



Pulse NEWSLETTER

October 2026 (For internal circulation only) Volume-4, Edition-03

EDITORIAL

Dear Reader,

This edition of Pulse explores how women's health, inclusive finance, alternative credit, cultural context and leadership are shaping more accessible and relevant financial protection.

In our Eminent Personality Insights, Ms. Nilofer Sohail shares how digital insurance, inclusive protection, health, Takaful and embedded ecosystems are helping insurers serve diverse customer segments more effectively. She highlights the importance of segmentation, partnerships, customer education and technology-enabled distribution in making insurance more relevant and accessible.

Mr. Sanchit Agarwal discusses the need to move women's health beyond hospitalisation towards lifecycle-based care, supported by preventive screening, digital navigation, specialist clinics and AI-led guidance.

Ms. Devyani Parameshwar explores how life insurance policies can serve not only as protection and savings instruments, but also as financial assets that support access to affordable credit. She also reflects on the role of alternative data, non-traditional collateral and digital infrastructure in unlocking greater value from assets households already own.

Our featured Research Paper, "Bank Access and Cultural Entropy across the Regions of India," by Mr. Govindapuram Suresh, examines how caste, socio-economic conditions and regional cultural context are associated with differences in bank-account access across India, highlighting the importance of local realities in financial inclusion.

The Impact Study features Microinsurance Master, founded by Mr. Bert Opdebeeck, highlighting its work in strengthening leadership and organisational capability across the microinsurance ecosystem. Since 2017, 168 CEOs and key decision makers from 107 organisations across 51 countries have participated in its accelerator programme.

Our Blog, "Beyond Insurance Coverage: Protecting Women's Livelihoods to Earn, Recover and Restart," examines why financial protection must go beyond policy ownership to consider coverage, relevance, adequacy, timeliness and livelihood recovery. It highlights the need for solutions that respond to health, income, productive assets and climate-related risks.

Across these contributions, a common theme emerges meaningful inclusion depends not only on access, but on whether financial and protection solutions are relevant, trusted, well distributed and designed around how people actually live, earn and recover.

Happy Reading!
Team Pulse

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EMINENT PERSONALITY INSIGHT



Ms. Nilofer Sohail brings over 19 years of experience across banking, insurance and inclusive finance, focused on expanding access to insurance, Takaful, health and retirement solutions through partnerships and technology-enabled distribution. She also serves on the boards of the Pakistan Microfinance Network,

the Microinsurance Network and SadaPay.

Introduction of the Organisation: EFU Life Assurance Ltd. is one of Pakistan's leading life insurers, offering life, Takaful, health, wellbeing and retirement solutions. Through digital and inclusive insurance partnerships with mobile wallets, microfinance institutions, banks and others, it provides affordable protection and health support to underserved communities, helping individuals and families manage financial shocks and build resilience.

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

EFU Life has expanded across digital insurance, inclusive protection, health, Takaful and embedded ecosystems. How is this broader model reshaping the way insurance is delivered to different customer segments in Pakistan?

At EFU Life, we design solutions around customer needs, with segmentation by income, gender, generation and life stage shaping the benefits, payment structures, distribution and service experience. Our offerings range from high-ticket solutions for priority customers to affordable protection for the mass market, alongside women-focused products and financial literacy initiatives for younger customers through Thrive.

Our broader model also allows us to reach customers through multiple access points. Advisers and banks remain important, while mobile wallets, microfinance institutions and digital platforms help us engage customers within ecosystems they already use. Embedded insurance further enables protection to become part of an existing activity or relationship, depending on the customer's need for advice, convenience or assisted service.

Health is a strong example of this evolution. Our journey has expanded from hospital cash protection to maternity, outpatient, couple and family programmes, cashless health and value-added services such as mHealth, health camps, disease management and wellbeing initiatives. These services create value beyond claims by supporting customers with ongoing health needs.

Takaful adds another layer by offering protection aligned with faith preferences. Together, these approaches help make insurance more relevant, accessible and responsive to the different circumstances, needs and values of customers across Pakistan.

Ms. Nilofer Sohail

GM - Channel Strategy & Growth Segments
EFU Life Assurance Ltd.

With experience spanning strategy, growth, digital innovation, inclusive insurance and board-level engagement, which developments in the insurance sector have most influenced the way new propositions and partnerships are being shaped today?

The development that has most influenced my thinking is the growing connection between insurance and the wider financial and service ecosystems in which customers participate. New propositions are increasingly shaped through partnerships that combine customer relationships, transaction platforms, distribution capabilities and specialised services.

Digital financial services and embedded insurance have accelerated this shift by enabling insurers to reach customers through platforms they already use. Their value goes beyond sales; they allow us to rethink the customer journey around the context in which protection is offered. But integration alone is not enough. Customers must understand the insurance, know how to access benefits and receive effective service after enrolment.

Health and wellbeing have also broadened our understanding of customer value. Insurance can combine financial protection with guidance, consultations and support before a major insured event. Customer and operational insights from payments, service queries, claims and benefit usage can further improve proposition design.

Technology, including AI, is most valuable when it solves a defined problem responsibly. Accuracy, appropriate data use, human oversight and governance remain essential. Sustainable growth depends not only on acquisition, but also on retention, service quality and whether customers find the protection useful.

As protection models increasingly reach women, microfinance customers and other low-income segments, what approaches can help make insurance more relevant to the everyday financial lives of communities that have traditionally remained outside formal protection?

The starting point is to understand how people manage financial uncertainty. Low-income households often rely on savings, informal borrowing, community support and spending adjustments when shocks occur. Insurance becomes relevant when it addresses risks they recognise and fits into how they already manage money. This requires understanding how illness or income interruption affects household spending and repayment capacity.

Affordability must reflect cash flow, not just premium size. Payment frequency and collection methods should align with how customers earn and transact, while benefits must remain meaningful relative to the risk.

For women, relevance requires understanding their financial roles, health needs, life stages and ability to access support directly. Engaging women helps shape suitable benefits, communication and service arrangements that reflect how they actually live and manage financial risk.

EMINENT PERSONALITY INSIGHT



Mr. Sanchit Agarwal has over 24 years of experience across the insurance and healthcare industries, including leadership roles at Accenture, Deloitte Consulting, Barclays, Lehman Brothers and HP. He has managed a global business with a ~\$2 billion P&L and holds qualifications in Engineering and an MBA.

Introduction of the Organisation: Newmi Care is a women's healthcare platform supporting needs from adolescence to menopause through specialist clinics, digital care and AI-led guidance. Using insights from 150,000+ Indian women and a network across 700+ cities, it aims to make women's healthcare more accessible, affordable and timely, with a goal of serving one million women in three years.

Website: <https://newmi.in/>

Newmi Care is built around a woman's full health journey rather than isolated episodes of care. How can this lifecycle approach change the way insurers and employers think about women's health benefits beyond traditional hospitalisation cover?

Women's health benefits in India are built to pay for the crisis, not the journey. Hospitalisation cover activates only after something has already gone wrong, yet the real drivers of cost, productivity loss and attrition build quietly across four decades of outpatient life: menstrual and hormonal disorders, PCOS/PMOS, anaemia, fertility, pregnancy, postpartum recovery and menopause. Treating these as isolated episodes means intervening too late, at the highest possible cost.

A lifecycle model changes the equation. For insurers, it converts unpredictable, high-value claims into smaller, manageable upstream spending, because an unmanaged condition today is often tomorrow's hysterectomy, complicated delivery or late-stage cancer. It replaces a record of past payouts with a living picture of risk, enabling sharper pricing and product design. And a benefit women use all year builds loyalty that a policy used once in three years never will.

For employers, the impact is even more direct. Women leave the workforce at predictable moments: after childbirth, during fertility struggles and at menopause, often just as they reach leadership. Supporting each stage turns women's health from a compliance line item into one of the most powerful retention and productivity levers available.

The question for insurers and employers is no longer whether they can afford to cover the full journey of women's health. It is how long they can afford not to.

Newmi's journey from a pregnancy-focused platform to a broader women's health ecosystem reflects a significant evolution in the business. What has this transition revealed about the healthcare needs that women are still struggling to address consistently?

Mr. Sanchit Agarwal

Founder & CEO

Newmi Care

Starting with pregnancy gave Newmi a clear view of how women engage with healthcare. Pregnancy is one of the few periods when women receive structured, continuous and prioritised care, but once that phase ends, care often becomes fragmented.

As Newmi expanded beyond maternity, it found that many of the health issues women face are common and chronic rather than rare. Conditions such as irregular or painful periods, PCOS/PMOS, thyroid disorders, persistent anaemia, pelvic health concerns, postpartum recovery and perimenopausal symptoms are often normalised instead of being diagnosed and managed over time. Anaemia, for instance, affects more than half of Indian women of reproductive age, yet often receives limited attention outside pregnancy.

The transition also highlighted wider gaps in care. Women may consult different doctors for different concerns without anyone connecting hormonal, metabolic, reproductive and mental health needs. Preventive screening for cervical and breast cancer also remains limited, while menopause still lacks a clear and dedicated care pathway.

The key insight is that women are not unwilling to seek care. What is often missing is continuity, trust and a healthcare system designed around the full arc of their lives.

For women who may delay care because they are unsure where to begin, how can tools such as preventive screening, digital navigation, clinics and AI-led health guidance help make timely care more accessible and actionable?

For many women, the biggest barrier to care is not cost or distance but uncertainty. They are unsure whether a symptom is serious, which specialist to see, or whether they are simply overreacting. That hesitation, repeated over months or years, turns manageable conditions into late diagnoses. An integrated set of tools can replace this uncertainty with a clear and confident first step.

AI-led guidance, such as Newmi's Ask Nimi, offers a private, judgement-free starting point. A woman can describe what she is experiencing at any hour, understand what it might mean, and know whether it needs attention now or can be safely monitored. Digital navigation then turns that insight into action, directing her to the right test, specialist or teleconsultation instead of leaving her to search, guess or postpone.

Preventive screening adds the trigger that women's health has always lacked. Age- and life-stage-based checks for anaemia, thyroid disorders, PCOS/PMOS and cervical and breast cancer catch problems before symptoms force a crisis. Clinics complete the loop, providing physical examinations, diagnostics, procedures and the continuity of a trusted care team that digital tools alone cannot replace.

Together, these tools transform healthcare from something women must figure out on their own into a system that actively guides them at every stage. The result is earlier diagnosis, better outcomes and greater confidence, making timely care the natural choice rather than the exception.

EMINENT PERSONALITY INSIGHT



Ms. Devyani Parameshwar brings over 15 years of experience in microfinance and mass-market fintech across Asia and Africa. She was Head Commercial and Product for M-Pesa Africa, helped establish Aavishkaar Group's advisory practice, consulted for IFC and contributed to India Stack's data-sharing architecture

through iSPIRT. She holds a dual degree in Physics and International Relations from Wellesley College and an MBA from London Business School.

Introduction of the Organisation: Mera Kal's mission is to help India's new middle class achieve their life goals through simple, affordable financial services. We are a product foundry: we design, test and scale solutions that widen access to fair credit and build financial capability for households, turning ideas into products, financial infrastructure, and, at times, policy. Drawing on deep experience in digital financial services, we build with alternative data, non-traditional collateral, behavioural insights and intentional design.

Website: <https://merakal.in/>

Mera Kal is exploring life insurance policies not only as protection, but also as financial assets that can support access to affordable credit. How could this approach change the way households use long-term savings during periods of financial need?

While working with blue-collar and informal workers in Bengaluru on investing for their future goals, we learnt that about a third of them were already saving through life insurance policies. Yet most were ineligible for formal credit when they needed it. They either surrendered their policies or liquidated other assets to raise funds or took on expensive, informal loans. Very few knew that insurers and lenders offer loans against policies.

We believe every asset should serve more than one purpose for the customer. A life insurance policy is a strong signal of demonstrated willingness and ability to pay regularly towards a goal. These contracts are designed for long-term protection and savings, but when an unexpected financial shock hits mid-term, the only route to liquidity for many is surrender. That is usually a poor outcome, and it is costliest in the early years of a policy, when customers can get back less than half of the premiums they have paid.

A loan against the policy keeps the protection and savings intact while giving access to affordable, formal credit. We see it used by a wide range of people for different reasons: small business owners funding working capital, farming households, and salaried customers building a credit history for future borrowing.

Building products around alternative data, non-traditional collateral and behavioural insights

Ms. Devyani Parameshwar

Founder & CEO

Mera Kal

require a very different view of financial inclusion. Which of these approaches has shown the most promise in designing fairer financial products for India's emerging middle class?

It is not one over the other; all three matter, and each does a different job. Alternative data widens underwriting for both credit and insurance. Non-traditional collateral matters most in credit: lenders are far more willing to serve new-to-credit and underserved customers when a loan is backed by security, not just a data footprint. Behavioural insights help build good habits, such as repaying on time and saving or investing regularly.

Where they differ is in ease versus impact. Behavioural insights are the easiest to act on, because they shape service and user-experience design without needing anyone else's buy-in. Alternative data is here to stay, but it depends on adoption by regulated entities, which is underway among lenders and insurers, if slowly. Non-traditional collateral is the hardest to unlock, but it holds the most promise: lenders extend credit more readily, and on fairer terms, when a loan is backed by an asset the customer already owns. The market has to be built first, from the regulatory set-up to the shared infrastructure for recording and releasing liens.

Many digitally active customers still face highly manual processes when trying to access value from financial assets they already own. What needs to change so that managing and leveraging these assets becomes as seamless as acquiring them digitally?

This is the paradox of insurance: it is easy to buy a policy and pay premiums digitally, but not to surrender or pledge it digitally. Most insurers still require forms and branch visits; only a few offer a digital option. These manual processes create three problems. First, third-party fintech apps cannot access policy data, so they cannot offer nudges or portfolio management that include insurance. Second, branches must be contacted to verify policies and confirm current surrender or fund values. Third, pledging a policy to a lender means more forms and more branch visits.

Between document exchanges and branch visits, customers can wait weeks to access credit. For many, this is "trapped cash": their own savings that they can neither access nor manage well.

What needs to change? Insurance must join the rest of the financial sector in sharing comprehensive, consented policy data, so that the innovation layer can offer better advisory, management and lending tools. A DPI service layer is also needed, including a central lien registry, so that liens and related notifications move easily between insurers and lenders. IRDAI's recent consultation on the Public Insurance Registry proposes consented data sharing and lien creation, management and release for lending institutions, so we are optimistic that these challenges will soon be overcome.

RESEARCH PAPER

Mr. Govindapuram Suresh

Assistant Professor
Krea University

Bank Access and Cultural Entropy across the Regions of India



India has significantly expanded financial inclusion, with bank account ownership rising from 77.5% in 2021 to 89% in 2024. However, ownership does not always translate into active use, and access remains uneven across regions and social groups. The study examines whether regional cultural context

moderates caste-based differences in banking access using the Culture Based Development (CBD) framework and Cultural Entropy (CE).

Literature Review

India’s financial inclusion has progressed through bank nationalisation, rural branch expansion, microfinance, PMJDY, Aadhaar-enabled infrastructure and UPI. Yet challenges remain in account usage, financial literacy, digital access and participation by disadvantaged groups. The CBD framework distinguishes between Cultural Heritage (CH) and Living Culture (LC), while Cultural Entropy measures the balance between the two.

Data & Estimation Strategy

The study combines the NSSO 2014 cultural participation survey with NFHS-5 (2019–21). NSSO data are used to construct regional Cultural Entropy, while NFHS-5 provides information on bank-account ownership, caste and socio-economic characteristics. The reported Probit models use 603,348 observations and control for wealth, household characteristics, urban/rural location and interview year. The key test examines whether caste × Cultural Entropy interactions are statistically significant.

Results

The analysis identifies substantial regional variation in both bank-account access and Cultural Entropy. Relative to the General caste reference category, Scheduled Tribes show a negative and statistically significant association with bank-account access, while wealth is positively associated with account ownership. The central finding is that the interaction between caste and Cultural Entropy is statistically significant for Scheduled Tribes and Other Backward Classes, but not for Scheduled Castes. This suggests that regional cultural context is relevant to understanding differences in bank access across social groups. However, these findings represent statistical associations rather than causal effects.

Conclusion

The findings suggest that bank-account access is associated not only with caste and socio-economic characteristics, but also with the broader regional cultural environment. Cultural Entropy may help explain why caste-related differences in banking access vary across regions.

Key Takeaway

- Bank-account ownership has expanded, but regional and social differences remain.
- Scheduled Tribes show lower bank-account access relative to the General caste reference category.
- Cultural Entropy significantly moderates the caste–bank-access relationship for Scheduled Tribes and Other Backward Classes.
- Socio-economic and regional cultural factors remain important in understanding financial inclusion.

Implications for Financial Inclusion

Expanding financial access may require greater attention to the social and regional context in which services are delivered. Alongside physical access, digital infrastructure and financial literacy, outreach and engagement strategies may need to reflect local realities, particularly for historically underserved groups.

POV

Although the study focuses on banking access, its findings also offer a useful perspective for inclusive insurance. Social, regional and cultural context may influence how underserved communities engage with microinsurance and embedded protection. This reinforces the importance of adapting outreach, distribution and product approaches to local realities.

For more information, please contact

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Full research paper published in REGION, Volume 13, Number 1, 2026.

Scan Here to Access:



IMPACT STUDY



Key Segments

Microinsurance Master works with leaders and organisations that design, distribute and manage insurance for low-income communities, including insurers, intermediaries, Insurtechs and regulators.

Target Segment

The programme primarily serves CEOs and key decision makers from insurers, microfinance institutions, banks, brokers, cooperatives, technology providers and regulators across Africa, Asia and Latin America, ultimately benefiting low-income households and entrepreneurs.

Product Offerings

The annual accelerator combines a two-week immersion, three months of mentoring and lifelong alumni access to strengthen leadership and microinsurance delivery.

Key ingredients include:

- **Start from the customer:** Design around customer risks and needs, with simple and timely claims.
- **Build true partnerships:** Create B2B2C partnerships that benefit customers, distributors and insurers.
- **Organise for innovation:** Provide leadership support and space to test, learn and scale.

The full recipe: microinsurancemaster.org/how-to-thrive-in-microinsurance

Knowledge Resource

Manthan Series – Episode 1: “Microinsurance in Action: Insights from India & Asia” shares practical perspectives on expanding protection for low-income communities.

Recorded video: [Microinsurance in Action: Insights from India & Asia](#)

Impact Created

Microinsurance Master strengthens leadership and practical knowledge, which can contribute to

Company Name : Microinsurance Master

Founded Year : 2017

Founder & CEO : Mr. Bert Opdebeeck

Location : Brussels, Belgium

Website Link : <https://www.microinsurancemaster.org>

Tagline : We strengthen and inspire

microinsurance leaders to make a difference in reducing the risks of low-income communities.

improvements in insurance design, distribution and delivery and, in turn, better protection for low-income customers.

Since 2017, 168 CEOs and key decision-makers from 107 organisations in 51 countries have participated, with 98% recommending the programme.

Reported outcomes include:

- East Africa's first standalone microinsurer breaking even within three years.
- A large insurer securing three distribution partnerships within three months, leading to three live products.
- A microfinance institution embedding insurance that became its largest profit contributor.

These outcomes belong primarily to the participating organisations. Microinsurance Master's role is part of a broader pathway of learning, leadership development and organisational change.

Looking Ahead

Microinsurance Master aims to reach more leaders and strengthen peer learning through its accelerator, online programmes, tailored workshops, the UNDP Inclusive Insurance Innovation Challenge and advisory services.

Conclusion:

Microinsurance solutions must be adapted to local needs, markets and regulations. Microinsurance Master's experience shows that the same core principles can work across very different scales. Scale changes the recipe, not the ingredients. Leaders who focus on customers, partnerships, service, claims and innovation are better positioned to expand meaningful protection for low-income communities.

For more information, please contact

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Scan Here for Full Impact Study

Microinsurance Master Disclaimer: The outcomes presented in this study draw on information and examples provided by Microinsurance Master and its participating organisations. They illustrate reported organisational and market outcomes associated with programme participants and are not intended to represent an independently controlled evaluation of programme impact. Where beneficiary-level outcomes are discussed, these should be understood as part of the wider impact pathway rather than outcomes directly measured or attributed to Microinsurance Master. Learn more about our key ingredients at microinsurancemaster.org/how-to-thrive-in-microinsurance. Visit www.microinsurancemaster.org for more details on our next Microinsurance Master accelerator program, starting on 5 April 2027 with a two-week immersion in Kenya, followed by three months of mentoring by industry leaders and lifelong membership of our alumni network. For champions who want to join a unique tribe of microinsurance changemakers.

MIIH 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 Impact Study have been supplied by the respective company and MIIH does not assume responsibility for the accuracy or correctness of the data.

BLOG CORNER

Beyond Insurance Coverage: Protecting Women's Livelihoods to Earn, Recover and Restart

For millions of women working in agriculture, microenterprises, informal employment and self-employment, financial resilience depends on more than having insurance. Protection must be sufficient, timely and relevant enough to help women manage shocks, restore productive capacity and continue earning. A hospitalisation, accident, climate event or asset loss may create both a direct financial cost and an interruption to income.

When Insurance Coverage Is Not Enough

Low-income women often face interconnected risks involving health, income, assets and household responsibilities. A health shock, for example, may generate medical expenses while reducing working time and increasing care responsibilities. Different livelihoods face different risks: flooding can destroy a street vendor's inventory, livestock loss can reduce future income, and an accident can interrupt a gig worker's daily earnings.

Effective protection should therefore be assessed across four dimensions:

- **Coverage:** Is the relevant risk covered?
- **Relevance:** Does protection match the livelihood and risk exposure?
- **Adequacy:** Is the benefit sufficient relative to the financial consequence?
- **Timeliness:** Does support arrive in time to enable recovery?

Protecting the Livelihood, Not Just the Event

Insurance design should begin with a simple question: What keeps this woman's livelihood running, and what risks could interrupt it?

A livelihood-focused approach may combine health and accident protection, productive asset protection, climate/disaster cover, income continuity and recovery support. Gender-responsive insurance should reflect differences in livelihood, income, assets, care responsibilities, geography and risk exposure. The product should follow the livelihood.

What Global Models Can Teach Us

Global experience provides useful examples. Women's World Banking's Caregiver hospital-cash model in Jordan demonstrates how insurance can address not only medical costs but also income lost during recovery. AXA EssentiALL shows the importance of protecting both people and productive assets such as shops, motorcycles and crops, while using accessible distribution channels. IFC's work on women's insurance highlights the value of combining insurance with financial literacy, skills development and other support services. Climate-focused initiatives also demonstrate the growing



importance of protecting women whose livelihoods are vulnerable to climate shocks.

What Could a Livelihood-Oriented Approach Mean for India?

India has strong delivery networks. As of September 2026, DAY-NRLM had mobilised over 10 crore rural women into more than 93 lakh Self-Help Groups and federations, creating a trusted base for outreach. Insurance can also be delivered through microfinance institutions, cooperatives, banks, livelihood programmes, digital and gig-work platforms. Distribution should go beyond enrolment to clear communication, accessible servicing and timely claims. Protection should reflect livelihood-specific risks and complement savings, credit and social protection.

How Should Livelihood Protection Be Measured?

Policies issued and claims settled do not show whether protection enabled recovery. Measurement should consider coverage, relevance, adequacy and timeliness, along with whether assets were restored, work resumed and further financial distress was avoided.

The Way Forward

Women's financial inclusion has expanded, but these gains remain vulnerable to income and asset shocks. The focus should move beyond products labelled "for women" towards gender-responsive protection designed around how women earn, the risks they face and the support needed to recover.

The question should move beyond "Is she insured?" to whether her protection is relevant, adequate and timely enough to help her recover, restart and continue earning. That is when insurance supports livelihood continuity.



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EVENT UPDATE

**MANTHAN**
*SERIES**Inclusive Insights***Manthan Series Ep 4****Beyond Traditional Insurance:
Rethinking Protection for the Next Billion****Coming Soon**



GLOBAL CONFERENCE MICROINSURANCE

COMING SOON

KEY THEMES



**Innovation in
Microinsurance solutions**



**Digital Transformaion for
Inclusive Coverage**



**Sustainable Practices in
Microinsurance**



**Community
Empowerment through
Microfinance**

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- **Network with the Industry Leaders**
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WHERE THE WHO'S WHO OF THE MICROINSURANCE INDUSTRY COME
TOGETHER TO SHARE THEIR KNOWLEDGE AND EXPERIENCE.**

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KEARNEY



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