Micro Insurance Innovation Hub
towards better lives

Pulse NEWS LETTER

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EDITORIAL

Dear Reader,

The MicroInsurance Innovation Hub (MIIH) Foundation extends its warmest wishes for a happy, healthy, and prosperous New Year 2025 to you and your family.

We are excited to present the first edition of our monthly magazine for the year, packed with valuable insights, research, impact studies, and blog contributions.

In this special edition, we feature an exclusive interview with Mr. Sujit Jagirdar, CEO of T-Hub, Hyderabad. He shares his perspective on affordable insurance options for startups with small teams and discusses how microinsurance can provide essential coverage and security for these businesses. Mr. Jagirdar also delves into T-Hub's role in supporting early-stage innovation and entrepreneurship within the startup ecosystem and explores the potential impact of expanding T-Hub's model to rural areas in India.

In our Distributor Column, Mr. Neeraj Vanjani, Co-founder and CEO of Lifemart Insurance Brokers, offers insights into combating mis-selling and differentiating himself in India's competitive insurance market. He also shares his thoughts on the need for comprehensive microinsurance policies, and discusses the challenges faced by the Indian insurance industry, where penetration remains under 4%.

This edition also includes a research paper by Dr. Dinamani Biswal, Assistant Professor at NIT Silchar, and Dr. Chandra Sekhar Bahinipati, Head of the HSS Department at IIT Tirupati. Their study, titled "Why are farmers not insuring crops against risks in India? A review," investigates the factors affecting crop insurance adoption in India.

Prof. Lakshmi Kumar and her team from IFMR Graduate School of Business, Krea University, present compelling case studies that highlight the urgent need for microinsurance. Through the stories of two women in Tamil Nadu who faced financial ruin due to medical emergencies, they demonstrate how the absence of financial protection is impacting millions in India.

Additionally, blog introduces an exclusive topic on the Shopkeepers Insurance Policy.

We sincerely thank our esteemed contributors for their valuable insights, and we hope this edition sparks new ideas to advance microinsurance for all.

Happy Reading!

Best regards,

Pulse

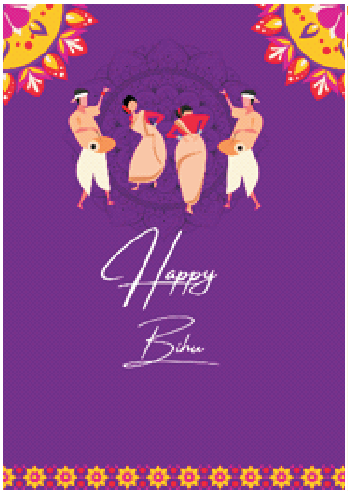
INSIDE

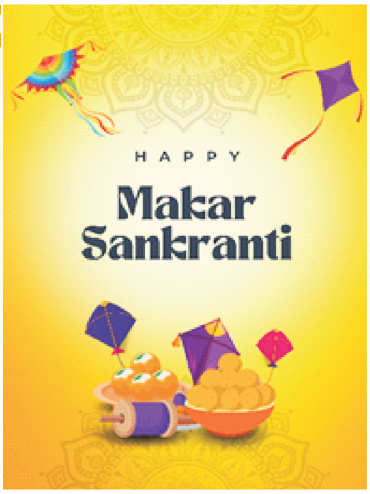
DID YOU KNOW?

Historical Artifact Insurance: Museums and collectors often insure rare historical artifacts. This policy helps cover the cost of repairs, restoration, or loss due to theft or damage, preserving cultural heritage items for future generations.

Source: : Essential Guide to Insurance for Historical Artifacts - The Insurance Universe

Festive Corner





While New Year's resolutions are in place, the month ushers in the celebration of the richness of Indian harvest festivals, each with its unique name and tradition, such as Bhogi, Pongal, Makar Sankranti, Lohri, and Bihu, along with heartwarming wishes that capture the essence of each unique tradition. From the sweetness of Lohri's rewari to the vibrant rangolis of Pongal and the kite flying of Makar Sankranti, the harvest festival embraces the Indian diversity of our cultural tapestry while uniting all in joy. These festivals are closely associated with the harvesting of rabi crops and marking the conclusion of the winter solstice and the start of the sun's northward journey.

Eminent Personality Insights

Mr. Sujit Jagirdar

Chief Executive Officer
T-Hub

Sujit Jagirdar is the CEO of T-Hub, the world's largest innovation campus and India's leading startup incubator. With over two decades of experience in global consulting and IT at organizations like Wipro Technologies, Oracle India, and Godrej & Boyce, Sujit has driven corporate innovation, international programs, and strategic partnerships since joining T-Hub in 2022 as Chief Innovation Officer, and he became CEO in October 2024.

His expertise spans stakeholder management, digital transformation, and innovative business solutions. Sujit has deep consulting experience in Consumer Goods, Manufacturing, and Hospitality sectors and is celebrated for his entrepreneurial initiatives, including Wipro's Way2Go platform. A recipient of multiple industry accolades, he also actively shares insights at leading forums and institutions. Mr Sujit is an alumnus of IIM Calcutta and holds a degree in Mechanical Engineering from Sri Venkateswara University, Andhra Pradesh.

Introduction of the Organization

T-Hub is the world's largest innovation campus and India's largest startup incubator, based in Hyderabad, dedicated to enabling and accelerating innovation through collaboration. With our focus on creating an ecosystem that bridges the gap between startups, corporations, governments, and investors, T-Hub has established itself as a key driver of entrepreneurship and technological advancement in the country.

Given that many startups have small teams, what affordable insurance options do T-Hub recommend to provide essential coverage for these businesses? Do you agree that microinsurance can be leveraged to provide essential coverage and security for these startups?

Given the challenges faced by startups with small teams and limited budgets, T-Hub emphasizes the importance of affordable insurance solutions to safeguard their operations. We recommend exploring group insurance policies and microinsurance products tailored for startups. These options offer essential coverage, including health, liability, and cyber insurance, at a fraction of the cost of traditional insurance plans.

Microinsurance, in particular, presents a viable solution by providing startups with accessible and cost-effective coverage, ensuring that their teams and assets are protected without straining their financial resources. By partnering with innovative insurance providers, we aim to make these solutions readily available to startups.

How is T-Hub creating an impact on startups in their early stages of innovation, and what key strategies are you implementing to foster entrepreneurship within the startup ecosystem?

T-Hub is deeply committed to supporting startups in their early stages of innovation. Empowering startups with funding access, strategic tools, and market connections, T-Hub offers venture capital, grants, and mentorship from industry veterans. Startups benefit from agile methodologies, regulatory guidance, and partnerships spanning industry, academia, and technology—fostering innovation and growth in a motivating environment. Programs like our flagship accelerator initiatives and open innovation challenges connect startups with industry leaders, enabling them to refine their ideas and scale efficiently.

We also emphasize capacity-building through workshops, boot camps, and access to cutting-edge technology. By nurturing an entrepreneurial mindset and fostering collaboration, we ensure startups have the tools to navigate challenges and seize opportunities in the competitive landscape.

Are there any plans for T-Hub to extend its model to more rural areas in India, and what potential impact do you foresee this having on rural entrepreneurship and innovation?

Yes, we are actively exploring opportunities to extend T-Hub's model to rural areas in India. By doing so, we aim to bridge the urban-rural divide in entrepreneurship and innovation. Rural areas are ripe with untapped potential, and fostering startups in these regions can drive localized solutions, create jobs, and stimulate economic growth.

We envision this initiative making a profound impact by enabling rural entrepreneurs to access mentorship, funding, and market linkages. By leveraging digital infrastructure and creating rural innovation hubs, we aim to empower these communities and foster a new wave of innovation that benefits the nation as a whole.

T-Hub remains committed to shaping the future of India's entrepreneurial ecosystem, one startup at a time.

Eminent Personality Insights

Mr. Neeraj Vanjani

Co-founder & CEO
Lifemart Insurance Brokers

Mr Neeraj Vanjani A self-motivated dynamic leader with extensive experience in sales and business development across a diverse market landscape. Possessing a deep understanding of financial services, insurance products, and partnerships, coupled with a proven track record of driving revenue growth, fostering strategic alliances, and ensuring regulatory compliance. Adept at leveraging technology and data analytics, designing innovative distribution models, optimizing customer engagement, and delivering sustainable business outcomes in a competitive environment

Introduction of the organisation: Lifemart is one of the fastest growing Insurance brokers in India in Western India with experienced and seasoned promoters, having a significant presence in Maharashtra and promoting Life, general and health insurance products by leveraging technology and ensuring need-based approach to solicit insurance business

Insurance distributors play a crucial role in recommending the right insurance product(s) to clients. How do you ensure the prevention of mis-selling or wrong-selling?

Certainly. The insurance distributors play vital role in dissemination of insurance products. Ensuring the prevention of mis-selling or wrong-selling involves several key strategies.

Customer-Centric Practices:

- Conduct a thorough needs analysis to understand the client's financial goals, risks, and preferences before recommending a product.
- Match policies to client needs, prioritizing suitability over profitability.

Comprehensive POSP Training:

- Regular training on ethical selling practices, product features, regulatory requirements, and customer communication skills.

Transparent Communication:

- Clearly explain policy terms, benefits, exclusions, and costs to clients in simple language. Provide a detailed summary of the product and ensure clients understand what they are purchasing.

Post-Sale Checks:

- Implement a cooling-off period where clients can reconsider their decisions.
- Conduct post-sale surveys or follow-up calls to confirm client understanding and satisfaction.

Technology Integration:

- Use AI-powered tools to suggest products based on client profiles, reducing human bias.
- Provide digital access to policy documents and tools that allow clients to review terms independently.

Strong Governance:

- Set up monitoring systems to detect and prevent unethical practices.
- Encourage clients to report any discrepancies and establish anonymous whistleblower policies for employees.

Additionally, what strategies do you employ to differentiate yourself in India's competitive insurance landscape?

The following strategies enable Lifemart to stand out in India's competitive insurance market:

1. Tailored Product Offerings:

- Focus on niche areas like embedded insurance, loan protection, or sector-specific policies (e.g., MSMEs, startups).
- Develop innovative products such as parametric insurance or usage-based policies.

2. Tech-Enabled Operations:

- Build a seamless digital platform for purchasing, renewing, and claiming insurance.
- Use predictive analytics for customer insights and proactive risk management solutions.

3. Educational Initiatives:

- Host webinars, workshops, and digital campaigns to educate clients on insurance benefits and processes.
- Provide easy-to-use tools like premium calculators and coverage estimators to empower decision-making.

4. Superior Claims Support:

- Simplify the claims process with minimal documentation and faster settlement timelines.

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- Partner with insurers with high claim settlement ratios to build trust.

5. Enhanced Customer Experience:

- Offer 24/7 customer support via chatbots and helplines.
- Introduce loyalty programs or discounts for renewals and cross-product purchases.

6. Strategic Partnerships:

- Collaborate with fintechs, banks, e-commerce platforms, and NBFCs for wider distribution.
- Offer embedded insurance products at key purchase points, such as loans or travel bookings.

7. Building Brand Trust:

- Focus on ethical selling and transparent practices to establish long-term credibility.
- Use testimonials, case studies, and reviews to reinforce reliability and service quality.

8. Value-Added Services:

- Integrate offerings like health and wellness programs, telemedicine, or financial planning services to enhance customer value.

If another type of insurance (aside from motor insurance) were to be made mandatory, which one do you think it should be: Health insurance or a comprehensive microinsurance policy that covers Life, Health, and Personal Accident at a lower premium and why?

If another type of insurance were to be made mandatory, a comprehensive microinsurance policy that covers Life, Health, and Personal Accident at a lower premium would likely have a broader and more equitable impact. Here's why:

1. Affordability for All:

- Microinsurance policies are designed to be low-cost, making them accessible to low-income and underserved segments of society.
- Ensures wider coverage across socio-economic strata without imposing significant financial burdens.

2. Holistic Coverage:

- Combines multiple essential covers—life, health, and personal accident—into one policy, reducing the need for separate insurances.
- Provides protection against various risks, offering a safety net for families in the event of illness, injury, or death.

3. Greater Social Impact:

- Addresses gaps in insurance penetration, especially in rural areas and informal sectors.
- Helps reduce financial vulnerability for families affected by medical emergencies, accidents, or the death of an earning member.

4. Boosts Financial Inclusion:

- Encourages a savings-oriented mindset among uninsured populations, contributing to economic stability.
- Brings a larger segment of the population into the formal insurance ecosystem.

5. Ease of Implementation:

- A single policy with bundled benefits is simpler to understand, promote, and administer compared to standalone health or life policies.
- Premiums can be collected through community programs, self-help groups, or tied to existing schemes like PM-JAY or PMJJBY in India.

Despite the growing number of insurance companies and insurance distributors, the penetration rate remains under 4% in India. Where do you think is the gap?

It is true that the penetration of insurance in India is below 4%. The following challenges leading to low insurance penetration in India:

1. Lack of Awareness and Education:

- Many people, especially in rural and semi-urban areas, are unaware of the benefits of insurance or perceive it as unnecessary.
- Misinformation or myths about insurance further deter adoption.

2. Affordability Issues:

- High premiums for comprehensive coverage make insurance unaffordable for low-income groups.
- Limited availability of microinsurance products tailored to the needs of marginalized communities.

3. Inadequate Distribution Channels:

- Despite technological advancements, the reach of insurance distributors in remote areas remains limited.
- Over-reliance on traditional agents and brokers rather than leveraging digital platforms.

4. Product Complexity:

- Insurance policies often come with complicated terms and conditions, discouraging first-time buyers.
- Lack of simplified products designed for easier understanding.

5. Trust Deficit:

- Low claim settlement ratios and past instances of mis-

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selling create distrust among potential customers.

- Customers are skeptical about whether their claims will be honored.

6. Regulatory and Operational Hurdles:

- Lengthy onboarding and claim processes reduce customer satisfaction.
- Fragmented data systems limit personalized offerings.

7. Cultural Factors:

- Preference for informal risk management methods, such as savings or borrowing, over formal insurance.

What does the future hold for the Indian insurance industry, especially considering the IRDAI's goal of "Insurance for All" by 2047?

The IRDAI's goal of **"Insurance for All by 2047"** presents a transformative opportunity. Here's what the future could hold:

1. Increased Digital Adoption:

- Digital platforms will play a pivotal role in reaching untapped segments through mobile-first solutions.
- AI and big data analytics will enable hyper-perso-alized offerings.

2. Emergence of Embedded Insurance:

- Insurance will become a seamless part of other transactions, such as loans, travel bookings, or retail purchases.
- Partnerships with fintechs, e-commerce platforms, and NBFCs will drive adoption.

3. Microinsurance and Bundled Products:

- Affordable, bundled products tailored to rural and low-income groups will drive penetration.
- Government-backed microinsurance initiatives will expand their reach.

4. Simplified and Transparent Policies:

- Insurers will develop easy-to-understand policies with transparent terms, fostering trust.
- Tech-enabled self-service tools will empower customers.

5. Expanded Distribution Models:

- Increased focus on digital ecosystems, bancassurance, and point-of-sale partnerships.
- Use of community-based models to penetrate rural areas.

6. Focus on Financial Literacy:

- Collaborative efforts by insurers, regulators, and the government to raise awareness about insurance benefits.
- Schools, workplaces, and community programs will include insurance literacy modules.

7. Regulatory Support:

- IRDAI will simplify regulatory processes and encourage innovation to attract more players.
- Sandboxing initiatives will allow insurers to experiment with new-age products and distribution methods.

8. Holistic Risk Coverage:

- Expansion of product portfolios to address emerging risks, such as cyber, climate, and gig-economy insurance.

Why are farmers not insuring crops against risks in India? A review

Dr. Dinamani Biswal
Assistant Professor,
National Institute of Technology,
Silchar.

Dr. Chandra Sekhar Bahinipati
Head and Associate Professor,
Indian Institute of Technology,
Tirupati.

ABSTRACT: Farmers in India face numerous production risks due to unpredictable climate patterns, resulting in fluctuating agricultural yields and incomes. This instability often threatens their livelihoods. Crop insurance is a vital tool that helps mitigate these risks, providing a safety net for farmers against uncertainties in the agricultural sector.

However, despite its importance, crop insurance adoption remains remarkably low. According to the Land and Livestock Holdings of Households and the Situation Assessment of Agricultural Households survey conducted by the National Sample Survey Office (NSSO) in 2019, only 10% of Indian farmers have crop insurance coverage.

This research paper delves into the reasons behind the low penetration of crop insurance in India and other developing nations. It identifies several social, economic, educational, structural, and behavioral factors that contribute to this challenge. Let's break down these factors:

Economic Factors:

- **Premium Costs:** The high cost of premiums often discourages farmers, especially small and marginal farmers from enrolling in insurance programs.
- **Liquidity Constraints:** Farmers often face cash flow problems, particularly during the sowing season, which makes it difficult for them to afford insurance premiums.
- **Credit Availability:** Many farmers have limited access to credit, which reduces their ability to invest in crop insurance.
- **Wealth and Income:** Farmers with greater wealth have more access to credit and liquidity, making them more likely to purchase insurance. Conversely, farmers with lower incomes face significant barriers to accessing these services.

Social and Demographic Factors:

In addition to age and gender of the farmer,

- **Social Background:** Farmers from disadvantaged social categories often have fewer resources and limited access to formal credit, which restricts their ability to invest in crop insurance.
- **Family Size:** Larger households may have other income sources beyond farming, reducing their dependence on crop insurance.

Educational Factors:

- **Lack of Education and Financial Literacy:** Many farmers lack the education and financial literacy to understand the benefits of crop insurance, making them less likely to adopt it.
- **Training and Awareness:** Without proper training or awareness programs, farmers may remain unaware of the available insurance options or how they can access them.

Structural Factors:

- **Land Documentation:** Farmers who lack proper land documents often struggle to obtain crop insurance.
- **Non-documented Tenancy Agreements:** Farmers working on non-documented land tenancy agreements face additional hurdles in securing insurance.
- **Basis Risk:** There can be significant discrepancies between the actual crop loss and the payout from insurance, which can lead to dissatisfaction and a lack of trust in the system.
- **Timely Indemnity Payments:** Delays in insurance payouts after a crop loss can erode trust and discourage farmers from purchasing insurance in the future.
- **Alternative Risk Management:** Limited access to alternative risk management techniques, such as crop diversification, or climate-resistant crops, can also hinder insurance adoption.

Behavioral Factors:

- **Perception:** Farmers often perceive insurance as an unnecessary expense rather than a safety net against risk.
- **Loss Aversion:** Farmers tend to focus on the potential for immediate loss (the cost of premiums) rather than the long-term benefits (protection against catastrophic losses).
- **Framing:** The design of the insurance product may not attract farmer to adopt it.
- **Hyperbolic Discounting:** Farmers may prioritize immediate, smaller rewards over larger, delayed benefits, making them hesitant to invest in crop insurance.
- **Ambiguity Aversion:** Some farmers prefer known risks to uncertain outcomes, leading them to avoid insurance products with unclear benefits.
- **Overconfidence:** Farmers may overestimate their ability to manage risks and yields, leading them to underestimate the need for insurance.
- **Availability Bias:** Decisions about crop insurance are often influenced by past experiences or readily available information, rather than comprehensive knowledge about insurance products.
- **Trust Issues:** A lack of trust in insurance companies, agents, or institutions, often due to past negative experiences, can further discourage adoption.

Conclusion

The research paper highlights various social, economic, educational, structural, and behavioural factors that contribute to the low adoption of crop insurance in India. Understanding these barriers is crucial for developing targeted policies and programs that can encourage more farmers to take advantage of crop insurance as a risk management tool.

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IMPACT STUDY

IFMR GRADUATE SCHOOL OF BUSINESS
KREA UNIVERSITY

What if everything you've worked for—your business, your savings, your home—could be wiped out by a single health crisis? This is the harsh reality faced by millions across India, as revealed through the field study conducted by Prof. Lakshmi Kumar and team from KREA University. During their visit to Tamil Nadu, they uncovered the shocking stories of two women whose lives were turned upside down by unforeseen medical emergencies. Despite years of hard work, both found themselves drowning in debt. Dive into their stories to understand why microinsurance is essential for protecting vulnerable families.

CASE STUDY 1: SUVARNA'S STORY

Background:

- Suvarna expanded her mother's flower business in Sriperambudur, Tamil Nadu, and also helped her son start a small fruit business.
- She accumulated enough savings through diversified sources of income and bought a house.
- She was not covered under the Chief Minister's Health Insurance Scheme card.
- She also never considered buying health insurance, leaving her without a financial safety net during the crisis.

The Crisis:

- Suvarna's mother fell seriously ill, and medical expenses began to rise rapidly.
- Since Suvarna had no health insurance, she had to bear all the medical expenses from her savings and,
- She had to borrow Rs 2.5 lakhs from friends, relatives, moneylenders, and her Self-Help Group (SHG) to cover the treatment.

Outcome:

- Despite success in business expansion and asset building, Suvarna's savings were completely depleted, and her business and assets were wiped out.
- She felt helpless and overwhelmed due to the lack of insurance coverage.

The full version of this case study was earlier published in the Journal of Rural Development. For more information, scan the QR code to access

CASE STUDY 2: SAVITHA'S STORY

Background:

- Savitha ran a successful goat-rearing business in the rural village of S. V. Chataram, Tamil Nadu.
- Savitha was covered under the Chief Minister's Health Insurance Scheme.
- She never considered buying health insurance, leaving her without a financial safety net during the crisis.

The Crisis:

- Her husband was diagnosed with cancer, leading to significant medical expenses.
- She accessed the Chief Minister's Health Insurance Scheme, which covered up to Rs 2 lakhs, but this was insufficient for her husband's treatment.
- She managed to raise Rs 50,000 for his treatment but struggled to cover the full costs.

Outcome:

- She had to mortgage her house and took a loan of Rs 1.6 lakhs at high interest from a local pawn broker.
- The family was unable to pay off the loan principal, and her husband's treatment was still ongoing, making survival increasingly difficult for the family at the time of the interview.

CONCLUSION

The experiences of Suvarna and Savitha highlight the vulnerability of poor households to unexpected financial costs, particularly when affordable and effective insurance options are lacking or awareness about them is minimal. This is not only their experience but the reality for millions of Indians. Microinsurance could serve as a crucial safeguard, preventing families from falling into debt, protecting their assets, and providing financial resilience during financial shocks. These stories emphasize the need for more inclusive insurance schemes and the development of financial products that address the specific needs of vulnerable populations, ensuring they are not left unprotected in the face of financial crises.

*Names of informants are pseudonyms in order to protect their privacy.

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BLOG Corner

Protection for Retailers:
Understanding the Shopkeepers Insurance Policy

Running a retail business involves numerous risks, from property damage to liability concerns. The Shopkeepers Insurance Policy offers comprehensive protection against these risks, ensuring business continuity. This blog explores the policy's coverage, benefits, exclusions, and its importance for retail businesses.

What is the Shopkeepers Insurance Policy?

The Shopkeepers Insurance Policy is designed to protect shop owners from various risks, covering property, equipment, liability, and more. It offers extensive coverage against fire damage, theft, and workplace injuries, ensuring swift recovery from setbacks. This policy is ideal for small to medium-sized retail businesses, including:

- **Small retail shops:** From local convenience stores (Kirana shops) to larger retail outlets.
- **Shopping malls:** Larger commercial spaces with multiple tenants.
- **Specialty shops:** Clothing boutiques, electronics stores, or any other retail establishments.

Key Coverage Sections of the Shopkeepers Insurance Policy:

The Shopkeepers Insurance Policy includes several important coverage sections, each designed to protect against specific risks that a shop may face. These sections include:

1. **Fire and Allied Perils:** Covers property and stock damage from fire, lightning, explosions, and natural calamities.
2. **Burglary and Housebreaking:** Protects against theft and forcible entry, minimizing financial losses.
3. **Money in Transit/Safe:** Safeguards money during transport or storage against robbery or theft.
4. **Electrical and Mechanical Breakdown:** Covers unforeseen breakdowns of essential electrical equipment.
5. **Electronic Equipment:** Protects electronic devices from accidental damage.
6. **Glass and Signage:** Covers damage to fixed glass, neon signs, and displays.
7. **Liabilities:** Provides legal liability coverage, including employee compensation and tenant liabilities.

Key Benefits of the Shopkeepers Insurance Policy:

The Shopkeepers Insurance Policy offers significant benefits, including:

- **Comprehensive Coverage:** Protects against fire, riots, theft, natural disasters, and accidents.
- Optional Add-ons: Customizable with:

1. Terrorism cover.
2. Rent for alternate accommodation.
3. Workmen's compensation.
4. Public liability protection.

- Portable Equipment and Personal Baggage Protection: Covers portable equipment, machinery, and personal baggage both on and off the premises.

Exclusions to Keep in Mind:

While the Shopkeepers Insurance Policy offers broad coverage, it excludes:

- **War, Radiation, or Pollution:** Damage from war, nuclear risks, or environmental pollution.
- **Pre-existing Defects or Wear and Tear:** Ongoing deterioration or pre-existing issues.
- **Theft without Forcible Entry:** Losses without evidence of forcible entry (e.g., unattended keys).
- **Wilful Neglect or Non-compliance:** Losses due to neglect or failure to follow regulations.

Conclusion:

The Shopkeepers Insurance Policy is essential for retail businesses, offering comprehensive coverage against fire, theft, liability, and more. It allows shop owners to focus on their operations without worrying about potential risks. By understanding the coverage, benefits, and exclusions, business owners can choose the best insurance plan for their needs.

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- Digital Transformation for Inclusive Coverage
- Sustainable Practices in Microinsurance
- Community Empowerment through Microfinance

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