

## EDITORIAL

Dear Reader

**Happy 1st anniversary to us!**

The MicroInsurance Innovation Hub Foundation celebrates its first anniversary, we're filled with joy and gratitude for all the partnerships, insights, and impact that have shaped this journey. This milestone arrives alongside the monsoon and the festive spirit of Bonalu and Guru Purnima, reminding us of renewal, protection, and wisdom—beautifully echoing the heart of this edition.

We begin with Dr. Sushanta K Das, who shares practical strategies to improve financial literacy and insurance awareness among rural women and youth through grassroots outreach, local language tools, and digital education. He also highlights how school-based health programs and organic farming training can empower underserved communities.

From the fintech space, Mr. Amitesh Kumar, who shares how digital innovation is simplifying claims, strengthening compliance, and expanding access to insurance in tier 3 & 4 cities. His insights reveal how secure, intuitive platforms can help bridge inclusion gaps with trust and efficiency.

This issue also features an impact study on SurakshitU, which offers embedded income protection and micro-loans to informal workers across 8 states. With 72% of its users being women, SurakshitU's model of grassroots distribution and financial literacy is building resilience where it's needed most.

Our research insight draws from PLFS 2024 and shows that over 76% of Indian workers lack social security, especially informal and gig workers. The findings call for portable benefits, digital inclusion, and gender-sensitive reforms.

Finally, our blog explores the need for bicycle microinsurance. For millions, bicycles are essential to daily life—but their maintenance can be a major burden. Microinsurance can offer crucial protection, keeping livelihoods and access on track.

Each story in this edition reminds us: small innovations, when rooted in empathy and equity, can drive big impact.

**Happy Reading!**

**Pulse**

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## DID YOU KNOW?



**Game Show Insurance:** Some TV game shows take out insurance policies to cover big payouts for winners. The famous show \*Who Wants to Be a Millionaire? uses insurance to cover the million-dollar prize, as it's cheaper than budgeting for a potential win.

Source: [Game Shows and CT Insurance- They're More Connected Than You Think | Paradiso Insurance](#)



## Festive Corner



As the monsoon brings new life to the land, Telangana bursts into celebration with Bonalu, a vibrant festival where women carry beautifully decorated pots filled with rice and jaggery to offer to Goddess Mahakali. The air echoes with drumbeats, devotional songs, and the dynamic Pothuraju dance, creating an atmosphere of joy, energy, and community spirit. Around the same time, across the country, people observe Guru Purnima—a day dedicated to honouring teachers and spiritual mentors who guide us with wisdom, compassion, and purpose. Rooted in tradition and emotion, both festivals remind us of the importance of gratitude-toward the divine and toward those who shape our journeys. Together, Bonalu and Guru Purnima beautifully reflect the cultural richness and spiritual heart of India.



## Distributor Insight



**Dr. Sushanta K Das** I am an acclaimed leader in Insurance Business Management across pan India., associated with the Government PSU Sector in several top leadership positions for more than 35 yrs & besides that I was also associated in Tata Groups as

Project Director in Tata Marginal Farm Management Institute Navsai, Gujarat. As my passion of “giving back to society and the country” has prompted me to take up social entrepreneurship, so I am associated with the award winning Agri waste to Wealth startup venture “Smart Farming” as Founder & CEO. For my dedication and excellence in Organic Agriculture for the benefit of the Small and Marginal Farmers, I received the "Organic Karmaveer" award from Niti Ayoug, MSME & RCOF Govt of India. Presently at the age of 68 yrs I am the Founder and the Managing Trustee of Grahak Aawaz, a customer centric initiative of Bank o Bima Grahak Forum Trust, ([www.bbgrahak.in](http://www.bbgrahak.in)), a govt regd., which is the first of its kind a Non-profit organisation working in pan India for providing holistic FinServ support services to rural customers and women group in particular in Banking and insurance sector.

Besides I am the Founder & CEO of Go Superfoods, an AI integrated Green Diet Startup venture and I am the author of the Book, “Superfoods for All”

Beyond my above assignment, my area of interest includes 5 M services (Micro insurance, Micro Finance, Micro Entrepreneurship, Micro Farming & Micro Health) for the benefit of rural communities at large.

### Introduction of the organisation:

Bank' O' Bima Grahak Forum Trust, (BBG Forum) is the first of its kind organisation in India & it is govt regd. non-profit venture with an objective of providing holistic support services to rural customers and women group in particular in Banking and Insurance sector by making them self-empowered for sustainable livelihoods generation opportunities.

This BBG Forum has a Trinity' initiative such as: Grahak

## Dr. Sushanta K Das

Founder & Managing Trustee  
Bank 'o' Bima Grahak Forum Trust (Govt Regd.)

Aawaz - Grievance redressal support services. Grahak pathsala - FinServ education, skill and awareness training program. Grahak Vishesh - Special Privilege services to downline customers.

Besides, we have a network of “Grahak Mitras” as community facilitators to provide required services to the community through our platform. For details, please visit our website – [www.bbgrahak.in](http://www.bbgrahak.in)

### What approaches are effective in promoting financial literacy and insurance awareness among women and youth in rural areas?

For effective promoting & popularizing financial literacy and insurance awareness among women and youth in rural areas requires a holistic and inclusive strategy. One of the most impactful approaches is community-based initiatives, which involve partnering with local organizations, community groups, and influencers to build trust and effectively reach rural residents (local outreach). Programs should be tailored to address specific financial challenges such as agricultural income fluctuations and crop insurance (customized content), and delivered in local languages using simple, accessible materials to overcome communication barriers (language literacy).

In addition, technology-enabled solutions can significantly expand reach and impact. These include leveraging mobile banking and payments to deliver financial services and information (mobile banking and payments), offering digital literacy training to improve familiarity with financial tools (digital literacy), and using online platforms, webinars, and educational websites to provide accessible financial education (online resources).

Collaborative efforts are crucial for scale and sustainability. Strong partnerships with government and NGOs, active involvement from the banking and insurance sectors, and sustained community engagement are all vital components.

Lastly, success depends on an effective program design, which begins with a needs assessment, includes a thorough cultural context analysis, and ensures careful

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resource evaluation to make programs relevant, adaptive, and impactful in rural settings.

## **How can school-based health and counselling programs support overall well-being in underserved communities?**

School-based programs can improve student well-being in underserved areas through a combination of health education, mental health support, and community involvement. A comprehensive approach includes training selected teachers as school health workers who can deliver basic health lessons, offer first aid, and refer sick students. Additionally, conducting bi-annual health screenings, along with providing vitamin supplements and deworming medication, ensures students receive essential health interventions.

Community engagement is vital. Partnering with local organizations and groups ensures local outreach, while customizing program content helps address specific health challenges faced by the community.

For mental health support, schools can:

- ♦ Integrate mental health education into the curriculum, teaching students about emotions, coping strategies, and stress management.
- ♦ Create a supportive school environment where students feel safe, valued, and included.
- ♦ Provide access to trained counsellors, psychologists, or other mental health professionals.

Teacher training further strengthens the program. By equipping educators with basic counselling skills and training them to identify at-risk students, schools can offer early support and referrals when needed.

Technology-enabled solutions help extend the reach of health and counselling services. Online platforms, webinars, and educational websites provide accessible health education, while digital mental health apps and online counselling platforms offer additional support for students.

## **What impact do grassroots-level training programs have on encouraging organic farming practices among smallholder farmers?**

Grassroots-level training programs have a strong and lasting impact on encouraging organic farming among smallholder farmers by addressing economic, environmental, and social dimensions. These programs help in improving livelihoods by promoting organic practices that reduce dependence on costly synthetic inputs, enhance farm productivity, and build long-term economic resilience. At the same time, they offer environmental benefits by encouraging resource-efficient methods, conserving biodiversity, and contributing to climate change mitigation.

Socially, such training initiatives promote social equity by empowering marginalized farmers, building stronger community networks, and fostering a collective sense of responsibility in sustainable farming.

The outcomes of these programs are visible in several ways:

- ♦ Increased yields and better crop quality lead to improved income for farmers.
- ♦ Reduced production costs come from eliminating the need for synthetic fertilizers and pesticides.
- ♦ Improved soil health is achieved through training in composting, cover cropping, and crop rotation.
- ♦ Access to premium markets helps farmers sell their organic produce at better prices, further boosting their economic security.

Several successful initiatives support this movement. The Participatory Guarantee System (PGS) is a farmer-driven certification model where producers collectively verify compliance with organic standards. Government-led programs, like those by the National Centre of Organic Farming, provide structured training and certification support. Additionally, farmer-to-farmer knowledge sharing encourages community-based mentorship, participatory research, and local leadership in organic farming.

Together, these grassroots efforts build a sustainable, inclusive, and economically viable path for smallholder farmers to embrace organic agriculture.

## Tech Insight



**Mr. Amitesh Kumar**, CTO at Finhaat, is a seasoned tech leader passionate about solving customer problems through simplified, data-driven solutions. With a background spanning software development, infrastructure, cloud, and product management, he builds

scalable, modular products that are

intuitive for users and developers alike. Known for designing robust infrastructure and leading high-performing teams, Amitesh is driven by continuous learning and innovation to shape impactful, customer-focused tech strategies.

### Introduction of the organisation:

Finhaat is a tech-enabled financial platform committed to delivering simple, affordable, and suitable financial services-especially insurance and wealth solutions-to India's aspirational population beyond metros. Through strong partnerships with insurers and last-mile distributors, Finhaat ensures end-to-end servicing of curated products, empowering emerging Indians to manage their financial well-being with trust and confidence.

For details, please visit our website - [www.finhaat.com](http://www.finhaat.com)

### What challenges and opportunities does technology present in advancing financial inclusion and providing insurance to low-income households in India's rural areas, as well as tier 3 and tier 4 cities?

The challenges we address include limited access to traditional financial infrastructure in remote areas, the need for simplified product understanding for a diverse audience, and ensuring the affordability of services. Technology helps us mitigate these by providing digital access points, intuitive interfaces, and cost-efficient operations.

### Streamlining Insurance Procedures and Paperwork at Finhaat

Technology is fundamental to streamlining the often-complex insurance procedures and paperwork at Finhaat, leading to significant efficiencies and an enhanced customer experience.

- ♦ **Faster Processing and Cost Efficiency:** Our platform offers digital interface for insurance onboarding, leading to cost efficiencies. This is achieved through intuitive interfaces and tailored APIs that automate many traditional manual steps.

## Mr. Amitesh Kumar

Chief Technology Officer

Finhaat Insurance Broking Pvt Ltd

- ♦ **Simplified Claims Process:** Claim processing through web and the Finhaat Mobile Claims Application offers an intuitive user interface that simplifies claims. It enables effortless navigation and quick claim submission through real-time communication. This application also integrates seamlessly with insurance providers, creating a unified claims platform.
- ♦ **Improved Accuracy and Data Management:** We enhance data accuracy, reporting capabilities, and data integration. Real-time reporting and decision-making capabilities are crucial in improving data reliability and providing enhanced data analytics and insights for efficient risk management.
- ♦ **Enhanced Customer Experience:** By digitizing and streamlining processes, we significantly improve the customer experience, making insurance interactions smoother and more transparent.

### To what extent does technology help streamline the complexities of insurance procedures and paperwork at Finhaat?

As CTO of Finhaat, I can elaborate on how technology underpins our mission and operations:

At Finhaat, our core mission is to make financial services accessible, simple, and affordable for all Indians, especially those in rural areas and tier 3 and tier 4 cities-a segment we refer to as "Emerging India" or "beyond the Metros." We have built an assisted digital platform created specifically for the Rural, Tier 3 and Tier 4 cities, trying to solve the problem of rural distribution of financial products. Technology being the centre of the solution, Finhaat is building and leveraging technology to solve the identified problem around distribution, product curation and service delivery.

Opportunities:

Technology allows us to overcome geographical barriers and reach underserved populations efficiently. Our tech-enabled platform is designed for the distribution and lifecycle servicing of financial products, ensuring easy access to curated services and protection from financial shocks. We empower individuals to manage their financial health with ease and confidence, helping them achieve financial security and prosperity. This is an untapped segment with immense potential for positive impact, and technology is the key enabler for simplified financial solutions delivery where resources and access have historically been limited.

### What approach does Finhaat take to ensure the security and compliance of customers' sensitive financial data?

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At Finhaat, ensuring the security and compliance of our customers' sensitive financial data is paramount. Our approach is built on robust policies and adherence to regulatory frameworks.

Finhaat uses end-to-end encryption for all data transmissions and storage, including customer details, transactions, and KYC documents.

Privacy-by-Design Principles :

Data protection into the design of financial platforms, ensuring minimal data collection, anonymization where possible, and user consent for data usage.

Regular Security Audits and Penetration Testing: Finhaat

Conduct regular security audits, penetration testing, and red-team exercises to identify vulnerabilities in financial platforms. Engage third-party cybersecurity firms for unbiased assessments.

Regulatory Compliance: We are committed to complying with all applicable legal obligations. This includes retaining and using Personal Data as necessary to meet regulatory requirements, resolve disputes, and enforce legal agreements. Our processes are aligned with guidelines from regulatory bodies.

This comprehensive approach ensures that while we leverage technology for financial inclusion, we do so with an unwavering commitment to data privacy and security.

## Research Paper

Ms. Aditi

### Analysis of Social Security Protection of Workers in India using NSS Data

Social security protection is a cornerstone of economic stability, providing workers with a safety net against vulnerabilities. Based on PLFS 2024, this study finds that 76.2% of Indian workers lack any social security. States like Haryana (40.01%) and Himachal Pradesh (38.66%) fare better than the national average, while Bihar and UP remain at the bottom. Workers in principal employment are relatively better protected, and female workers, though more excluded overall, show slightly better access to maternity-related benefits. The findings highlight urgent gaps in India's social protection architecture, especially for informal and gig workers.

#### The Data Source and Methodology

Data is drawn from PLFS 2024, covering formal and informal workers by gender, state, and employment status. Social benefits were categorized as PF/pension, gratuity, healthcare/maternity, or combinations thereof. This enabled detailed analysis by worker type and demographic.

#### The Findings:

##### A. Disparity across States

- ♦ Low coverage: Bihar (8.44%), MP (16.58%), UP (17.2%)
- ♦ Higher coverage: Haryana (40.01%), Himachal Pradesh (38.66%), Delhi (37.02%)

##### B. Types of Social Security Benefits

Among the 24% with coverage:

- ♦ 42% get full benefits (PF, gratuity, healthcare)
- ♦ 16% only PF/pension
- ♦ Less than 2% have only gratuity or healthcare
- ♦ Full benefit package is most common among those who are protected

##### C. By Activity Status

- ♦ Principal workers: 24.65% covered; 75.35% not
- ♦ Subsidiary/gig workers: 99.05% uncovered

##### Workers in Principal and Subsidiary Activities

Principal workers are better protected, but coverage is still limited. Subsidiary workers-mostly in informal or gig roles-are almost entirely excluded. Even when benefits are extended, they often lack completeness.

##### D. By Gender

Female workers face higher exclusion (79.67%) but are slightly more likely to receive healthcare/maternity benefits than men. Men more commonly access PF-only coverage. Gender disparities persist, though women see marginally better access to comprehensive benefit packages.

#### Conclusion and Policy Suggestions

India's social protection remains limited to formal employment, excluding the majority. To close this gap, the study recommends:

- ♦ Portable, flexible benefit systems
- ♦ Universal healthcare and retirement coverage
- ♦ Digital inclusion for informal/gig workers
- ♦ Gender-sensitive policies to ensure equity

Without reform, most Indian workers will remain vulnerable and unprotected.

For more information, Please Contact :

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Contact: +91 9154872912



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## Impact Study



### Key Segments:

SurakshitU is working at the intersection of life, health, and accident insurance-focusing particularly on income protection solutions that cater to the unique vulnerabilities of informal workers in India.

### Target Segment:

The primary target segment includes India's 90% informal workforce-such as artisans, gig workers, domestic helpers, self-employed individuals, and daily wage earners. The majority of SurakshitU's users are based in rural and semi-urban areas, with a strong focus on women, who make up 72% of the customer base.

### Product Offerings:

SurakshitU addresses the financial insecurity faced by informal workers through a unique, embedded approach. Its offerings include:

- ♦ **Income Protection Plans** that provide daily cash benefits during hospitalization, environmental disruptions (like floods or heatwaves), ICU admissions, and accidental death.
- ♦ **Micro-Credit Access**, helping individuals secure small-ticket loans (₹5,000–₹10,000) by bridging documentation and trust gaps through partnerships with NBFCs and fintech's.
- ♦ **Financial Literacy Programs**, conducted in local languages using a community-led model, to build trust and empower workers and their families to understand and utilize financial tools.
- ♦ **Embedded Distribution**, leveraging grassroots networks such as NGOs, SHGs, cooperatives, and employers to deliver services where formal institutions often do not reach.

Company Name: SurakshitU Solutions Private Limited  
 Founded Year: January 2023  
 Founder/CEO: Ms. Sonal Agrawal  
 Location: Bangalore, Karnataka  
 Website Link: [www.surakshitu.com](http://www.surakshitu.com)  
 Tagline: Providing financial security to informal workforce

### Impact Created :

So far, SurakshitU has directly impacted 5,000+ informal workers across 8 Indian states. The enterprise has built partnerships with over 50 grassroots and institutional organizations to enhance distribution and trust. It has successfully processed 80 claims, amounting to a total payout of ₹3,00,000.

Key highlights of its impact include:

- ♦ 72% of customers are women, increasing gender-specific financial inclusion
- ♦ 70% of users come from rural areas, indicating deep reach into traditionally underserved geographies
- ♦ Enabled workers to access hospicash plans, micro loans, and financial education with dignity and ease

### Future Strategies:

SurakshitU is focused on expanding its reach through three core strategies:

1. Strengthening grassroots networks, especially through NGO partnerships and employer collaborations to integrate protection plans into livelihoods.
2. Scaling digital tools to make onboarding, claims, and support seamless-even for users with limited literacy or access.
3. Leveraging donor and government engagement to pilot scalable, replicable models of last-mile financial resilience.

By combining technology with community engagement, SurakshitU is ensuring that impact is both scalable and sustainable.

### Conclusion:

SurakshitU is redefining how financial protection can be delivered to India's most vulnerable populations. By providing simple, tailored, and tech-enabled solutions for income protection and financial literacy, it is helping informal workers withstand shocks without slipping into debt. With a strong rural and female customer base, and an embedded delivery model, SurakshitU is building true resilience - one community at a time.

### For more Information, Please Contact :

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 Contact: +91 9154872912



**SurakshitU Disclaimer:** The stories shared above are based on real beneficiary accounts collected through interviews or briefings and are intended solely for illustrative and awareness purposes. Individual experiences with insurance claims may vary based on policy terms, insurer discretion, and specific circumstances. All personal information has been shared with appropriate consent or anonymized where necessary. These narratives do not constitute any form of insurance advice or guarantee of benefits.

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## BLOG Corner

## Insuring the Wheels of India: Why Bicycle Microinsurance Matters



Bicycles are more than just a mode of transport in India; for millions, especially in rural and low-income households, they are a lifeline. They're the means to get to work, school, market, and access essential services. But what happens when this crucial asset breaks down or needs repairs? As the data from the Household Consumption Expenditure clearly shows, it can be a significant financial burden, especially for those who can least afford it.

Let's dive into the numbers and understand why microinsurance for bicycles isn't just a good idea, but a vital necessity.

#### **Bicycles: A Widespread Lifeline, Especially for the Vulnerable**

In India, bicycles are more than just a means of transportation - they are a critical lifeline for millions, especially in rural and low-income households. They help people reach workplaces, schools, markets, and healthcare facilities. Ownership is highest among the poorest income groups, particularly in rural areas, where access to other forms of transport is limited. In states like West Bengal, Bihar, Uttar Pradesh, and Assam, over 70% of households own bicycles - underscoring their importance in daily life and livelihoods.

#### **The Hidden Costs: Repairs and Maintenance are a Real Burden**

Though bicycles are relatively affordable to purchase, repair and maintenance costs can be significant for families living on the edge. Minor breakdowns - like a flat tire or broken chain - can result in missed workdays, lost wages, or skipped school. For some households, annual upkeep can cost more than the bicycle's original value. These recurring expenses quietly eat into limited incomes and can push families into financial distress.

#### **The Case for Microinsurance: A Shield Against Financial Shocks**

This is where bicycle microinsurance becomes essential. Designed for low-income users, it provides low-cost coverage for repairs and accidental damage, offering:

- ♦ Financial protection from unexpected repair costs
- ♦ Livelihood security for those who rely on bicycles for work
- ♦ Peace of mind for families living paycheck to paycheck
- ♦ Encouragement to continue using sustainable, low carbon transport

A small premium can go a long way in preventing everyday disruptions from turning into economic setbacks.

#### **Moving Forward: A Call to Action**

It's time for insurance providers, development organizations, and policymakers to recognize the role bicycles play in enabling mobility and opportunity. By developing affordable and accessible microinsurance options, we can support millions of Indians in maintaining the very tool they rely on to survive and thrive. Collaboration across sectors can ensure these products reach the people who need them the most.

#### **Conclusion**

Bicycles are not a luxury - they are a necessity for millions in India. But the cost of keeping them running is often overlooked. Bicycle microinsurance is a simple yet transformative solution that protects the mobility, income, and dignity of vulnerable communities. By investing in such inclusive financial tools, we keep the wheels of progress turning for everyone - no matter how humble their journey may be.

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Update from MIIH Foundation

**CELEBRATING**

**1**  
*Year*  
ANNIVERSARY

**45 Associates | One Purpose | Lasting Impact**

<b>Newsletters</b> Pulse 23	<b>Product</b> Blogs 23	<b>Research</b> Papers 10	<b>Impact</b> Study 10
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**\*Community of 20,000+ newsletter subscribers**

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**What's Next?**

India's First Microinsurance Landscapet Study – A deep dive into

Global Microinsurance Conference – Bringing together voices from across

Microinsurance Webinars - Spreading insights on microinsurance and its building



**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**

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**KEARNEY**

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