



**Micro
Insurance
Innovation
Hub**
towards better lives

Pulse NEWS LETTER

April 2025 (For internal circulation only) Volume -2 Edition-9



EDITORIAL



INSIDE

Dear Reader,

Wishing you a joyous seasonal festival and a Happy Ambedkar Jayanti!

With the new beginning of the Financial Year 2025-26, and new targets in place, we are delighted to share the April 2025 edition of Pulse magazine.

With a vision to insure a billion lives, Ms. Anu Chaudhuri Ghosh, Head of Marketing at Star Union Dai-ichi Life Insurance Company Ltd, shares her insights on the challenges of bringing insurance to end customers from product homogeneity to trust barriers. Ms. Anu advocates overcoming these challenges by partnering with local bodies and running CSR initiatives that build credibility and improve community well-being. Additionally, she discusses her experience of retaining customers as by making the website more accessible and creating content in local languages.

The distributor segment brings insights from Mr. Jayaprakash Narayana, Managing Director of Kanakadurga Finance, who shares his journey of promoting financial inclusion for low income households by offering protected loans at low interest rates and tackling the challenges faced along the way.

The Tech column features insights from Mr. Gaurav Dubey, Founder and CEO of Livlong 365, who explains how integrating advanced technology into every aspect of services from data analytics for personalized pricing to AI-driven platforms has enhanced service efficiency and revolutionised health and wellness for underserved population. Looking ahead, Mr. Gaurav also shares his thoughts on future technologies that will help expand wellness for low income and underserved communities.

The research section presents an article by Ms. Aditi titled, "Accessibility and Affordability of Health Insurance in India: Analysis Using Unit Level Data" which explores the nuances of health insurance accessibility in rural and urban India. The article also addresses whether existing health insurance schemes are affordable for the Indian population, particularly for low and middle income households.

This edition of Pulse also features the impact study of Shriram Life Insurance taking pride in empowering customers from rural areas and Tier III/IV cities and towns by addressing diverse financial protection needs through a range of thoughtfully designed product segments like the Smart Protection Plan Single Pay, Return of Premium Term Plans, and Endowment Products.

This month's blog, titled "From Flames to Financial Safety: The Importance of Fire Insurance" delves into aspects around fire insurance in safeguarding our homes, businesses, and lives from unexpected calamities of fire.

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!
Pulse**

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DID YOU KNOW?



Vintage Car Insurance:

This special policy covers the value of restoring rare or vintage vehicles. Since restorations can be costly and complex, insurance helps vintage car owners avoid hefty out-of-pocket costs.

Source: [Classic Car Insurance for Vintage, Antique Vehicles | Bajaj Allianz](#)



Festive Corner



As we celebrate Ugadi and welcome the Vishwa Vasu Nama Samvatsara, we embark on a journey of new beginnings filled with hope, prosperity, and renewal. This festive season encourages us to seize new opportunities for growth, both personally and spiritually, with optimism and abundance.

Rama Navami calls us to reflect on the virtues of righteousness, devotion, and compassion, inspired by the life of Lord Rama.

Baisakhi, the festival of harvest, reminds us of the strength found in unity and courage, and the blessings that come from hard work.

On April 14th, we honour Ambedkar Jayanti, celebrating the profound impact of Dr. B.R. Ambedkar's work towards social justice and equality, which continues to inspire us today.

Easter brings a message of joy and renewal, as we commemorate the resurrection of Jesus Christ, filling our hearts with hope and the promise of new beginnings.

May these festivals bring us closer together in faith, hope, and devotion, guiding us towards a deeper sense of purpose and spiritual growth.

Eminent Personality Insight



Ms. Anu serves as a part of the Marketing team at SUD Life. Her life mantra is to embrace her own imperfections with humility, driven to learn endlessly, and work tirelessly. Passionate about all things digital, she dreams of insuring a billion lives.

About the organisation: Star Union Dai-ichi Life Insurance (SUD Life), formed in 2009, is a collaboration between India's Bank of India, Union Bank of India, and Japan's Dai-ichi Life. Built on trust and expertise, SUD Life serves over 15 million customers (as of 31st March 2024) through 19,000 distribution touch points, offering innovative solutions.

SUD Life offers a range of life insurance products, including protection plans, savings instruments, wealth-building solutions, child-centric policies, retirement products, and integrated health and life insurance options. These solutions provide financial security and peace of mind, catering to diverse segments of society.

What innovative strategies have you used at Star Union Dai-ichi Life Insurance to attract and retain customers?

We have recently gone LIVE with our new website on www.sudlife.in. The website underwent a complete transformation over the last 9 months. Our life insurance website is now fully accessible to visually challenged users and will soon be available in Hindi and other regional languages, broadening our audience. The redesigned UI/UX has improved navigation, reduced bounce rates and increasing session durations. We expect that with our enhanced SEO strategies, we expect a boost in our search rankings and online visibility, while advanced analytics integration has enabled personalized marketing campaigns. Additionally, a headless CMS allows for dynamic content updates, significantly improving lead generation.

In terms social media engagement, SUD Life Integrated campaigns like #DeshkaInsurance, #InsuredbyDad have won several cross-industry awards and garnered a lot of social media attention from our target segment. We amplified our brand message by commissioning influencer partnerships, creating culturally relevant content on Instagram and Moj using local dialect storytelling, thereby, broadening our audience.

Can you share a challenging experience in insurance marketing and how you overcame it?

Ms. Anu Chaudhuri Ghosh

Head-Marketing

Star Union Dai-ichi Life Insurance Company Limited.

A key challenge in insurance marketing is overcoming product homogeneity, where customers struggle to differentiate between similar offerings. To address this, we introduced the SUD Life MidCap Momentum Index Fund as a New Fund Offer (NFO), creating exclusivity and urgency while highlighting its potential for higher returns and market alignment. We launched educational campaigns across social media, utilizing reels, quizzes, and AI-generated videos to inform customers. Additionally, we organized roadshows and product celebrations where our CIO and experts explained the fund's mechanics. Simplified investment concepts were presented using infographics and in-person interaction with our leaders. SUD Life collaborated with digital and offline PR in Tier 2 and Tier 3 cities to build trust and generate interest. These strategies led to widespread information dissemination and a significant revenue increase, demonstrating how integrated marketing efforts can effectively support Sales teams in growing the business.

Your views on what are the biggest challenges and opportunities for microinsurance in India?

Microinsurance in India faces challenges such as reaching underserved populations in rural areas, where limited awareness, low financial literacy, and trust barriers hinder adoption. Moreover, microinsurance products have lower premiums, making distribution cost-effective but difficult to scale profitably.

These challenges present significant opportunities. With India's growing push for financial inclusion, there's increasing demand for affordable insurance solutions targeting the bottom of the pyramid. The expansion of digital platforms and mobile penetration offers an effective means to deliver microinsurance to remote areas, simplifying product offerings and enhancing accessibility.

At SUD Life, we focus on building trust in regions like Jharkhand and Goa, where trust barriers are more prominent. We collaborate with local panchayats and government machinery to spread awareness and conduct outreach programs such as Jeevan Bima Seva Shivir events. We also engage customers through Customer Family Day events to foster direct interaction and transparency. Our long-running CSR initiatives in Maharashtra, such as Project Aatmanirbhar, Project Dharti, and Project Shakti, focus on improving infrastructure, healthcare, sanitation, and education. These efforts are key to positioning microinsurance as a trusted solution that contributes to financial security.

Distributor Insight



Mr. Jayaprakash is engineer and post-graduate in Business Management. He has been associated with Kanakadurga Finance Limited for the past 20 years and worked within the organization across all Business and Finance functions. Currently, Mr. Jayaprakash is the Managing Director cum CFO. He is involved in strategic, and policy making

decisions and involved in daily operations of Kanakadurga Finance Limited.

About the organisation: Kanakadurga Finance Limited, a Vijayawada-based NBFC, was incorporated in 1994 by Mr. S. Lakshminarayan and Mrs. S. Ratnakumari. Now managed by their sons, the company provides vehicle and gold loans. The financing activity started in 1980 under proprietary and partnership firms, later merged into a private limited company in 1994 and converted into a public limited company in 1996. The company name changed to Kanakadurga Finance Ltd in May 2015.

How is Kanakadurga benefiting the low-income population?

Kanakadurga is playing a significant role in uplifting the low-income population by promoting financial inclusion and economic self-reliance. One of the keyways it supports this segment is by offering access to financing at minimal interest rates which are considerably lower than those offered by many competitors in the same financial sector. This affordable credit enables individuals, particularly those who may not qualify for traditional bank loans.

By facilitating self-employment through these accessible loans, Kanakadurga empowers people to generate sustainable incomes, reduce dependence on informal lending sources, and improve their overall standard of living. This approach not only addresses immediate financial needs but also contributes to long-term economic stability for low-income families. In essence, Kanakadurga services are bridging the gap between underserved communities and economic opportunity, fostering a more inclusive and equitable financial environment.

To what extent has the use of technology facilitated reaching the end customer?

The use of technology has greatly transformed the way businesses connect with and serve their end customers, making the process more efficient, accessible, and responsive. One of the most impactful changes has been in communication and engagement. Digital platforms

Mr. Jayaprakash

Managing Director
Kanakadurga Finance Limited

such as mobile applications, websites, and social media channels have opened direct lines of interaction between businesses and customers. These tools provide a space for real-time communication, enabling companies to share updates, respond to queries, collect feedback, and build stronger relationships with their customer base.

Additionally, technology has streamlined service delivery. Through automation, digital transactions, and online customer portals, businesses can now offer faster and more convenient services, reducing the need for physical visits and paperwork. This is particularly beneficial for customers in remote or underserved areas, where access to traditional services may be limited.

Data analytics and customer relationship management (CRM) tools further enhance the ability to understand customer behaviour, preferences, and needs. With this insight, businesses can personalize offerings, anticipate customer demands, and tailor their marketing strategies for maximum impact.

Moreover, the use of geolocation, AI-driven chatbots, and targeted digital advertising helps businesses reach the right customers at the right time with relevant information and offers. In essence, technology has broken down traditional barriers, enabling a more inclusive, proactive, and customer-centric approach to business.

What major challenges did Kanakadurga Finance Ltd encounter while achieving its goal?

Kanakadurga Finance Ltd, in its mission to promote financial inclusion and empower underserved communities through accessible credit, encountered several key challenges along the way.

One of the most significant obstacles was expanding into rural and semi-urban areas, where financial awareness and access to formal credit systems are limited. Establishing a presence in these regions required considerable groundwork, including building trust and educating customers about financial products. A large portion of Kanakadurga's target customer base lacked basic financial literacy, making it difficult for them to understand loan structures, repayment terms, and digital banking services. This created barriers to customer onboarding and responsible credit usage.

While technology played a crucial role in improving outreach and operational efficiency, its initial implementation posed challenges such as high setup costs, staff adaptation issues, customer resistance, and the need for continuous upgrades. Moreover, operating in areas with poor digital infrastructure made full-scale adoption of technology even more difficult.

Despite these challenges, Kanakadurga Finance Ltd has remained committed to its mission by adopting customer-centric strategies, investing in technology, and continuously enhancing its service delivery models.

Tech Insight



As the Founder & CEO of Livlong 365, **Mr. Gaurav Dubey** has embarked on a journey to deliver quality healthcare products & services across India. By introducing customer-centric solutions, he is driving ahead the vision to standardize healthcare costs and ensure predictability, making essential healthcare solutions more accessible & affordable for the vast customer base.

An alumnus of Marine Engineering and Research Institute, Mr. Gaurav comes with 15+ years of experience in building & scaling up myriad businesses. Representing the insurance sector across multiple avenues, Mr. Gaurav has demonstrated excellence in leading functions such as corporate strategy, technology, setting-up digital & direct marketing, credit protection & establishing a pension fund business.

About the Organisation: Livlong 365 (Livlong Protection & Wellness Solutions Limited) is a healthcare & wellness company that brings convenience and affordability to the doorstep of customers - across India.

Having established a leading marketplace, Livlong 365 offers a wide range of products and services such as Doctor consultations (General Physician, Specialists & Super Specialists), Lab tests, Health plans, OPD packages, Home Care, Elderly Care & Insurance products in General, Life & Health sectors.

How Livlong 365 is leveraging technology to better serve the customers? What challenges have you faced along the way?

At Livlong 365, we see technology as a differentiator and an essential part of all aspects of our products, services and processes. On the sales side our data analytics platform enables us to offer the most competitive pricing for our packages as well as in segmenting our customers to offer products that are the most appropriate for their needs, while on the availment side we have built platforms like Arogya portal which offer a clear view for our operations and tele caller teams to help customers avail our services with minimal turnaround times. These platforms are augmented with technologies like artificial intelligence and optical character recognition (OCR) which help greatly increase the efficiency and accuracy of our processes.

Mr. Gaurav Dubey

Founder & CEO

Livlong 365

One of our biggest challenges in India is overcoming the preference for in-person consultations, especially in rural areas, to drive wider adoption of telemedicine. The lack of standardized medical data formats also presents a hurdle. Processing diverse lab reports, bills, and hospital records requires innovative solutions to ensure accuracy and efficiency.

Can you share any groundbreaking technological innovations that Livlong 365 has developed along with its uses?

We have built a state of the art reimbursement platform for claim processing which is integrated with an advanced fraud detection and prevention system that scrutinizes claim data on various parameters and automatically flags suspicious cases for further human review. We have been building this system iteratively over the last year and a half and it greatly helps us reduce leakage costs that come from fraudulent claims as well as speed up the claim processing process.

For eldercare, we've pioneered a monitoring platform that uses wearable sensors and AI algorithms to detect falls, sudden health changes or any medical issue. This allows our care team to rapidly respond and dispatch assistance, ensuring the patient receives care within minutes. It's a life-saving capability that brings peace of mind to families.

What would be the future of technology in expanding wellness for low-income and underserved populations?

Artificial intelligence can help provide preliminary diagnosis based on symptoms, analyze x-rays, CT scans and MRIs as well as detect early indicators of diseases like diabetes or TB. Wearables that can provide vital data such as heart rate, blood pressure, spo2 etc can provide AI systems with the data needed to detect early warning signs of strokes or heart attacks.

Artificial intelligence powered chatbots will over time replace humans and offer vernacular language support in dozens of languages along with offering thoughtful advice based on patient input. They can also potentially double as therapists helping people deal with mental health issues where social stigma may prevent them from seeing human therapists.

Finally, we think that it will drive public policy and help governments and policymakers better make sense of health data to prevent epidemics and optimize the distribution of medicines to the areas where they need it most.

By embracing technology, we can bridge the gap in the quality of healthcare provided to rural and underserved areas and create a healthier future for all Indians.

Research Paper

Ms. Aditi

Accessibility and Affordability of Health Insurance in India: Analysis using Unit Level Data

As India aims to achieve 'Insurance for All' by 2047, a critical aspect of universal health coverage is making health insurance more accessible and affordable, especially for underserved and low-income populations. Health insurance is a key tool for households to manage and mitigate their healthcare expenses, making accessibility and affordability crucial issues. This paper examines the accessibility and affordability of health insurance schemes in India, particularly for low- and middle-income households.

Using the 75th round survey of the National Sample Survey (NSS) on Social Consumption in India: Health, the paper finds that:

- ◆ The majority (84.47%) of the Indian population is unprotected from uncertain health expenditures, with rural India being more vulnerable (85.94%) compared to urban areas (80.94%).
- ◆ A significant 91.7% of rural households depend on government-funded health insurance schemes, while 46.4% of the urban population relies on government-supported schemes, indicating that rural populations are more dependent on government coverage.
- ◆ Two-thirds of insured urban populations are covered through employer-based insurance, compared to just 5.8% in rural areas, reflecting the higher prevalence of informal and agricultural employment in rural settings.
- ◆ Access to private insurance is nearly nine times higher in urban areas than rural, with 21% of insured urban individuals accessing private voluntary insurance scheme.
- ◆ States like Andhra Pradesh (72.78%), Chhattisgarh (64.29%), and Mizoram (78.57%) have higher insurance accessibility, while Uttar Pradesh (1.41%) and Bihar (0.38%) have the lowest.
- ◆ Socially backward classes are more dependent on government schemes in both rural and urban areas, with less than 1% of each group accessing employer-supported or private voluntary insurance in rural areas.
- ◆ Education plays a significant role in insurance access, with urban individuals having 2.3 times more access with higher education. However, education's effect on access in rural areas remains modest, ranging between 14-16% suggesting for more individualistic interventions to improve the accessibility of insurance.

- ◆ Income is a key factor, particularly in urban areas, where the top 20% income group has greater access to insurance, largely through employer-based schemes. Low- and middle-income households have approximately 15% access in both rural and urban areas.
- ◆ Government-supported insurance is the most affordable, especially for low-income groups. In rural areas, the bottom income quantile pays only ₹1.3 on average, while urban areas pay ₹9.4, both much lower than private insurance.
- ◆ Private voluntary insurance poses an affordability barrier, with the bottom 20% paying ₹992.4 in rural areas and ₹2054.4 in urban areas, which is high relative to their incomes.
- ◆ As income increases, households can afford higher premiums for employer-supported and private insurance, with the top 20% paying ₹3191.4 in rural areas and ₹4223.6 in urban areas.

Conclusion: Despite the lack of access to health insurance for the majority, government-supported schemes are vital for those who are covered. However, the government alone cannot meet the demand for universal health insurance, necessitating private insurers to offer low-cost, easy-to-understand, and widely accessible microinsurance products to protect low- and middle-income households from the financial risks of health shocks and prevent them from falling into poverty. In addition, addressing the barriers such as trust, awareness, and distribution are also crucial to mitigate to enhance wider accessibility and affordability of health insurance in India

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Impact Study



Company Name: Shriram Life Insurance Company
 Founded Year: 2005
 Founder/ CEO: Current CEO : Mr. Casparus JH Kromhout
 Location: Head Office Hyderabad, branches Pan India
 Website Link: <https://www.shriramlife.com/>

Key Segments:

The company works on providing life insurance solutions to the Indian Society across segments including the ones most vulnerable to the financial catastrophe on the death of a bread winner in the lower income segments.

Target Segment:

Shriram Life is present across all segments of the society but has a larger customer base from the lower to middle income segment. These customers are more predominantly from the rural and Tier III/IV cities and towns. Approximately 35-40% of all the policies sold by Shriram Life is from the designated rural segments.

Impact Created:

Remarkably the mentioned initiative achieved substantial new business collection marking a significant stride empowering the aspirational Aam admi. Shriram Life has over 40% of its new business policies in FY24 sold in term insurance. This is close to 1.8lakh policies.

The solutions stands as a symbol of financial empowerment, equipping rural individuals with the necessary tools to secure their aspirations and build a resilient and prosperous future.

Future Strategies:

The company believes in constantly innovating and looking towards ways to solve for specific needs of the customers. This includes developing newer solutions and also improving on the current solutions based on the market feedback and business trends. The company is working towards strengthening its low ticket size protection offering for the customer segment along with looking at expansion to newer geographies and collaboration with like-minded partners that work in our segment to expand reach.

Product Offerings:

Shriram Life is focussed on reaching more customers across the country especially in the rural and Tier III/IV markets. The customers in the segment have different needs in terms of financial protection solutions and reach as compared to customers in the urban segments.

The company does a need based understanding of the customer's requirements and innovates to work towards the best solution for the customers.

Shriram Life has introduced many products, including the Smart Protection Plan Single Pay, Return of Premium Term Plans, and Endowment Products with premiums starting as low as Rs. 100, to address financial inclusion challenges. Each plan solves for a specific need of the customer and comes at a premium size that is affordable to the target customer group.

The company has a term protection solutions that offers a pioneering 3-year premium payment option, aligning with the payment rhythm associated with short-term liabilities prevalent in rural life. This provides security to small entrepreneurs, truck owners and self-employed individuals. This ensures a balance between premium payments and the nature of customers' financial responsibilities, offering flexibility that resonates with the dynamic nature of rural economies. The plan also has an extended term coverage period of 5-10 years designed to provide future protection needs as well.

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Note: The details and information provided in the case study have been supplied by the respective company, and MIH does not assume responsibility for the accuracy or correctness of the data.

BLOG Corner

From Flames to Financial Safety: The Importance of Fire Insurance



Recent news highlights a troubling rise in fire incidents, including building fires, vehicle explosions, factory disasters, and more frequent summer forest fires. In India, over 7,500 fire cases were reported in 2022, with residential buildings being the most affected (53.24% of incidents). Commercial buildings, manufacturing units, vehicles, and government buildings also face significant fire risks. These fires cause loss of life, property damage, and financial strain. With the increasing frequency and severity of fires, fire insurance has become crucial for protecting property and assets.

What Is Fire Insurance?

Fire insurance is a specialized property insurance that covers losses or damages caused by fire. It protects properties, including buildings, structures, contents, and personal belongings, from fire-related risks and other hazards. It serves as a financial safety net, helping property owners avoid bearing the full cost of catastrophic fire events.

What are Benefits of Fire Insurance?

- ♦ **Property Protection:** Covers damages to buildings, furniture, machinery, and stock and more.
- ♦ **Loss of Rent:** Compensates for lost rental income if a rental property is damaged by fire.
- ♦ **Third-Party Liability:** Covers damages to neighbouring properties if the fire spreads.
- ♦ **Additional Coverage:** May extend to cover natural calamities, explosions, or water tank bursts, depending on the policy.

Types of Fire Insurance Policies

The type of fire insurance you need depends on your property and its specific risk:

- ♦ **Standard Fire and Special Perils Policy:** Covers fire damage and risks like lightning, explosions, natural disasters, riots, and vandalism.
- ♦ **Comprehensive Fire Insurance:** Provides broader coverage, including fire, natural disasters, accidental damage, and business interruptions.
- ♦ **Industrial Fire Insurance:** Tailored for factories and industrial properties, covering large machinery, warehouses, and business interruptions.

Common Exclusions in Fire Insurance

- ♦ **Intentional Damage:** Deliberate acts or arson.
- ♦ **Wear and Tear:** Damage from regular maintenance issues.
- ♦ **Non-Fire Risks:** Hazards like floods or theft, which may require separate policies.

Conclusion: A Smart Investment in Protection

With rising fire incidents globally, fire insurance is essential for property owners to ensure quick recovery from damage and protection against increasing risks, especially from climate change. In India, the sector is growing, with private insurers leading and certain states contributing most to premiums, highlighting potential for wider coverage.

If you haven't secured fire insurance yet, now is the time—a small investment can prevent significant financial hardship.

Source:

<https://irdai.gov.in/>

<https://ncrb.gov.in/en/ADSI-2022>

<https://www.data.gov.in/>

<https://www.gicouncil.in/>



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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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