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# UNITED INDIA INSURANCE

Insurance Protection to all Citizens of Alwar District, Rajasthan

## Abstract

Insurance remains one of the most important yet underpenetrated components of India's financial inclusion ecosystem. Despite progress in banking and digital payments, millions of citizens remain vulnerable to financial shocks from illness, accidents, job loss, natural disasters and other unforeseen events. Recognising this challenge, United India Insurance Company Ltd (UIIC), in collaboration with the Government of Rajasthan and under the broader vision of the Insurance Regulatory and Development Authority of India (IRDAI), launched a pioneering initiative to provide insurance protection to every eligible citizen in selected villages of Alwar district. Beginning with Desula village on 15 August 2025 and subsequently expanding to ten villages, the initiative established a model for achieving complete insurance saturation at the grassroots level. Through door-to-door surveys, identification of uninsured individuals, community outreach campaigns and coordinated implementation involving government agencies and local stakeholders, the project brought previously excluded populations into the formal risk-protection framework. The initiative strengthened rural households' economic robustness and created a scalable model to achieve the national vision of "Insurance for All by 2047."

**Introduction** Insurance plays a key role in protecting households against fiscal distress. However, low insurance penetration continues to expose millions of Indian families to financial uncertainty. Rural populations often remain outside formal insurance networks owing to inadequate awareness, accessibility barriers, documentation challenges and a lack of trust in financial institutions. As a result, a single health emergency, accident, crop loss or death of a breadwinner can push vulnerable families into debt and poverty.

To address this challenge, United India Insurance Company Ltd. implemented an ambitious insurance inclusion programme in Alwar district, Rajasthan. The project sought to move beyond conventional enrolment drives and achieve complete insurance saturation across selected villages. Rather than waiting for citizens to voluntarily seek coverage, the company adopted a proactive outreach

strategy involving village-level surveys, identification of uninsured individuals, awareness campaigns and enrolment support. Through collaboration with the Ministry of Finance, Government of Rajasthan, district administration and local communities, the initiative ensured that no eligible resident was excluded from insurance protection.

The project achieved a historic milestone when Desula village became the first fully insured village under the initiative on 15 August 2025. Subsequently, the programme expanded to ten villages across Alwar district, showing a replicable model for universal insurance coverage. By integrating public policy objectives with grassroots implementation, the initiative strengthened financial security, increased awareness about risk management and contributed to India's broader vision of inclusive growth, Atmanirbhar Bharat and Viksit Bharat.

## The Problem Statement

India has achieved significant progress in expanding access to banking services, digital payments and social welfare schemes. However, insurance penetration remains below desired levels, particularly in rural and economically vulnerable regions. Millions of households continue to face the risk of catastrophic financial losses due to inadequate insurance protection.

For low-income families, unanticipated events such as health emergencies, accidents, natural disasters, livestock losses or the death of an earning member can rapidly erode years of savings. In the absence of insurance, families often resort to borrowing at high interest rates, selling productive assets or reducing expenditure on education and healthcare. These coping means often lead to extended economic distress and intergenerational poverty.

Another major challenge is the uneven distribution of insurance coverage. Traditional insurance programmes often reach individuals who are already financially aware and connected to formal institutions. Consequently, at-risk populations in remote villages, informal settlements and economically disadvantaged communities remain excluded. Partial coverage creates an illusion of inclusion while leaving the most vulnerable citizens unprotected.

The situation in Alwar district reflected many of these national challenges. A significant number of residents lacked insurance coverage despite being eligible. Awareness of insurance products was limited, paperwork requirements appeared complex and many citizens lacked confidence in insurance methods. Reaching these individuals required a targeted strategy.

## Strategic Vision

The initiative was conceived within the framework of the national objective of achieving "Insurance for All by 2047." As a lead partner supporting IRDAI's long-term vision, United India Insurance Company sought to demonstrate that universal insurance coverage could be achieved through focused, district-level interventions. This was the initiative's central claim.

The strategic vision reached beyond increasing policy numbers. The objective was to establish insurance as a universal social protection mechanism available to every citizen irrespective of income, awareness levels or geographic location. The initiative aimed to create a financial safety net to protect rural families from unforeseen risks, as strengthening economic resilience plus self-reliance.

Another important aspect of the

vision was the creation of a replicable implementation model. By achieving complete saturation within defined geographical areas, the project demonstrated that collaboration among insurers, government agencies, local administrations and communities can produce measurable outcomes. The lessons from Alwar would provide valuable insights for future expansion across districts, states, and, eventually, the nation.

The initiative also corresponded closely with the Government of India's broader developmental priorities, including Atmanirbhar Bharat and Viksit Bharat. Universal insurance protection was viewed not simply as a financial product but as an instrument for dignity, security, empowerment and sustainable development.

**Solutions Stack**

The success of the Alwar insurance saturation initiative was driven by a carefully designed implementation framework combining data-driven identification, community participation, institutional collaboration and targeted service delivery to achieve complete coverage.

The first step included extensive door-to-door surveys across targeted villages. Instead of depending solely on existing databases, field teams physically visited households to identify uninsured individuals. This approach permitted exact mapping of insurance gaps and ensured that vulnerable populations were not overlooked. Through these surveys, the project identified approximately 1,367 individuals aged 10 or older who lacked insurance coverage and required immediate inclusion.

Rather than pursuing dispersed enrolment across a large geographic area, the project adopted a saturation-based approach. Specific villages were selected, with the objective of complete coverage within those locations. This methodology guaranteed that every eligible resident received attention and reduced the likelihood of exclusion. The model transformed insurance inclusion from an individual enrolment exercise into a community-wide mission.

The initiative was implemented under the guidance of the Ministry of Finance and in alignment with IRDAI's long-term vision. Collaboration was established between UIC, the Government of Rajasthan, district administration, village-level institutions and local leaders. This multi-tier governance structure ensured efficient coordination and enabled rapid resolution of operational challenges.

One of the key barriers to insurance adoption in rural areas is limited awareness and scepticism regarding claims processes and benefits. To address this issue, awareness campaigns were conducted to educate

citizens about the importance of insurance and the protection it offers. Community participation helped build trust and encouraged residents to participate actively in the programme.

The project deliberately focused on zero exclusion. Every resident aged 10 or older was considered a potential beneficiary, regardless of economic status or prior awareness. This inclusive approach ensured the initiative reached marginalised groups often left out of conventional financial inclusion programs.

The implementation followed a phased expansion strategy. Desula village became the first fully insured village on 15 August 2025. Following the successful completion of this milestone, the initiative expanded to additional villages and ultimately achieved complete insurance coverage across ten villages in Alwar district by February 2026.

## Outcomes

The project generated significant outcomes at individual, community, institutional and policy levels.

The most notable achievement was the creation of India's first cluster of fully insured villages under the Insurance for All 2047 roadmap. Desula village emerged as the first fully insured village and the initiative subsequently expanded to ten villages across Alwar district. This milestone demonstrated the feasibility of achieving universal insurance coverage through focused interventions.

The programme successfully enrolled previously uninsured citizens into formal insurance systems. Through systematic surveys and targeted outreach, approximately 1,367 uninsured individuals were identified and provided access to insurance protection. This achievement

ensured that at-risk populations who had previously remained outside the safety net were brought into the formal risk-management framework.

At the household level, the initiative strengthened financial strength. Families now possess a formal mechanism to manage risks associated with health emergencies, accidents, death and other unforeseen events.

The project also generated broader social benefits. By extending insurance coverage to all eligible residents, it promoted a sense of dignity, security and inclusion. Citizens gained greater confidence in formal financial institutions and became more aware of the role of insurance in long-term financial planning.

From a policy perspective, the project established a replicable district-level saturation model that can be adopted across other regions of India.

## Highlights

- United India Insurance Company (UIIC) launched a pioneering initiative in Alwar, Rajasthan, to achieve universal insurance coverage in selected villages, supporting the national vision of "Insurance for All by 2047."
- The programme adopted a saturation-based model, using door-to-door surveys and community outreach to identify and insure every eligible resident rather than relying on voluntary enrolment.
- Desula village became the first fully insured village on 15 August 2025, and the initiative subsequently expanded to 10 villages across Alwar district.
- Through systematic field surveys, the project identified and insured approximately 1,367 previously uninsured individuals, ensuring inclusion of vulnerable and underserved populations.
- The initiative was implemented through collaboration among UIIC, IRDAI, the Ministry of Finance, the Government of Rajasthan, the district administration and local communities.
- The Alwar model demonstrates a scalable, replicable framework for universal insurance inclusion, contributing to the objectives of financial security, social protection, Atmanirbhar Bharat, and Viksit Bharat.

**Conclusion** **T**he Insurance Protection to All Citizens of Alwar District initiative constitutes a major milestone in India's journey toward universal insurance coverage. By moving beyond traditional enrolment approaches and embracing a saturation-based model, United India Insurance Company demonstrated that complete insurance inclusion is both achievable and scalable.

The project addressed a basic challenge facing rural India: households' vulnerability to financial shocks arising from unforeseen events. Through proactive outreach, door-to-door identification, strong government collaboration and community participation, the initiative successfully ensured that insurance protection reached every eligible citizen within the selected villages.

Its importance extends beyond the Alwar district. The initiative provides a practical roadmap for achieving the national goal of Insurance for All by 2047 while simultaneously supporting broader objectives related to financial inclusion, social security, Atmanirbhar Bharat and Viksit Bharat. By creating India's first fully insured villages and showing a replicable implementation model, the project has established a point of reference for future insurance inclusion programmes across the country.

As India progresses toward becoming a developed economy, universal insurance protection will play an increasingly important role in safeguarding citizens against risks and strengthening economic robustness. The Alwar model illustrates how visionary leadership, institutional collaboration and grassroots engagement can transform this aspiration into reality and ensure that no citizen remains outside the protective umbrella of insurance.



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