agent Saathi, she equips field distributors with AI-enabled tools that help them shift from product pushers to trusted risk advisors. Her mission is rooted in a core belief: insurance is livelihood infrastructure. She is dedicated to building systems that support ambition, ensure business continuity, and strengthen financial resilience - especially for climate-vulnerable and informal workers.

Introduction of the Organisation: Protector IQ is a Product & Systems Innovation Studio that converts complex risks into simple, scalable protection solutions. We partner with insurers, reinsurers, banks, MFIs/NBFCs, and digital ecosystems to design products grounded in real customer behaviour, local market realities, and strong execution systems. Our work begins with deep risk insight-analysing operational, financial, behavioural, and environmental factors that drive losses. These insights strengthen underwriting logic, simplify covers, align benefits with distribution, and enable trust-building claims experiences.

We also specialise in system execution assurance, pressure-testing insurer technology for pricing accuracy, claims responsiveness, fraud controls, and compliance. This reduces execution gaps and improves policyholder outcomes. Protector IQ works across business insurance, health and personal accident, embedded and affinity products, and climate-related protection. Our role is to bridge innovation intent with real-world performance, ensuring protection becomes practical, profitable, and customer-centric. We believe insurance can strengthen incomes, build resilience, and unlock new markets sustainably.

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

How does Protector IQ convert complex climate and hazard data into solutions that communities can practically use?

Protector IQ transforms complex climate and hazard science into practical protection by centring product design on livelihood disruption. We begin with climate-hazard mapping-floods, heat stress, cyclones, rainfall variability-combined with geospatial intelligence, micro-market segmentation, credit patterns, asset usage, and value-chain workflows. Instead of presenting this as technical scores, we translate it into predictable income shocks and asset-survival probabilities that insurers and lenders can underwrite.

Communities understand risk in terms of downtime and recovery-not climate terminology. So we convert data into micro-triggers linked to daily operations: shutdown days, recovery costs, repayment delays, and seasonal sales shifts. This helps insurers build affordable solutions such as parametric covers linked to early warnings, bundled protection connected to credit or working capital, business-

Ms. Bhakti Dama

Founder & CEO

Protector IQ

continuity benefits, and digitised low-friction claims.

Every concept is field-tested with users and distributors to ensure coverage reflects real losses, premiums match cash-flow cycles, and claims can be processed with simple evidence. Our philosophy is clear: data matters only when it protects livelihoods faster than climate risks grow.

What makes Protector IQ's approach different when working with insurers, NGOs, or community networks?

Protector IQ stands apart by addressing the root causes of insurance failure and focusing on what must work on the ground for protection to be effective.

1. We design from real-world risk, not legacy structures.

We start by understanding operational risks, income volatility, supply-chain dependencies, pricing sensitivity, and service expectations-ensuring coverage mirrors how people work and experience losses.

2. We strengthen system performance before launch.

Products fail when rules engines are misconfigured, pricing is detached from reality, documentation is heavy, or claims are slow. Our System Execution Audits fix underwriting logic, claims pathways, fraud controls, and data governance upfront, ensuring insurers deliver reliably from day one.

3. We empower frontline distribution networks.

Trust is local. We support agents, loan officers, and community leaders with simplified risk-based messages, digital learning, and our Agent Saathi platform, which instantly matches risks with the right product. This reduces mis-selling and improves renewals.

4. We combine commercial viability with social impact.

We design solutions that deliver predictable value for communities while enabling insurers and partners to grow sustainably without relying on subsidies.

5. We connect institutions that often work in silos.

Banks, MFIs, insurers, and NGOs each hold part of the solution. Protector IQ aligns their incentives into a unified delivery engine. Our commitment extends beyond design-we remain engaged until customers truly feel protected.

What role does technology play in helping Protector IQ serve vulnerable or hard-to-reach populations more effectively?

Technology enables Protector IQ to deliver precise, scalable protection while human networks maintain trust.

A. Intelligence:

We integrate climate hazard data, geospatial analytics, MSME behaviour, and cash-flow patterns to build micro-underwriting engines that tailor coverage and pricing to local realities-opening access to markets previously considered uninsurable.

B. Access:

We reduce friction through pre-filled KYC, mobile-first onboarding, geo-tagged loss evidence, minimal-document claims, and instant eligibility checks. This removes travel, paperwork, and delays that often exclude low-income customers.

C. Enablement:

Agent Saathi provides digital pitch tools, risk-conversation guides, automated product matchers, and localised training content. Technology strengthens frontline capacity rather than replacing it.

We believe inclusive insurance succeeds when climate intelligence drives prevention, system design ensures reliability, and human trust drives adoption. Our mission is to make protection a basic right for every hardworking community building resilience against rising risks.

Research Paper

Dr. Rajesh Barik

BITS Pilani K. K. Birla – Goa Campus

Dr. Sanjaya Kumar Lenka

KIIT Deemed to be University

Demand-Side and Supply-Side Determinants of Financial Inclusion in Indian States: Evidence from the Post-Liberalization Period



The paper investigates financial inclusion across Indian states by examining both demand-side (household characteristics, socio-economic factors) and supply-side (banking infrastructure, policy changes) determinants. It focuses on the post-liberalization period, during which India expanded its financial sector, promoted banking outreach, and introduced inclusion-driven policies. The study aims to identify which factors significantly influence access to and usage of financial services.

Literature Review

Existing literature highlights financial inclusion as a multidimensional concept shaped by income levels, education, rural–urban divide, gender disparities, and availability of banking services. Past studies often analyse either demand or supply variables separately; this paper fills the gap by integrating both dimensions within the Indian context. The review establishes the need for state-level comparative analysis given India's regional diversity.

Objectives of the Study

- ♦ To measure financial inclusion across Indian states using key indicators.
- ♦ To examine how household socio-economic characteristics affect inclusion outcomes.
- ♦ To evaluate the impact of banking infrastructure and supply-side factors.
- ♦ To identify variations across states and understand the drivers behind such differences.

Data and Methodology

The study uses state-level data drawn from multiple national datasets, including NSSO household surveys and RBI banking statistics. A Financial Inclusion Index (FII) is constructed using indicators such as:

- ♦ Number of bank branches per population
- ♦ Deposit and credit penetration
- ♦ Household account ownership
- ♦ Use of formal financial services

Econometric models (likely panel regression or multivariate analysis) are employed to isolate the impact of demand and supply determinants.

Results and Discussion

The findings reveal substantial variation in inclusion across states. Key insights include:

- ♦ Education, income, and urbanization emerge as strong demand-side drivers.
- ♦ Bank branch density and credit availability significantly influence supply-side inclusion.
- ♦ Southern and Western states perform better due to stronger socio-economic fundamentals and banking networks.
- ♦ Low-performing states show structural constraints such as low literacy and weaker financial infrastructure.
- ♦ The interaction of demand and supply variables explains much of the disparity in inclusion outcomes.

Conclusion

Financial inclusion in India is shaped by a combination of socio-economic characteristics and institutional banking capacity. States with better human development indicators and stronger banking penetration demonstrate higher inclusion. The study recommends strengthening both household capabilities (financial literacy, income enhancement) and supply-side reforms (branch expansion, targeted credit policies) to reduce regional gaps.

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



Company Name: B4E Insurtech Inc

Founded Year: 28 November 2023

Founder / CEO: Mr. Aman Pal Singh

Location: Canada

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

Tagline: Leveraging Technology to Make Insurance Inclusive Globally

Key Segment:

B4E Insurtech offers an AI-first, no-code platform with customizable plug-and-play solutions to rapidly launch pre-underwritten, rule-based insurance products. Built for reinsurers, insurers, MGAs, and intermediaries, the platform enables fast market entry and expands access to underserved and underinsured populations. Our platform also enables partners to experiment with product variations in real time, accelerating innovation cycles.

It delivers up to 80% higher efficiency, 80% cost reduction, and 80% faster go-to-market, allowing products to be built in minutes. With our Insurance Infrastructure-as-a-Service, partners can design and deploy inclusive products in under 30 minutes using no-code tools. We further support product teams with continuous optimization insights powered by smart configuration analytics.

Target Segment:

B4E works exclusively with progressive insurers, MGAs, brokers, TPAs, and digital intermediaries who see distribution shifting from product-centric models to platform-driven, data-enabled ecosystems. Our clients operate across North America, MENA, and Asia, adopting adaptive frameworks that anticipate customer needs. These partners are also committed to scaling digital-first distribution models to stay competitive in rapidly evolving markets.

We collaborate with leadership teams reimagining insurance as a connected service. Engagements include embedded distribution, API-driven underwriting, real-time quote engines, and data-orchestrated personalization. Clients also rely on B4E to streamline regulatory readiness, partner integration, and digital compliance at scale.

Product Offerings:

B4E designs digital distribution architectures that enable insurers, MGAs, and intermediaries to embed insurance into lifestyle, mobility, and financial ecosystems. From strategy to implementation oversight, we help deploy API-driven ecosystems, automate onboarding, and strengthen compliance. Our frameworks additionally allow rapid experimentation with new channels, reducing dependency on legacy portals.

We guide insurers transitioning from legacy systems to adaptive, multi-market platforms. For MGAs and intermediaries, we build structures that accelerate niche product launches and enable cross-border digital expansion. Our advisory also covers regulatory alignment and Insurtech integration. This holistic approach ensures clients achieve long-term operational resilience and sustainable digital maturity.

Impact Created:

B4E Insurtech has helped insurers, MGAs, and intermediaries transform into adaptive, insight-driven organizations. Our ecosystem designs and consulting frameworks have modernized distribution for thousands of intermediaries and millions of potential policyholders. By enabling data visibility across distribution workflows, B4E helps clients reduce risk, optimize performance, and strengthen competitive positioning.

Through embedded insurance infrastructure, API-led systems, and automated onboarding, clients achieve faster launches, higher efficiency, and operational resilience. Results include up to 60% reduction in product launch timelines, lower acquisition costs, and increased reach into underinsured markets. These outcomes collectively empower insurers to operate with greater agility, intelligence, and long-term scalability.

Future Strategies:

B4E is scaling from boutique consulting to a global Insurtech architecture leader. Our strategy focuses on:

- ♦ **Ecosystem Expansion:** Building interoperable, cross-border distribution frameworks with insurers, MGAs, and digital intermediaries.
- ♦ **Technology Enablement:** Developing intelligence frameworks that combine analytics, automation, and ecosystem mapping for data-driven decision-making.
- ♦ **Market Growth:** Expanding across MENA and Asia through local partnerships and co-innovation.

Our long-term goal is to institutionalize strategic adaptability—helping clients build digital ecosystems that anticipate change and thrive in evolving insurance markets.

For more Information, Please Contact :

Email ID: Contact@microinsuranceinnovation.com

Contact: +91 9154872912

Scan for our Website



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BLOG Corner

Cattle Microinsurance: Why 94% of India's Cattle Remain Unprotected — And Why It Matters

Cattle Microinsurance: A Lifeline for the Families Who Feed India



For millions of rural families, cattle are not just livestock—they are income, security, and survival. Take the Rao family from rural Telangana. Their dairy cow, Radha, provided daily income that paid for school fees, groceries, and emergencies. When Radha suddenly died of fever, their entire livelihood collapsed. They lost their only income source, borrowed ₹40,000 at high interest, delayed school payments, and fell into debt.

This is the reality for thousands of low-income households each year—because 94% of India's cattle are uninsured. Most families only recognize the value of protection once disaster strikes.

Why Cattle Microinsurance Matters

India has nearly 300 million bovines, contributing significantly to national GDP and supporting over 70 million rural households. A productive cow can cost ₹35,000–₹70,000—yet less than 6% are insured, and only 0.6% of owners use livestock insurance. One unexpected cattle death can wipe out 2–4 months of income, and 25–30% of low-income families fall into debt after losing an animal.

Livestock losses are rising due to disease outbreaks and climate shocks:

- ♦ 1.5 lakh cattle died in 2022 due to Lumpy Skin Disease
- ♦ Over 62 lakh cattle die every year from disease, accidents, and natural causes
- ♦ Heat stress, floods, and epidemics are increasing due to climate change

Without financial protection, rural households face devastating economic setbacks.

What Cattle Microinsurance Covers

Cattle microinsurance is simple, affordable, and built for rural realities. Typical coverage includes:

- ♦ Death due to disease (LSD, FMD, HS, epidemics)
- ♦ Accidental death (snake bites, drowning, poisoning, road accidents)
- ♦ Natural calamities (floods, cyclones, lightning, landslides)

- ♦ Permanent disability impacting milk yield or work
- ♦ Calving-related complications
- ♦ Optional services: vaccinations, vet check-ups, RFID tagging, digital claims

How It Protects Rural Families

1. Prevents income collapse
Families receive compensation to replace lost cattle and restore income.
2. Reduces high-interest borrowing
Avoids informal loans with 24–48% interest.
3. Protects women's livelihoods
Women who manage dairy tasks retain their income and independence.
4. Encourages investment in better cattle
When risks are covered, families upgrade breeds and care.
5. Strengthens food security
Stable dairy production supports national economic and nutritional resilience.

Conclusion: A Small Protection with a Big Impact

Cattle microinsurance can be the difference between stability and crisis. For families like the Rao's, it ensures one unfortunate event does not push them into long-term poverty. Strengthening microinsurance access is essential for rural resilience, climate adaptation, and inclusive growth.

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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

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- **Learn about Emerging Technologies**
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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



For Registration or any queries

**contact@microinsuranceinnovation.com
Contact: +91 9154872912**



KEARNEY

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