

#### **Our Product Strategy for Inclusive Insurance**



#### MSME INSURANCE

**Group** health, funeral and business insurance for small businesses and corporates

Distributed through a mix of traditional and alternate channels



#### EMBEDDED INSURANCE

Bite-sized digital insurance for telecom, e-mobility and e-commerce

Distributed through digital partners and inhouse platforms



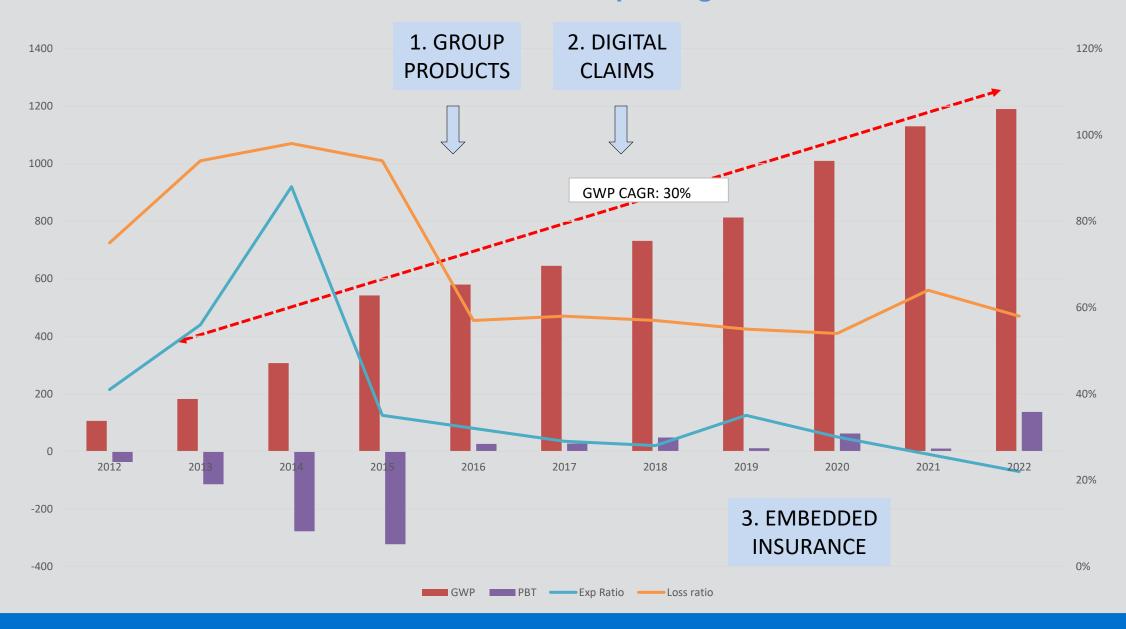
# CLIMATE INSURANCE

Parametric insurance to protect against effects of adverse weather events

Next frontier products distributed through NGOs and government



#### Inclusive Insurance Financials over time: proving the business case





## **KEY LESSONS SO FAR**

#### **Long Term View**



Insurance is a long term business, such a view can help learning from failure

## **Organization structure**



Independent & Autonomous structure can bring focus & ownership of value chain

### **Client Centricity**



Client centricity in the value chair from product design to client education to claims